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INLAND EMPIRE business journal

VOLUME 9, NUMBER 12

\$2.00 DECEMBER 1997

*Happy
Holidays*



THE NATIONAL DUCK STAMP STORY
CONCERNED CITIZENS PROTEST AUTONATION USA

BULK RATE
U.S. POSTAGE
PAID
ONTARIO, CA
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TAKE OUT
HEALTHCARE

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CORPORATE PROFILE:
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INLAND EMPIRE business journal

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CLOSE-UP



Zev Buffman

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DECEMBER 1997

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AT DEADLINE

Inland Empire Home Prices Rise

October home prices in San Bernardino and Riverside counties rose 4.9 percent above last year's prices, according to figures released in late November by the California Association of Realtors.

The average price for a single family home last year was \$110,410, compared with \$115,850 this year.

Statewide, the average price jumped 10.1 percent from \$174,450 in 1996 to \$192,070 this year. That increase was the sharpest since September 1989, when prices climbed 12.2 percent.

Statewide home resale activity was up 5.8 percent from 577,320 resales a month ago and up 22.3 percent from 499,470 resales in October 1996.

Ontario Auto Center Hits Landmark Figure

The Ontario Auto Center sold its 200,000th car in late November, which is during its fourth quarter — usually a slow sales period.

Jim Lamparter, president of the Ontario Auto Center Dealers Association, said that based on sales for the first eight weeks of the quarter, the center will likely set a record for the quarter.

"This comes on the heels of a record year in 1996," Lamparter

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Fairplex Plans Version of Universal CityWalk

by Mathew Padilla

It's not officially called Universal CityWalk II, but the idea is similar.

Still, that's all it is: an idea. Sid Robinson, Fairplex communications manager, said plans to develop a live theater, restaurants and shops in the heart of the Fairplex are so new that they can not be called anything else but an idea.

"We are in the concept stage right now," Robinson said. "We think it could be a great thing for the community. It provides something for Pomona

that it currently doesn't have."

Lewis Homes Management Corp., the developer for the project, plans to lease the land from the Fairplex. Figures for square footage, cost and funding are still being tossed around, said Greg Hoxworth, executive director of commercial development for Lewis Homes.

The idea to build a restaurant and entertainment center came out of meetings with the Fairplex, according to Hoxworth. With Los Angeles County Fair attendance flat over the last few years, the Fairplex is looking

for ways to grow as a business, Robinson said.

"We will get to a point somewhere down the line where we are not growing," Robinson said. "And we have some debt issues out there with the hotel and remodeling of the late '80s and '90s. . . . If the fair is not growing, it could be the kind of situation where the county could essentially take over the land."

County acquisition of the Fairplex is not a threat right now, Robinson

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Mathew Padilla/The Journal

Although the mall is still open, most shops have left Plaza Continental Mall in Ontario and few shoppers are seen walking past stores, especially on a weekday like this one.

Plaza Mall Surrenders, Mills Celebrates Anniversary

Owners of Plaza Continental announced in November their plans to hang up the towel on the Ontario outlet mall, amid the one-year anniversary of the Ontario Mills.

Retailers in Plaza Continental have said that the mall had trouble attracting shoppers before anyone had even heard of Ontario Mills. But some experts have said the Mills added fuel to the fire, or lack thereof.

"The Mills was the final couple of nails in the coffin," said Paul C. Bernard, a vice president with com-

mercial real estate brokerage firm Sperry Van Ness.

Sumitomo Realty and Development Co. Inc., of Sumitomo Bank, holds title to the mall on Inland Empire Boulevard east of Haven Avenue. About five months ago, Sumitomo executives indicated they liked the plan to convert the mall into office space but wanted to wait until some tenants showed solid interest before going public, accord-

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Cummings Looks Ahead

by Rebecca Jo James

Toyota of San Bernardino's Cliff Cummings has moved behind the scenes, making things happen. But lately he's been feeling the pressure to move a little further out in front.

"I've been getting a lot of requests to move into one of two directions," Cummings said, "either to go into the state Senate or Congress."

Although he hasn't made an official declaration, Cummings has taken an "official stand" on issues that he finds compelling.

"I take issue with the educational system and would focus on language barriers and the availability of text books," he said. "We've got to make children ready for the modern world. I would be a proponent for proper text books and computerization."

Cummings said he would also encourage incentives for teachers.

"We have some outstanding teachers out there who are doing a great job," he said. "They need to be recognized for their efforts."

Cummings also takes issue

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ABOUT THE COVER

Robert Steiner's acrylic portrait of a male Barrow's goldeneye [duck] was chosen over 379 other entries to take first place in the 1997 Federal Duck Stamp Art Competition.

Painting primarily waterfowl and retrievers, Steiner has won 41 state duck stamp competitions — setting a record in wildlife art.

His painting will now become the design for the Migratory Bird Hunting and Conservation Stamp, better known as the Duck Stamp. The stamps, which are required when duck hunting, have become increasingly popular among stamp collectors and non-hunting wildlife enthusiasts. Purchasing the stamp is an effective way to contribute to wildlife habitat conservation with 98 percent of the \$15 purchase price used to acquire wetlands for ducks and other species.

QUOTES

There are two kinds of talent, man-made and God-given. With man-made talent you have to work very hard. With God-given, to just touch it up once in a while.

— Pearl Bailey

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Community Bank Committed to Serving the Inland Empire

Community Bank, serving the Inland Empire, Los Angeles and Orange counties, is reporting record growth in loans and deposits. Total loans on Sept. 30, 1997, were \$562.2 million, 11.3 percent above Sept. 30, 1996, levels. Deposit totals of \$696.1 million reflect a 23.3 percent increase from one year ago. Loan and deposit growth are key contributors to the bank's year-to-date pre-tax earnings of \$13.2 million. Community Bank Senior Vice President W.E. "Scott" Burger attributes the growth to a resurgence in the Southern California economy and to the desire of customers to establish



Community Bank's Inland Empire Management team is shown here: Front Row: Brian Raymond, Debra Goodus, W.E. "Scott" Burger Back Row: Russ Moore, Scott Miller, Hector Gutierrez, Steve von Rajcs

and maintain interactive relationships with qualified bankers.

Founded more than 50 years ago by Charlie and Howard Cook, Community Bank was established to provide financing alternatives to the small, growing companies in a burgeoning Southern California market. In 1990, Community Bank established its Inland Empire presence through the purchase of the Bank of Redlands. The Inland Empire is served by banking offices in Fontana, Redlands, San Bernardino, Yucaipa and Victorville as well as a specialized commercial banking center supporting the entire region.

Managers and staff alike reside in and support their local communities through participation in local business and charitable organizations. Speaking from his office in Redlands, Burger commented that the Inland Empire business environment is highly competitive and that the bank is well positioned to meet the challenges with customized credit products and flexible alternatives to address the needs of the growing client base.

"Economic recovery in the Inland Empire offers increased opportunities for our clients, and in

turn for Community Bank, as equipment financing and real estate needs increase. A large number of our clients working within the manufacturing industry are experiencing uncommon demands upon their production lines. These factors, accompanied by the general economic growth, allow us to join in the successes of our client base," commented Russell M. Moore, first vice president and manager of the Inland Empire Commercial

Banking Center. Community Bank's commercial banking centers offer real estate loans, accounts receivable financing and working capital lines along with a wide range of cash management and international services.

"Continued bank mergers in the Inland Empire and throughout Southern California offer an opportunity for Community Bank to demonstrate its personalized Partnership Banking® approach to business. 'Customer service' is an over-used term in the banking industry, and with many institutions it is almost an oxymoron. The larger banks use a standardized delivery mechanism to meet customers' needs, treating each client the same and allowing no deviations. Every day we have customers transferring their business to us because they have grown tired of the "service" provided by their old bank. As the number of banks continues to dwindle in Southern California, the number of disenfranchised customers has grown. That's good news for us, and also demonstrates that the need for independent, customer-oriented community banks will continue to grow," Burger remarked.

RogersDale USA Brings Western Theme to Temecula

by Rebecca Jo James

It's only a couple of blocks long and nestled in the foothills of the Temecula valley. But many a war has been fought over lesser ground, and the war in Temecula is no different.

In spite of warring factions, RogersDale USA in Old Town Temecula has triumphed over a five-year battle lead by Sam Pratt.

"This was a battle that I was not prepared for," said Zev Buffman, key executive with the Temecula Entertainment Center. "A series of opponents played hard ball with personal attacks and character assassinations."

But contracts between the Roy Rogers family and Temecula have been signed, sealed and delivered — sounding a death knell to the battle.

And the merchants of Temecula will be throwing the final gauntlet, but this time at Sam Pratt.

"They have united and hired a major law firm out of Los Angeles to file a lawsuit against Pratt," Buffman said. "They feel he has cost them their livelihood and loss of income."

Buffman has side-stepped this particular battle. Now, with the Rogers family on board, he is getting on with the business of RogersDale USA. This means putting together an honorary board — with Angela Landsbury agreeing to be his first member.

"Collectively, Roy and Dale have been in the entertainment business for 60 years," Buffman explained. "We are going to have a friend of theirs on board to represent every year — sixty stars for sixty years."

RogersDale USA will be the biggest live entertainment project in Southern California since Universal City Studios was built, said Buffman.

"We don't have anything to celebrate the Western culture, music or heroes of the past," Buffman said. "Wherever you go in the world, when people ask about America, they relate it to the Old West. Old Town Temecula is the weekend-in-the-country feeling that we were trying to achieve — go back 100 years into the west.

At deadline ...

continued from Page 3

said. "And it looks as if we'll break even that record."

It took six years for the center to sell its first 100,000 cars and just 40 months to reach the 200,000 mark, according to Lamparter.

Airport Asks Cities for Funding

The San Bernardino International Airport authority decided in late November to ask four local cities and the county to continue funding the airport.

The airport authority has reached its limit on the amount it can

borrow from the city and county of San Bernardino.

Agencies that don't agree to contribute financially to the airport will be forced off the airport authority board. Colton Mayor Karl Gaytan, a member of the airport authority, said the city is prepared to do its part.

The move was the latest in an 18-month struggle to fund the airport. As part of the struggle, local municipalities rather than bond investors have taken on the financial burden.

The major issue is whether the airport will be able to pay its operating costs of \$70,000 a month and fund other projects.

Sperry Van Ness Ranks as a Leading Inland Empire Firm

Correction: Among the top commercial real estate brokers serving the Inland Empire is Sperry Van Ness, which has an office in Ontario. The firm is the fourth largest firm in terms of Inland Empire commercial property leased and sold between Oct. 1, 1996, and Sept. 30, 1997: \$266,960,000. The Journal listed Van Ness as the 18th largest. The dates of January 1996 to October 1997 were also incorrect.

EDITORIAL

Power Competition and Consumer Knowledge

The Jan. 1, 1998 target date to open the floodgates of electricity competition is rapidly approaching. The energy deregulation plan will allow new power providers to enter the California market and compete with the big utilities.

Thus far, more than 180 individuals and companies have paid the required \$100 to enter the market and sell to individual customers or a statewide power network.

The competition is varied. One businessman, Buck Johns of Newport Beach, is involved with the High Desert Power Project, a proposed fuel-efficient natural gas plant located on the former site of George Air Force Base in Victorville. He said the plan will produce power at 3 cents per kilowatt.

"That's half the cost or less than current power supplies prior to deregulation — and we'll be producing it from an advanced environmentally sound power plant," Johns said.

With all the noise from companies, politicians and reporters about competition and the expected lowering of prices, there has been little word on what the state is doing to ensure that customers will be fully informed of their options.

If the government wants to change the structure of the market, then it should do more than simply pull back the floodgates of competition. The state needs to develop a means of disseminating electricity pricing information to consumers.

For example, the California Public Utilities Commission could develop a table that lists known electricity providers in each region of the state and enables consumers to compare the costs of their

electricity and any ancillary services if they switch providers. Such a table could be distributed with a newsletter — explaining deregulation and its effects — with each person's electric bill.

With Jan. 1 just a few weeks away, the time for the state to act is now.

Shop at Home

Los Angeles Mayor Richard Riordan has been promoting a "Shop L.A." campaign for the holidays. So it only seems appropriate to proclaim the same thing for the Inland Empire.

Ontario has its Mills Mall. Riverside has the Galleria and San Bernardino has the Inland Center. In fact, we have a number of malls in our area to shop at from the Montclair Plaza to the Desert Hills stores.

Every city in the Inland Empire can boast of shopping malls, strip centers and independent specialty stores — all of which deserve your business.

The idea that things are somehow better or more exciting to buy because you got them at South Coast Plaza or the Pershing Square Jewelry Mart is a myth. At this time of year, when you are planning to spend the money anyhow, why not spend it in your own backyard? It helps create jobs for your friends and neighbors. It helps stimulate the local economy. And, yes, it will save you a lot of wasted time, gas and wear on the car out there on the freeway.

Shopping in L.A. or Orange County just to say you did so does no one out here any good.

Mayor Riordan can shop in L.A. if he wants. But as for us, our money will be better spent here in the Inland Empire.

COMMENTARY

Celebrating Charter Schools

by Assemblyman Bill Leonard

We recently celebrated American Education Week — the third week of November, — and it gave us the opportunity to focus on how we can improve the quality of education in our country. Recent reports indicate that one of the best changes we can make is to increase the number of charter schools.

A charter school is a public school run by teachers who choose to work there, in conjunction with parents and community leaders, rather than by bureaucrats in a district office. Charter schools receive tax funds to operate, but are, for the most part, exempt from the burdensome regulations to which we subject regular public schools. The Legislature approved charter schools several years ago to give public schools the opportunity to innovate and to free teachers to take new approaches to the problems they face in the classroom.

Results thus far have been impressive.

The Hudson Institute completed a two-year study of charter schools around the country earlier this year. It found that "satisfaction levels are wide and deep" among parents, teachers and students of charter schools because of good teachers, and more than 54 percent of teachers say they like the smaller class sizes offered in charter schools. Almost half of the parents who say their children performed "poorly" in the previous school say that they are now doing "excellent" or "above average" work at the charter school. And nearly 50 percent of charter school students are minorities.

Bowling Green was one of the three lowest-achieving schools in the Sacramento City Unified

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Letters to the Editor

Editor's note: The following is a letter sent to William Anthony, publisher of the Inland Empire Business Journal, by state Senator Ruben Ayala. The Journal sent Ayala a copy of its commentary expressing outrage over the failure of any government body to notify the public after a sewage spill into the Santa Ana River in July 1996. It was discovered that people were swimming in the river near the site of the spill.

Dear Mr. Anthony

Earlier this year, I wrote to inform you that I was in the process of introducing Senate Bill 105 in response to the 1996 raw sewage spill which occurred in Riverside's Santa Ana River.

As you know, the bill was signed into law by Governor Wilson as the 1997 legislative year came to an end. I wanted to once again thank you for bringing the matter to my attention and insisting on an appropriate law which would require public notification in the event of future health and safety catastrophes.

Until now, existing law required neither the Office of Emergency Services (OES) nor the Regional Water Quality Control Board to promptly notify local health officials of hazardous spills or discharges in their jurisdictions. Senate Bill 105 now requires OES to directly notify health officials as well as the appropriate regional water quality control board when it receives notice of a reportable hazardous substance spill or discharge. And it requires local health officials to immediately consider whether additional public notification is necessary.

I feel that this law will provide a much-needed safeguard for the public, and I once again thank you for taking a stand on such an important issue.

Sincerely, Ruben S. Ayala, Senator, 32nd District

PRO

CON

THE ISSUE:

As a result of the 1990 federal Clean Air Act and studies done by the federal Environmental Protection agency, the state's Bureau of Automotive Repair will direct about 800,000 vehicles annually to test-only centers, which are smog-check centers that do not perform repairs. The EPA studies found that independent testing facilities were more effective in reducing pollution than those operated by repair shops. Is the test-only facility such a good idea for the environment that it is worth limiting the consumer's right to choose where to get a smog check?

Smog Check Offers a New Business Opportunity

by John Wilson

This year the state has created a new kind of smog check station and, in the process, created an attractive automotive business opportunity. Test-only stations are allowed to conduct emissions tests and, in the event a vehicle fails, are not allowed to make any repairs.

From my experience as one of the first operators of test-only stations in the state, I can confidently say that they represent a great opportunity for someone looking for a high-volume automotive-related business.

First, initial investment and operating expenses are comparatively low. Since test-only stations can't do repairs, an owner doesn't need to invest in a lot of expensive repair equipment. Aside from the usual costs of opening a new automotive business, test-only stations only require one major capital investment, the BAR-97 Emissions Inspection System. The full EIS, including a dynamometer and the necessary hardware and software will cost about \$40,000 to \$45,000. Compare this to \$150,000 to \$250,000 to set up an oil change, muffler or auto body shop.

Labor costs can be kept low, too, since extensive automotive repair experience is not necessary to enter the smog-check market.

The benefits of operating a test-only station can be significant. The state guarantees a steady stream of customers: motorists who are required to have their smog checks at a test-only station.

The state Bureau of Automotive Repair is sending two types of vehicles to test-only stations. The first type, vehicles deemed most likely to fail a smog check, will ultimately represent 15 percent of vehicles in California's smoggiest areas (750,000 to 800,000 annually) and will be

directed to a test-only station for their initial smog test.

The second type are repaired "gross polluters," vehicles that fail an initial smog check at the new "gross-polluter" level and have since been repaired. They must have their emissions repairs verified by an independent test-only station before the vehicle can be registered.

Along with state-referred business, test-only stations can also compete for their share of regular smog checks in their area. Most test-only stations are set up as drive-throughs, much like the larger oil-change outlets. They are becoming favored because consumers enjoy the quick in-and-out service without the question of whether the shop might try to sell additional repairs that really might not be needed. For these reasons, in my businesses, I have found that the test-only concept has significant consumer appeal.

What does all this mean in terms of revenue for a test-only station? One lane at an owner-operated test-only station can average about 20 tests in an average 10-hour day or about 560 a month. Assuming smog tests at \$35 each, this produces revenue of about \$19,600 per month. Subtract approximately \$10,000 monthly cost for labor and overhead, and that leaves the business with a \$9,600 profit. Not bad for just one lane. With more lanes, economies of scale can yield greater returns.

While giving up a profitable repair business to become a test-only station may not be a viable option for many shops, adding test-only capacity onto a car wash or oil change station may make sense. Since many of these facilities are already set up in a "lane" format,

continued on Page 49

Test-Only Is Only Bad

by Bill Marano

Ever play Ping-Pong? If you haven't before, then you may get to soon, courtesy of the state of California.

But you won't be playing with a paddle and a little plastic ball. Instead you'll play with your car and your time.

Recently, the state decided it will send 15 percent of vehicles undergoing smog checks in areas designated as having pollution problems to test-only facilities. There owners will get their vehicles certified. This practice is unfair to consumers who will not be able to visit their favorite mechanics or smog check stations closer to their homes.

This new regulation will hit drivers in the Inland Empire, where — when this article was being written in November — there were no test-only facilities in the smoggiest areas of Riverside and San Bernardino, where the program will operate.

That means someone living in the Inland Empire may have to drive several miles to a test-only facility, and, if he or she fails the test, have to drive somewhere else for repairs and then back to a test-only facility.

Previously, this Ping-Pong behavior could be avoided with pre-inspections. When a driver orders a pre-inspection, the mechanic will put the car through a "training" session, which is basically a smog test without sending the results to the Department of Motor Vehicles. If the car does not pass the pretest, then the owner can ask for a diagnostic on the spot, and the mechanic will discover the source of pollution. The owner has the option of getting the repairs done then and there or taking his or her car somewhere else.

In other words, before con-

sumers could have everything done in one place, usually in one day.

Now, for 15 percent of car owners in certain markets, what was once a one-day process will take one, two or more days, depending on how far the car owner will have to travel and the extent of needed repairs. They will have to travel back and forth like a Ping-Pong ball.

This new regulation not only hurts consumers but many businesses as well. From a business standpoint, the new requirements are dangerous. Test and repair facilities which came into existence and/or prospered as a result of smog check requirements will now be hurt by those requirements.

Repair facility owners such as myself will lose the business of long-time customers who are forced to get their cars tested elsewhere. And if they need repairs but do not have the time to drive from the test-only facility to their preferred mechanic, then we will lose the repair business also.

And we will have to compete with test-only prices, which will likely be lower because of lower overhead costs. To start such a business, one only needs a place to put a smog-test machine.

Test-only facilities are an example of what happens when government regulation goes too far. Originally, smog checks made sense. They would protect the environment at a reasonable cost to some consumers. But the government has carried a good idea to an unnecessary extreme.

We need to let the legislators and the bureaucrats know enough is enough. We don't want to play Ping-Pong with our lives.

Bill Marano is the owner of Valley Smog and Repair Center in Van Nuys.

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CLOSE - UP

Zev Buffman: The Man with the Midas Touch

by Rebecca Jo James

cess through entertainment.

"I saw that I could make people laugh," Buffman said. "I realized that I wanted to be an actor."

Buffman might not have reached this conclusion without a little help from his father. While Buffman was growing up, his father owned a chain of motion picture theaters in Tel Aviv and surrounding cities. In those days, movies didn't circulate as fast as they do today, and Buffman was able to see a movie 50 times in a row.

"I'd leave school and walk to the nearest movie house and go up into the projection room because I loved to play there," Buffman said. "At the end of the matinee, my dad would come pick me up, throw me in the car and take me home to have dinner with my mom and sister."

Buffman's father might not have realized he was influencing his son's future. Buffman found himself scrutinizing the lighting, costumes and sets of the movies — especially on his favorite movie, "Gunga Din," with Cary Grant and Douglas Fairbanks.

"In my generation, the British were not considered friendly, so English was not considered a second language," Buffman explained.

The main language was Hebrew so, for a second language, Buffman studied French. He already knew how to speak Arabic. The English language still alluded him. It was only through watching American movies that Buffman became familiar with the language.

Armed with only 100 English words, Buffman came to the states and began studying at Los Angeles-based colleges.

Six months later, Buffman spoke English fluently and moved to Hollywood to "become a star." He kept his family name (Zev means "wolf" in Hebrew) and enrolled in a drama department in Hollywood but found himself type-cast.

"I had a strange, guttural accent," Buffman explained. "They wouldn't cast me in anything except German or French roles."

Undaunted, Buffman had his

roommates — Robert Vaughn and James Colburn — record part of a play that Buffman was auditioning for.

"They were great actors with great voices," Buffman said. "I would listen to how they sounded and would imitate every vowel."

Three months later, Buffman read for the part without any trace of an accent. He got the part and within a few months the accent started to disappear altogether.

"I still have a lilt or a little touch of an accent," he said.

Buffman continued to garner small roles in Hollywood. But when he saw himself on the screen, he realized that he would not be a star.

He shifted his sights to directing and soon got the opportunity to direct his first play, "A Hole in the Head" (which was later made into a movie with Frank Sinatra).

The play was a success — both for Buffman as a director and financially. The other director surprisingly sent half of the profits, \$35,000, to Buffman with the advice, "Spend it wisely."

Buffman took the money and renovated the Hollywood Canteen on Sunset and Vine. He opened his first musical review with "unknown kids like Ken Barry and Joanne Whorley." The following year, Buffman produced his first Broadway show (met his wife of 35 years) and never looked back.

Life on Broadway lasted 28 years for the Buffmans. Among his favorite shows would be Andrew Lloyd Weber's "Joseph's Amazing Technicolor Dreamcoat," and "Peter Pan" with Sandy Duncan. Buffman was responsible for bringing Elizabeth Taylor on stage with her first Broadway performance in "The Little Foxes." And he was responsible for bringing Elizabeth Taylor and Richard Burton back together (after two divorces) in a play called "Private Lives."

"That's a whole chapter in itself," Buffman laughed.

His list of close friends reads like a who's who in entertainment. He was close friends with Henry Fonda and is still close with Angela

Landsbury.

Buffman said he had the "privilege" of producing the official revival of the musical, "Oklahoma!" with original composer Richard Rodgers. Agnes DeMille, choreographer for "Brigadoon," was recuperating from a severe stroke, but still got involved with recreating the choreography.

"It was an emotionally gratifying experience," Buffman said. "Rodgers spent six months with us. This was his last production before he passed away with cancer."

Buffman's life has been a constant love affair with entertainment. He's produced 41 Broadway shows and 200 national touring Broadway shows — garnering him 27 Tony Award nominations. He founded the NBA "Miami Heat" team and has built numerous performing arts centers.

Buffman's latest venture, Temecula's RogersDale USA (Roy Rogers and Dale Evans from Victorville) has been the most challenging. But in spite of the politics, Buffman has dug his boots in deep and won't give up.

"This has been a tough lesson," Buffman said. "But I liken it back to my childhood. We had terrible times during the war, and I remember some awful times. But I wasn't about to quit. I was fighting for something I believed in."

"Nothing has changed — it's still about beliefs and fairness. I'm just fighting a new kind of war."

RogersDale USA has been a glitch in Buffman's almost perfect record. But Buffman has taken his temporary setbacks with the same ease in which he takes his successes.

"Life is a combination of ingredients," Buffman said. "Don't be afraid to follow your instincts. Don't hesitate in doing so, and do not give up."

For a related story on the RogersDale USA in Old Town Temecula, see page 5.



CORPORATE PROFILE

No Horse Saddles Stitched Here

by Toby A. Young

At least once a year, the people at Southern California Bindery & Mailing Inc. get a call from someone who needs a horse saddle stitched. There's no question that Southern California Bindery & Mailing does do saddle stitching, even outstanding saddle stitching, but their work is strictly in the magazine bindery field. No horses on the premises.

The company, located at 10661 Business Drive in Fontana, has been thriving since its inception in 1988. Founded by President Rex Miller, the business was originally located in the City of Industry, where it began by doing mailings. Miller had previously run another bindery called Fairway Bindery, but it didn't take him more than a few years to realize his skills and business acumen could be working for him rather than for someone else.

After a year of mailing service only, Miller bought bindery equipment and Southern California Bindery & Mailing Inc. was born.

The business moved to Chino, where it remained for another four years, and then made the move to the current 51,000-square-foot plant in Fontana.

Southern California Bindery & Mailing is basically a magazine bindery. The binding which they specialize in is called saddle stitching. The printed product comes to the company either folded or they fold it and then turn it into a magazine.

The business is primarily a trade to the printing industry; print shops constitute 99 percent of their customers. The binding is completed and the product is either returned to the printer or to the printer's customer. Although some printers have in-house binders, they still frequently send out large binding projects because the binding operation

is quite a bit slower than a printing operation.

The company has an impressive list of big name clients, including Macy's, Toys 'R' Us, and J.C. Penney's. Primarily, the work product for these clients consists of advertising material such as the kind of advertising companies send out to their credit card customers.

Currently, Southern California

Bindery & Mailing is producing an advertising magazine for the L.A. Times Magazine, which will be inserted with the Sunday newspaper. Southern California Bindery & Mailing does work for the largest printer in the world, R. R. Donnelly.

They also do a lot of political mailings because the company can handle the short turn-around time needed in a political mailing. However, they are completely apolitical and will take customers from any party and any side of an issue.

Not all clients are big names. They also do work for local churches and charity organizations. One of their clients is the Muscular Dystrophy Association, for whom they provide mailing services.

Mailing clients range from both ends of the spectrum. The company does mailings for anybody — advertising for Penney's and auto-

motive businesses, business journals and many smaller publications not known to the general public, such as the "Firefighters" publication which is mailed to all the firefighters in Southern California.

Miller himself was born and bred in Southern California. He grew up on Catalina Island and was introduced to the world of binding and mailing while a student at Long

Beach State College. He needed a job and answered an ad to work in the mailing department of *The San Gabriel Highlander* newspaper. When he graduated with a degree in business management, he continued in the mailing field because it paid better than anything else being offered at that time.

The biggest change in the industry since Miller began has been in the mailing end where ink-jet addressing is replacing the standard mailing label. Although ink-jet equipment tends to become obsolete a few years after purchase and has to be replaced, thus forcing up the price of mailings, it is still the wave of the future for mailing.

Southern California Bindery & Mailing Inc. boasts the latest in equipment, including a Muller Martini 6-pocket Saddle Stitcher, a Muller Martini 4-pocket Saddle Stitcher, a Muller Martini 4-pocket

Saddle Stitcher with Cover Feeder, MBO Continuous Feed & Pile Feed Folders, Wohlenberg & Polar Cutters, three to four hole drills and shrink wrapper.

There are thousands of ways of folding paper, and Southern California Bindery & Mailing can do them all. They have six Cheshire labeling machines and one ink-jet machine that ink-jets addresses.

They have envelope inserting equipment and paper cutting equipment. In addition, the plant has the luxury of five docks, which make it possible to load and unload five semis at the same time.

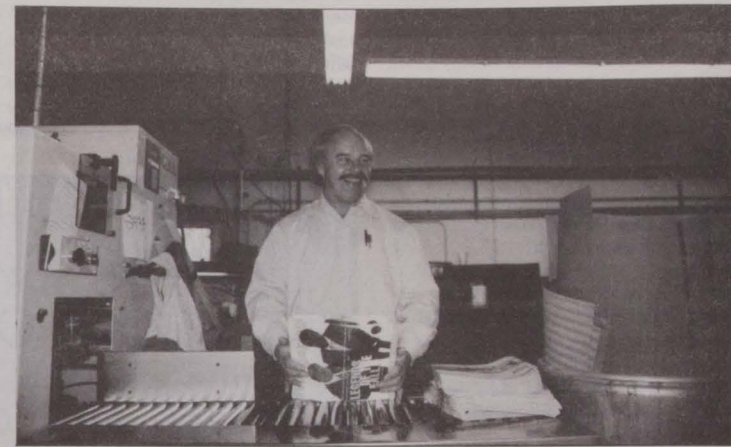
Mailing procedures are supported by services such as first-, second- and third-class mail, list brokering, list maintenance, Cheshire labeling and P.S. labeling. They keep abreast of the postal requirements and ensure their mailings conform.

Most business comes through word of mouth and because the company provides both bindery and mailing, printers can refer their customers for complete servicing.

Miller began the business with seven to eight employees, several of whom are still with the company, and currently has about 105 employees who work in shifts. The company is open seven days a week. Naturally, the busiest time of the year is the holiday season, October through December.

The business has customers all over Southern California, including locations such as Temecula and San Diego, and out-of-state customers in Boston, Las Vegas, Hawaii and Reno.

Miller sees the opportunity for continued growth and expansion in the Inland Empire and looks forward to a rosy future. Although he refuses adult-entertainment customers, he won't say no to binding and mailing a calendar or two, so long as the models are wearing bathing suits.



Southern California Bindery & Mailing, Inc. President Rex Miller holds a recent issue of L.A. Times Magazine, which his company binds.

MANAGING

Your CEO: Are Profits Telling the Real Story?

by Peta G. Penson

Grandstanding, inattention at team meetings, broken promises — an employee who exhibits these unpleasant and unproductive behaviors can expect a less-than-excellent performance evaluation.

But what happens when it's the CEO who is acting like the archetype of a petty tyrant or the bitch goddess? Who assesses the CEO's performance in any way other than bottom-line numbers?

CEOs may be the least evaluated group in the work place even though the board of directors of public corporations has a legal requirement to judge the performance of senior management on behalf of shareholders. Privately-owned firms may have advisory boards representing stakeholders to counsel and coach the CEO, but in many smaller companies — especially those in which the CEO is also the majority owner — there is no one to give constructive feedback on the CEO's non-financial performance.

That is a mistake. The numbers only tell part of the story. They can give you a snapshot of the success or failure of a company today and yesterday. But they cannot provide a thoughtful interpretation of how the leadership of the organization is inspiring or undermining those results. And they do nothing to pinpoint missed opportunities or future threats. That is a much different discussion than what is reflected in a balance sheet or P&L.

In today's complex, rapidly-changing world of business, no one can know everything. It takes a team of brains — and the knowledge, experience and insights they represent — to analyze the competitive situation and figure out a long-lasting strategy. If the CEO's behavior needs to be reprimanded because it is interfering with efficient, effective work-place operations, who is going to do it if there is not a board of directors or group of candid kitchen-table advisors in place?

It is usually difficult for indi-

viduals to recognize their strengths and weaknesses without some blunt, honest input from others. Good performance evaluations do this as well as set down clear objectives that leverage the individual's contributions and identify areas for improvement. Direct reports may feel comfortable suggesting ways a CEO might build on his or her strengths, but few subordinates will have enough confidence to bring up leadership style, integrity or other ethical issues.

Are you a CEO in need of a performance appraisal? Ask yourself these questions:

- * Have you introduced a steady stream of new management programs — and none of them seem to be working well?
- * Are you frequently blaming subordinates for problems or mistakes?
- * Are you using a lot of consultants who, like skunks under the house, are lingering for as long as you'll feed them?
- * Has top talent departed unexpectedly more than once or twice recently?
- * Do you think the only way to get better results from your people is to up their compensation?
- * Does it feel as if your management team is losing respect for you?
- * Does your agenda for the organization keep shifting from quarter to quarter?
- * Have you lied to your employees?
- * Have you broken a promise to your employees?
- * Does the thought of someone judging your performance make you anxious or angry?

If you have more than one or two "yes" answers, it's no wonder that you're queasy at the thought of

being evaluated on your performance as a CEO — you are doing a miserable job.

The best CEOs — those who lead their companies into dazzling new directions and sustain growth and profitability over the long haul — know how to invite collaborative thinking about all aspects of the organization, including their own performance. They are unafraid to ask for help in writing a job description for a CEO . . . defining a healthy, ethical leadership style . . . and grading their own progress in achieving these goals.

When profits are good, it is easy to deny the value of performance appraisal of the CEO. But if you wait until results have plunged, it may be too late.

Evaluation of the CEO is an early warning system of troubles to come. Set up your system now and begin to enjoy a valuable and continuous stream of objective, constructive criticism that will help you and your organization excel.

Peta G. Penson, Ed.D., is a management consultant with TEAMS Inc. She can be reached at (415) 388-8000.

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THE EMPLOYERS GROUP

Employers Group Survey Shows Daily Overtime Going Away

by Barbara Lee Crouch

The Employers Group statewide survey on how members will react to the new overtime pay rule (1 1/2 regular rate only after 40 hours) shows that a majority of employers plan to go with it. The old regulation demanded daily overtime pay (1 1/2 after 8 hours; double after 12 hours; and a 7th day rule).

Beginning Jan. 1, 1998, California's daily overtime pay rule will be repealed for many industries. Affected wage orders are 1 - manufacturing, 4 - professional and technical, 5 - hospitals and public, 7 - retail, and 9 - transportation. This means certain employers will not be required to pay the overtime rate until after 40 hours in a week, matching the federal law.

But these employers may voluntarily continue to pay daily overtime according to the old rules or use some combination. Employers Group rallied a major campaign to have this regulation repealed as this affords flexibility for both employers and employees.

Total respondents in the Employers Group survey numbered 658 companies state-wide and comprised various industries and sizes. Since the new overtime rule will not affect overtime rules in labor agreements, the survey covered only non-unionized employees.

Overall, 73 percent of affected employers will adopt the after-40-hour-only rule. With 11 percent of these companies undecided, it is anticipated that the move toward "only after 40" will

increase. Sixteen percent of all affected employers will continue with the old rule (daily plus weekly overtime) or some hybrid.

Among those industries most determined to adopt the new rule are banks (100 percent); hotels and restaurants (92 percent); insurance (86 percent); professional offices (86 percent); and other Wage Order 4 industries (86 percent). The new rule is clearly being followed by the mercantile industry (76 percent).

Our survey found manufacturers favor the new rule by 63 percent. In the transportation industry, 60 percent will follow the new rule. Fifty percent of hospitals and other health care facilities employers under Wage Order 5 will use the new rule.

Generally speaking, regional differences were minimal. Employers adopting the new rule are reminded to change all written communications regarding overtime, including handbooks and memos. Posting of the new rule is advised.

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for Employers Group. The 100-year-old, nonprofit association is one of the largest employer representatives for human resources management issues in the nation. The group serves more than 4,000 member firms, which employ approximately 2.5 million workers. Crouch may be contacted by calling (909) 784-9430 or see the Employers Group Website at "http://www.hronline.org".

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Symphony Guild Plans New Year's Eve Gala

The Inland Empire Symphony Guild is planning its third annual New Year's Eve party, principally to benefit the guild's Music in the Schools program.

Hosted at the Radisson Hotel and Convention Center, 295 N. "E" St., San Bernardino, the black-tie optional event will begin with a social gathering at 7:00 p.m. a light classical concert of Strauss waltzes and other popular selections played by the San Bernardino Symphony Salon Orchestra at 7:30 p.m. followed by a four-course gourmet dinner. "Stinger" will play popular dance music until 1 a.m., Jan. 1.

Highlights of the evening will be a Viennese waltz exhibition, bidding at a live auction and the announcement of silent auction winners.

Tickets are \$100 per person and

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Please Note corrections of time on the third annual New Year's Eve party



COMPUTERS/SOFTWARE

The Games People Play (2.0)

by J. Allen Leinberger

It has been a good year for computer games. It has been a bad year for computer games. Private businesses and the federal government have banned games from their computers. Get caught running Duke Nukem in the Pentagon or play Postal at Amtrak, and you get initialized.

On the other hand, technology has advanced into 3-D graphics and Dolby Surround Sound. Things look and sound bigger and better than ever.

And there are enough computer games out there now to break them down into categories, including, but not limited to, strategy, role playing, puzzle, adventure and action.

The adventure category includes the much awaited Starfleet Academy

— part animation, part live action fantasy — at the San Francisco training center for Star Trek captains. This includes "guest appearances" by Sulu, Chekov and the legendary Captain Kirk. It also includes five CD-Roms and enough memory demand to require its own computer. It is billed as the only Star Trek Simulator package. The adventure category also includes the "sequel" to Myst, called Riven.

The king of the puzzles category continues to be the You Don't Know Jack series, which this year introduced Jack Movies, Jack TV, Jack Volume III and Jack Huge. They are, in fact, all huge, and I can't even run Movies on my desktop because, again, the memory demands are voracious.

Roll-playing computer games

have replaced the old Dungeons and Dragons out-there-on-campus stuff with sit-up-all-night-at-the-computer stuff. Fallout, from MacPlay, is a good example. Like Mad Max, you have survived the nuclear apocalypse, but instead of gas you are looking for a water purification chip.

In the strategy category, Close Combat 2 allows you to do what Cornelius Ryan could not do in his book, "A Bridge Too Far." You get to run Operation Market-Garden in World War II, and, if you can, win it this time.

Let us go back to the puzzles for a moment. My favorite Solitaire game is Deluxe Klondike. It now comes with three different faces for the cards, including fantasy, in which the one-eyed Jacks are really Cyclops. It also has a trigger device that places the cards where they belong. At that point in your game where everything fits, the cards fly

into their proper suites, in order, by themselves. It's something to watch.

The important thing to know about computer games this year is that bigger is not necessarily better. The fact is that for really slam bang action the dedicated Sega and Nintendo systems will always be more exciting and more involving. Anyone who has ridden the computer game rides at the new arcade night clubs like Dave and Busters or Sega Gameworks understands that all the graphics in the world cannot turn your desktop into a four-story shoot-em-up or a sit-in-the-car Indy race.

Still, the names alone make for interesting reading: Jack Nicklaus 4, Shadow Warrior, Master of Orion II (Battle at Antares), Diablo, Red Jack's Revenge and The Simpsons' Virtual Springfield.

Whatever your game, just remember the first rule. Don't get caught playing on company time.

Are You Getting the Most Out of Windows 95?

The Windows 95 operating system was designed to be a user-friendly, object-oriented interface that simplifies the tasks of file management and hardware and software configuration. If that statement leaves you chuckling or muttering, ask yourself the following:

Are you bi-mousal? Use BOTH buttons on your mouse. Right clicking on selected objects in Windows 95 will produce a shortcut or context menu that provides most of the commonly used commands. A simple right click eliminates the need to go to menus or toolbars.

Try right clicking on folders, files, the desktop, the taskbar and even the start button. To create a desktop shortcut, find the file, folder or object you'd like on your desktop, right click, drag the object to your desktop, and select "create a shortcut" from the menu. The right click also works in most application programs — right click on selected text or objects.

Are you object oriented? Most of us know our children could reconfigure our computer systems in the time it takes to read this arti-

cle, that's because they're object oriented. Everything in Windows 95 is an object.

An object has properties. Think of a stop sign: It's hexagonal, red with white lettering, and made of metal. Those are its properties. Selecting the properties command from a shortcut menu allows one to view and change (be careful) settings and information about the selected object.

Are you aware of the clues Windows 95 offers? One thing to look for is an ellipse (ellipses are the three dots found at the end of menu commands or on command buttons), which will always take you to a dialog box where you'll be offered a number of options. Another item of assistance is the question mark (?) in the upper right hand corner of a dialog box. It provides "What's This?" help. Click on the question mark and then click on any option to get more information.

Computer tips are provided monthly by the Academy of Computer Technology. For more information, call (909) 445-1456.

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WORLD WIDE WEB

Marketing Techniques for Cyberspace: Search Engines

by David Platt

Search Engines focus mainly on storing information about pages in the World Wide Web (WWW). With millions of Web pages in Cyberspace, it has become important to know how certain search engines function. More importantly, however, is to know how to market your Web site so that it will be found within the first search on a subject.

Yahoo, Altavista and Beacoup are three of more than nine-hundred search engines in existence. These three do, though, provide a fair representation of how many search devices function and how they look for and catalog Web page content.

All search engines vary in their method of indexing and cataloging Web sites (URLs). Some will index specific words while others, on the other hand, may index every possible part of a Web page. Some of the key components a search engine may index into its database are the URL, the title, site content and even links.

Many search engines use programs

called spiders (or wanderers or worms) to catalog and index Web pages. Spiders basically roam the Web, searching hyperlinks and finding new or updated documents and then adding them to a search engines database. An engine such as Altavista uses spiders to find information on Web pages submitted to their database.

Yahoo (<http://www.yahoo.com>) is perhaps one of the best cataloged search engines on the Web; it is easy to use and filled with the type of information most Web users want. Yahoo works as a directory and groups Web pages by classification, such as arts, government and science. Within sub-groupings of these classifications, information on specific URLs can be found.

The method for submitting a URL to Yahoo is rather straight-forward and easy. First, a sub-category for a subject must be accessed, then the Add URL button must be selected. The user must submit information concerning the Web site — URL, title and a short site description. After all information has been entered and submitted, the Web site

will appear in the specified category in Yahoo's database. Due to the amount of submissions Yahoo receives on a daily basis, a Web site may not appear in the database for seven to 10 days.

Altavista is the extreme for search engines. It offers simple and advanced search features to find Web sites, making it a fast, sometimes complicated, but certainly more powerful, thorough and useful search tool than most search engines. A subject search in Altavista can find hundreds of thousands of pages with the downside that many of the documents will have nothing to do with the subject requested.

But with the proper search techniques Altavista can provide a user the ability to locate pages based on subject, language, host, title, domain, images and many more. To enter a site in Altavista, one must simply submit a URL to their database and their spiders go to work at searching the contents of the site. Within a few days, the Web site can be located.

Beacoup (<http://www.beacoup.com>) offers a different and interesting

method on finding and indexing Web sites. By far it is one of the most comprehensive search engine catalogs on the Web. Beacoup categorizes search engines by subject such as health, software, and Internet, giving the user the option of using a specific search engine already focused on a category. Though a business would not be able to index its own site on Beacoup, the opportunity to index a site on many different search engines across the nation and world is made easier.

Further information on search engines can be found in "Web Search Strategies" by Bryan Pfaffenberger.

David Platt is a consultant with Cyberg8t Internet Services in Claremont and can be reached at dplatt@cyberg8t.com. Cyberg8t offers personal and business accounts, Web page design and hosting, and unlimited direct access to the Web through T1 and Frame-Relay circuits. Cyberg8t is also the creator and host for the Inland Empire Business Journal on-line at "<http://www.busjournal.com/>".

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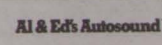
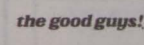
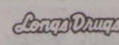
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PEOPLE, PLACES AND EVENTS

Konyha to Take Internet Company to New Levels

James C. Konyha is blasting into cyberspace with CyberStrategies Inc. — an Upland-based Internet presence provider and software development firm.

The airwaves are not unfamiliar to the new president, who is recently retired from the United States Air Force where he achieved the rank of Lt. Colonel. His last assignment was a selectively manned unit of 38 military and eight civilian personnel responsible for the design, modification, repair and flight test of National Command Authority C-130 aircraft, with an annual budget exceeding \$250 million.

In his new assignment, Konyha will help CyberStrategies host more than 100 business clients (cumulatively receiving more than 1 million hits per month). Additionally, the company hosts nonprofit agencies and charitable organizations, mostly Inland Empire based, on the Internet as well as providing software support for aerospace/defense applications.

Trash Business Is Picking Up for USA Waste

Although not considered the "sweet" smell of success, the business of trash has garnered recognition for USA Waste Services by the

California Integrated Waste Management Board.

USA Waste was the only waste disposal company in the Inland Empire to be honored for its contribution in recycling and waste reduction efforts. Recycling has become the "hot button" for cities ever since Assembly Bill 939 came into effect in the late '80s. Mandating that at least 25 percent of all solid waste generated be diverted from the landfills, AB 939 has opened the door for a new type of business — the business of trash.

USA Waste's Regional Vice President Les Bittenson said the company is intent upon ensuring that its waste disposal methods remain as environmentally friendly as possible. USA Waste Services is the third-largest solid waste company in North America and serves more than 3.6 million municipal, commercial, industrial and residential customers in 42 states, the District of Columbia, Canada, Mexico and Puerto Rico.

Miller Moves into New Position with Foothill Bank

Foothill Independent Bank is getting a foothold on the Glendora area with the promotion of Michael C. Miller to regional vice president.

Miller, who joined the bank in 1995 as manager of the Upland office, will use his experience to manage the business development loan processes of the Eastern Region.

With more than 20 years experience in the banking field, Miller is also dedicated to the community — actively participating in the San Antonio Hospital Corporate 2000 and Kiwanis.

Clark Takes Over the Reins at an Upland Bank

The largest bank owned by Foothill Independent Bankcorp has a new vice president and manager. Kenneth Clark advances into the new position at the Upland office recently vacated by Michael Miller.

With more than 25 years of experience in the banking industry, Clark has worked for such banks as Citizens Business Bank, The Bank of California and First Interstate Bank. He attended Oregon State University, earning his certified management accountant degree with an emphasis in accounting and management techniques.

Clark is committed to community service, which is demonstrated by his involvement with the National Association of Accountants, Mensa, Kiwanis and Rotary International.

WorkSTEPS Saves Steps in Cutting Employee Injuries

Taking a step into the Riverside area, Parkview Community Hospital Medical Center will soon offer WorkSTEPS for local industry.

Founded in 1986, WorkSTEPS Inc. provides industry with a medically and legally defensible employment testing program that could effectively reduce workplace injury incidence and workplace injury costs. WorkSTEPS is one of the largest providers of standardized employment testing in the country, said Joseph Kleinkort, executive vice president for WorkSTEPS.

"We currently test for hundreds of major employers throughout the United States and are expanding rapidly," Kleinkort said.

Working to save employers "millions of dollars" in work injury fraud and abuse, the WorkSTEPS Program reports an average reduction of 50 percent of previous year's work injury costs for many employers currently using the system, Kleinkort said.

"Some companies have achieved savings of as high as 80 percent," he reported.

Riverside Bank Promotes Frascchetti to V.P.

Citizens Business Bank, noted as being the largest banks headquartered in the Inland Empire, has appointed a community-oriented vice



Christine B. Frascchetti

president/banking officer to its Riverside Office.

Christine B. Frascchetti brings more than 22 years of experience to the position. Prior to her appointment,

People, places and events ...

ment, Frascchetti spent a number of years at Security Pacific National Bank in several positions of responsibility, including assistant vice president and commercial loan officer. Most recently, she was a vice president and commercial loan officer for De Anza National Bank.

Her professional affiliations include being a member of the board of directors for the March of Dimes and past president and member for Hunter Park Division Greater Riverside Chambers of Commerce. She was also recognized in the 1994 edition of "International Who's Who of Professionals," the 1993 edition of "Who's Who Worldwide" and the 19th edition of "Who's Who of American Women."

Industrial Park Is Planned for Chino

Chino, once well-known for its dairy community, is changing its spots — or is at least cultivating them in a different manner.

More than 36 acres of Chino land have been purchased by Trammell Crow Company, which plans to develop an 800,000-square-foot industrial park on the site. The property was sold by Los Angeles-based Sanwa Trust for an undisclosed amount.

The project, called "Centrepointe-Chino," is located on the north side of Eucalyptus Avenue between Yorba and Monte Vista avenues. The industrial park will include six industrial buildings, ranging in size from 58,800 square feet to 347,820 square feet. Centrepointe-Chino is being marketed by Mark Kegans of Grubb & Ellis' Ontario office.

"With a vacancy rate of just 8.8 percent in the West End of the Inland Empire, quality industrial product has become difficult to find," Kegan said. "Interest in this project has been strong."

With groundbreaking slated for December, Centrepointe-Chino is already 26 percent pre-committed.

Working Safely Is a Blast at Colton Cement

For people who blow up rocks for a living and ship a record 1 million tons of cement, a year without a lost-time work injury is quite a feat.

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The California Portland Cement plant in Colton

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Company's Colton plant the 1996 Safety Award. The award was a sweet victory for Plant Manager Mike Robertson, who accepted the award at PCA's national convention in Hershey, Pennsylvania.

Robertson said it's "safety first" for the 120 men and women at the 106-year-old plant.

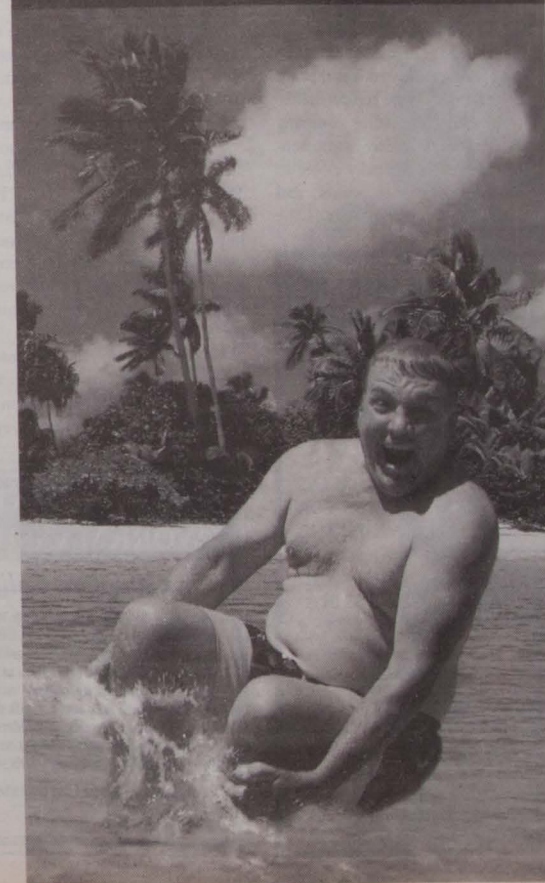
"When computer-controlled explosives loosen up to 30,000 tons of limestone in a single blast, safe-

ty must always be first in the minds of employees," Robertson said.

Last year, the Colton plant processed more than 1.8 million tons of the four raw ingredients it takes to make cement — limestone mined from Mt. Slover, with silica (sand), aluminum and iron ore — into more than 1 million tons of cement, Robertson explained.

continued on Page 18

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CORNER ON MARKET

Think Your Company Is Customer-Centered? Think Again!

by Ron Burgess

Marketing is not just a department; it is much more than advertising, selling or public relations. According to Webster's, marketing involves "the commercial functions involved in transferring goods from producer to consumer." While this is technically correct, marketing involves more than the technical execution of functions.

The definition of marketing that I prefer is "matching company assets with customer wants and needs." A company's definition of marketing is the driving force that determines whether a company is market-driven or product-driven.

Product-driven companies differ from market-driven ones. Market-driven companies listen to and understand their customers, and donors and clients. Then, they build products and services that are tailored to their core competencies.

Properly allocating company assets with their core competencies "drives" a company closer to fulfilling customer wants and needs. An example of this is the

paperclip company that began to listen harder to why customers used paperclips. They were driven to do so by ever slimmer margins.

Paperclips are the same from any company. They were engaged in a commodity war: One that only the lowest-cost producer could win. As a result of listening to customers, the company determined that paper-flow was important to paperclip use. The result was that a paperclip manufacturer eventually became an expert consultant in paper-flow! Over time, the paperclip company actually purchased paperclips from their competitor because they could produce them for a lower price! This company no longer manufactures products!

While this definition of marketing has been circulating within academic circles for at least 30 years, the story has not become the normative experience for companies. The majority of companies have a long way to go towards becoming truly customer driven.

Why is becoming a customer-centered organization so rare? There are several reasons. The basic ones have to do with changing — or not wanting to. It takes a visionary leader to change a company without a need. The paperclip company, in the example above, had the need.

Another reason is that many companies are impeded by the very structure that allows them to function in all other ways:

accounting. Traditionally, accounting systems have not been built to capture customer information. In fact, until only recently, medium- and large-sized companies had to deal with summary level numbers in reports because computers lacked the memory to keep all the detail.

Technology has changed all that. Disk storage has become incredibly affordable. Now some companies are falling all over themselves trying to capture customer information, but some are finding it tougher than they originally anticipated it would be (as with so many other computer system projects).

In many cases, the complete orientation of the company must be shifted in order to achieve a complete market-driven company. I call this the customer-centered organization. This innovative new form of organization builds information around the customer, not around revenue types or expenses.

Information about who the customers are, what they buy, how profitable they are and why they are motivated to buy, allows savvy business people to really "listen" to what their customers want. This new type of organization orients every department, product and service around the customer, rather than around organizational charts, production schedules, or other Industrial Revolution-styled organizational structures.

In the past, the traditional organization worked well with mass marketed products in the case where the customers bought exactly the same product. Henry Ford reportedly said, "You can have any color of car as long as it is black."

While the first automobiles were built to order for the rich, new production techniques reduced prices dramatically, creating new markets. The demand for these products increased, allowing production costs to be lowered, based upon increasing volume. Only the most basic information about the consumer was needed. In other words, customers were not as important to a mass market.

Viva la difference!

Today, in a world where hundreds of thousands of new products are created each year, the difference in products is why they are purchased. Without this difference, only the low-price-producer wins the game. The new, sophisticated customer, already possessing substantial "goods," demands much more from products in the way of function and design, even with products bearing brand names.

The old mass-marketing approach that built America's Industrial Revolution is now the approach that is killing many businesses. Understanding the subtle differences in what motivates a customer to buy is the new competitive edge.

However, this edge does not necessarily lower production costs. This need to really "listen" to one's customers drives the need for a new organizational and informational structure: The Customer-Centered Organization.

Ron Burgess is a business development consultant who specializes in strategic marketing planning, relationship marketing and integrated marketing systems. He may be contacted at BURGESS group by e-mailing to "ronburgess@earthlink.net" or calling (909) 798-7092.

EXPORTING

Protecting Yourself from Overseas Flakes

by Susan Thomas

Receiving payment for shipments to overseas destinations, on time and in full, can be a complicated task. The exporter's primary objectives are to reduce the risk of nonpayment and to receive payment as soon as possible after shipment is made.

A letter of credit (LC) is a desirable and secure payment method for exporters facing uncertainty over credit worthiness of overseas customers or currency/country stability. If the exporter meets stated terms, events and conditions, the LC allows for payment of a specific amount of money, at a specified time, for a specified shipment. This promise to pay comes from the bank, not the buyer.

The LC also represents security for the buyer, because payment will not be made unless precise terms and conditions are met.

There are normally four parties to the LC transaction:

- Applicant: Buyer or importer
- Issuing bank: Importer's bank
- Advising bank: Bank in U.S.A. that advises the exporter of the LC
- Beneficiary: Exporter (seller)

Once negotiations are complete, the exporter provides the buyer with a pro-forma invoice which details every aspect of the sales transaction. The buyer takes this pro-forma to the bank, and gets a conditional commitment to pay the exporter for the goods purchased. This commitment, the LC, is given on condition that the exporter meets stipulated details.

An LC must always be irrevocable. This means the purchase cannot be canceled or amended without the consent of both buyer and seller. An LC has no value if it can be arbitrarily changed or cancelled, or if the buyer decides not to complete the transaction at some point

after the merchandise is produced or shipped.

The opening bank forwards the irrevocable LC to a bank in the U.S. with which they have a business relationship. This U.S. bank uses a confidential code to authenticate that what is received is a valid instrument.

The U.S. bank may add its confirmation, whereby they promise to pay if the importer's bank is unable to do so. A confirmed LC means the funds are available in the U.S. and the exporter does not rely on payment from an overseas bank whose financial strength is unknown. Confirmation also alleviates concern about the political or economic risk associated with the country in which the bank is located.

Doug Sherman, regional vice president for Tokai Bank of California in the Inland Empire, states this method of issuance is also helpful if the seller is requesting financing from his or her bank to support the transaction. Questions regarding export financing are directed to Sherman at (909) 989-8111.

The confirmed, irrevocable LC is forwarded to the exporter, who must be certain all requirements can be met. If not, the exporter contacts the buyer and requests amendments.

Once shipment is made, the freight forwarder who processed it will prepare documents in compliance with the LC. Those documents are sent to the advising bank and the exporter. Assuming those documents are submitted prior to the expiration date of the LC and prove shipment was made in accordance with the LC, payment is authorized. The advising bank sends the documents to the issuing bank, which forwards them to the buyer in order to take possession of the goods.

Banks deal only in documents, not merchandise. Since payment is

made based on documents, not on terms of sale or condition of goods, the bank is responsible for verifying that all documents it receives are as required by the LC.

Presentation of nonconforming documents having discrepancies means the exporter incurs additional costs, experiences delays in receiving payment or may not get paid at all. The exporter loses the protection of the LC and the buyer cannot take possession.

Many discrepancies can be avoided if the exporter reviews the LC before shipment is made, demands accuracy from all those involved in processing the transaction, and reviews documents before they are sent to the bank.

In the October 1997 issue of *Business America*, John Mathis, executive director of the Thunderbird International Trade and Finance Center of the American

Graduate School of International Management, explains that LCs create a relationship "between two separate and secure avenues — the first being the interaction between the exporter and domestic bank, the second being the interaction between the domestic bank and the overseas bank. These avenues create a much more trustworthy relationship than one that might exist between two companies that know little about each other's financial health and previous business experience. This security lowers the overall risk and cost of the trade financing transaction for both parties in the long run."

Susan Thomas established Export Associates in 1991 specifically to help small manufacturers get their products sold on the international market. Thomas may be contacted by calling (714) 282-7694.

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continued from Page 15

The company produces Portland Cement, the major ingredient in concrete used for highway, bridge, residential and commercial building construction. California Portland Cement Company has been in the county of San

Bernardino since 1891 and has maintained a strong relationship with the city of Colton, using more than 800 local vendors.

Customers Say "Kaiser"

A national survey indicates that Kaiser Foundation Hospitals have been named the overall "quality

leader" in seven of 14 metropolitan areas in California.

The survey, conducted by the National Research Corporation (NCR), questioned 165,000 households — 18,822 of which are in California. NCR asked the primary health care decision maker in each household to name the hospital he

or she would choose first for all household health care needs. Other questions asked for the respondent's opinion of which hospital in their area they would choose first based on overall quality, physicians/nurses, image/reputation, community health programs and personalized care.

Kaiser Foundation Hospitals were named "overall quality leader" in Riverside-San Bernardino, Oakland, Sacramento, San Diego, San Francisco, San Jose and Vallejo.

Kaiser Permanente, the nation's largest HMO, has been providing comprehensive, affordable health care to the Inland Empire for more than 50 years. The nonprofit, group practice prepayment plan evolved from health care programs at industrial locations such as the Kaiser Steel mill in Fontana and was opened to public enrollment in 1945.

Today, Kaiser Permanente delivers quality health care to more than 8.7 million health plan members nationwide, including more than 2.1 million in the Southern California Region. It serves more than 420,000 Inland Empire residents at both its Fontana and Riverside medical centers.

Zienowicz Joins Fallbrook Bank



Dean A. Zienowicz

Looking for that second mortgage? Dean A. Zienowicz is in the mortgage business with Fallbrook National Bank.

As the new mortgage banking officer, Zienowicz brings more than nine years of experience in the real estate industry to the bank's Home Mortgage Division.

"We are excited about having Dean associated with our bank," said Thomas E. Swanson, president/CEO of Fallbrook National Bank. "The addition of Dean to our Temecula office will allow us to better serve the needs of the Temecula and Murrieta markets."

Prior to joining Fallbrook National Bank, Zienowicz was a senior loan officer with Marina Mortgage Company Inc.

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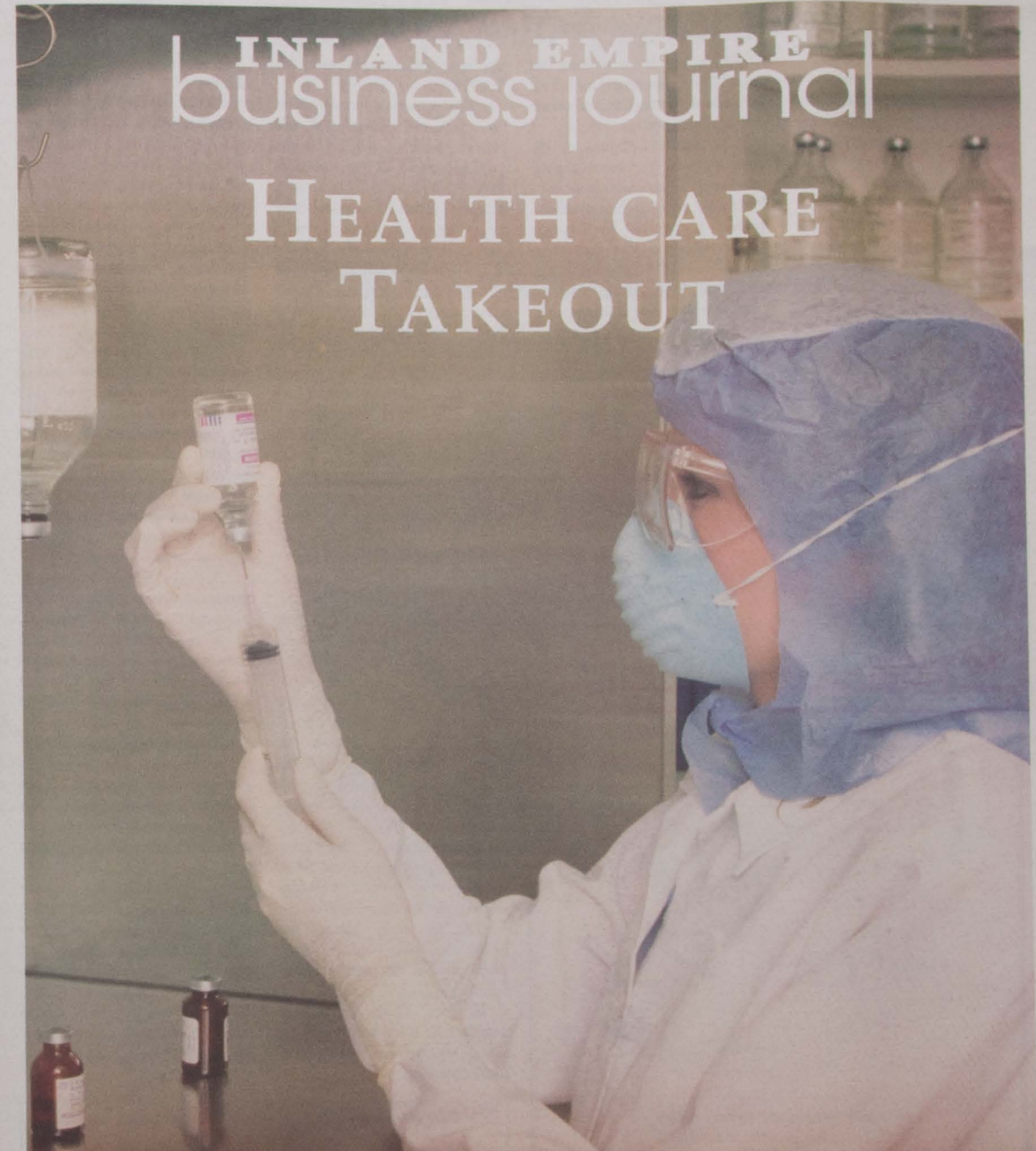


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**HEALTH CARE
TAKEOUT**

CONGRESS, HMOs SELLING PRESCRIPTION MANAGED CARE WITH PROTON
SQUEEZE HOME DRUGS DIRECTLY TO THE AUTO INSURANCE? TREATMENT
HEALTH CARE PUBLIC HELPING

HEALTH CARE TAKEOUT

HMOs and Congress Squeeze Home Health Care

by Mathew Padilla

In the national health-care war, which has pitted cost-cutting legislators and HMOs against doctors and patient advocates, home health care has been one of the last areas to come under fire.

But over the last few years HMOs have crept into the market, and over the summer the Balanced Budget Act of 1997 put a freeze on new Medicare certificates, effectively stopping new home-health-care agencies from entering the market and treating seniors on Medicare.

Some agencies still hold the line against HMOs, acting like lone army camps keeping enormous enemy forces at bay. Careline Health Services Inc., headquartered in Riverside, is one of those agencies. It does not deal with HMOs, relying almost exclusively on Medicare reimbursements.

"Most people are amazed that we still have a functional business," said Gwen Potter, Careline owner and administrator.

The number of patients the company sees has been slightly decreasing for the past three years, Potter said. More and more, when a patient is referred to Careline Health Services, the patient is signed on with an HMO, which automatically excludes the patient from receiving care from the company.

The decline in the number of patients has hurt the agency, which has had to lay off two secretaries.

And things will only get tougher as more provisions of the Balanced Budget Act take effect. The act rolls back to 1994 levels the value of Medicare reimbursements that agencies get for costs related to treating patients at home. Depending on each company's fiscal year, that provision already

applies or will apply beginning Jan. 1, 1998.

The act also calls for a prospective payment system that will change Medicare to a flat-fee-per-patient system, such as HMOs do with primary-care physicians. Under the system, no matter how many times an agency sees a patient, it will receive the same flat fee, according to Potter, who is a board member of the California Association of Health Services at Home, a trade organization for California home-health agencies.

The system is still in the early planning stages, but if it is not enacted by Oct. 1, 1999, Medicare reimbursements to home-health agencies will be reduced by another 15 percent.

Despite the new requirements and the proliferation of HMOs, Careline Health Services has kept open its four offices and serves between 700 to 900 patients annually.

Adapting to the changing home-health-care market has been easier for some of the larger hospitals, which have more resources.

Loma Linda University Medical Center, which offers several home-health-care services, has not had to cut staff to stay competitive. The hospital is able to optimize the use of per diem employees, who work only when they are asked to, being neither full nor part-time employees, said Mattie Wren, administrative director of home-care services for the medical center.

The per diem workers are pulled from other hospital departments or from independent home-health agencies.

In fact, Loma Linda has expanded its home-health staff by adding an employee who handles HMO contracts.

"We have a director of referral development, and he helps with contacting [HMOs] for contracting purposes, making sure that we have the opportunity to contract with whoever is providing services in the area," Wren said. "That's a position that we never had before."

But even a hospital as large and well respected as Loma Linda has still had to come to terms with a changing home-care market. Competition has forced the hospital to adapt.

"We feel like we are quite competitive with free-standing agencies," Wren said. "We haven't always been. Going back five years ago we weren't. We were not working at it as hard as we should have been. We weren't watching the detail. Everybody in health care is looking at every possible way to maintain your quality and cut your costs."

And the HMOs continue to pressure hospitals like Loma Linda to change the way they do business.

Wren admitted that HMO case managers, who review the paperwork on patient visits, have put downward pressure on the amount of visits.

"Some of that is good, we have to justify why we make more [patient] visits," Wren said. "Some of it is a concern because this patient may need more home-care service but have difficulty getting it."

Despite the growing presence of HMOs and government pressure to cut costs, Wren and other leaders in the field of home health care continue to remain optimistic about the future of the industry.

"Everybody prefers to stay in their homes if they possibly can," Wren said. "I hope it will be left to a patient's choice."

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HEALTH CARE TAKEOUT

Companies Sell Prescription Drugs Directly to Consumers

by Rebecca Jo James

Advertisements on television obsequiously seep into the back of our brains, where a slow mantra begins to chant. Either we're too fat, too thin, too smelly, too hairy or too boring. Now the Federal Drug and Food Administration has unleashed the drug manufacturers on to the screen.

In spite of commercials promoting the use of Voltrex to cure genital herpes, Zocor for cholesterol and Claritin for the relief of allergies, people are not lining up to get the new drugs.

"I haven't seen a rise in prescriptions for these particular drugs," said Dr. Paul Norris, director of pharmacy with Loma Linda University Medical Center. "I really don't think this type of advertising will make that big of a change."

Contrary to New York, where Manhattan-based ad agencies are scrambling to launch major advertising campaigns, agencies on the West Coast have not been affected.

"We represent major hospitals and health-care agencies," said Betsy O'Brien of Porter Novelli in Los Angeles, "and there hasn't been a large influx of drug advertisers making themselves known to us."

Norris said the FDA gave more leeway for pharmaceutical companies to advertise directly to consumers about three years ago. It's just now hit the big screen.

Claritin, the most aggressively promoted prescription product, already has \$57 million in consumer advertising for last year. But with consumer advertising so expensive, drugs that are not necessary for common illnesses are being pulled from the advertising arena.

With no general studies linking advertising with sales, or return on investment, no one knows how effective consumer advertising is.

Norris said he believes the FDA ruling had a lot to do with pressure from the public to open up and be more forthcoming with the proven drugs.

"There is a pressure to reduce restrictions on bringing drugs to the market," Norris said. "People want more information on drugs available."

The other side to the FDA ruling is the acceleration of health care advertising agencies being bought by big consumer-driven shops. New York agency officials feel this trend will make it increasingly difficult for the smaller agencies — that have built

their business around marketing to doctors — to remain independent.

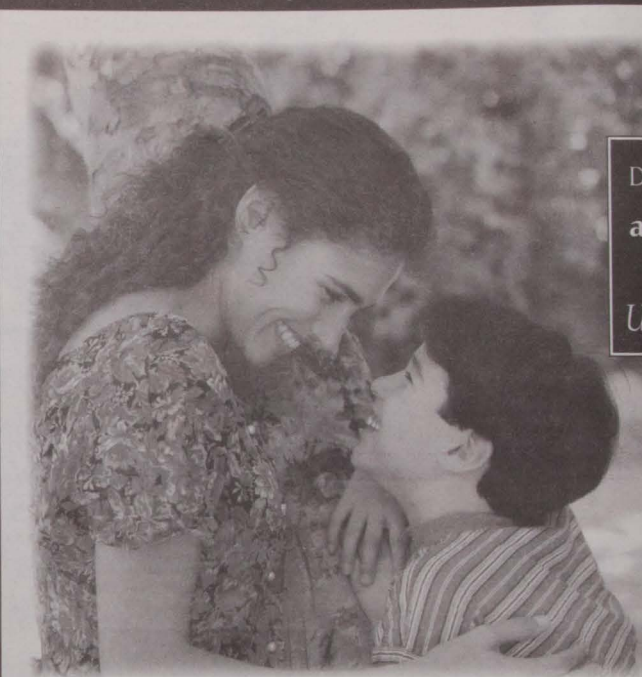
So far, however, the Inland Empire has not fallen victim to that monopoly.

Norris said it comes down to the relationship between the patient and

the doctor.

"A lot of people still rely on the physician to prescribe the drugs," he said. "The patient can always discuss the advertised drugs with the doctor, but I still think the physician will be the gatekeeper."

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Stead Heart Center Continues Tradition of Excellence with New Procedures

Established in 1986, the Stead Heart Center (SHC) at Pomona Valley Hospital Medical Center (PVHMC) offers every adult cardiac service (except heart transplantation) available in a community setting. In fact, more than 3,600 surgeries and 21,000 catheteri-

zation lab procedures have been performed over the last decade — a significant factor to consider when selecting a hospital for cardiac treatment. SHC is also certified by the American Heart Association as a member of the Emergency Heart Care Program.

Cardiac Surgery

"We are committed to keeping pace with the rapid advances in cardiac care today," says Choudary Voleti, M.D., medical director of Cardiac Surgery. "We have added several exciting new services and procedures recently that will greatly benefit patients

in the Pomona Valley and surrounding areas."

In the Cardiac Surgery Department, for example, three new procedures are offered:

Minimally Invasive Direct Coronary Artery Bypass (MID-CAB)

Unlike traditional bypass surgery, which requires a full chest incision through the breast bone and a lengthy period of recuperation, MIDCAB is performed on select blood vessels without a heart lung machine (which keeps circulation and respiration going during open heart surgery) through a small incision on the side of the chest. Besides less trauma to the patient, there is a faster recovery time from this type of surgery.

Minimally Invasive Valve Surgery

Patients needing mitral or aortic heart valve replacement or repair may be candidates for this procedure. It is performed with the heart lung machine but through a smaller chest incision than traditional valve surgery. As with MIDCAB, there is a faster recovery and return to normal activities since there is not an incision through the entire breast bone.

Ventricular Reduction Surgery

This is a surgical alternative to heart transplantation for selected patients with end-stage heart failure. This procedure attempts to relieve symptoms of congestive heart failure by reducing the size of the enlarged heart muscle so that it can pump more efficiently.

Cardiac Catheterization Lab

Under the direction of Cardiac Services Medical Director Rama Thumati, M.D., the Cardiac Catheterization Lab offers non-surgical procedures for heart patients. During a cardiac catheterization, a catheter (a thin plastic tube) is inserted

Stead Heart Center ...

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through the patient's artery, dye is injected and pictures are taken of the coronary arteries and the main pumping chamber of the heart. The pictures determine the location and extent of blockage in the arteries that feed the heart.

One procedure for reducing the blockage is Angioplasty, which uses a catheter with a small balloon attached to it. As the balloon is inflated, the blockage is flattened along the wall of the artery, reducing it and allowing blood and oxygen to flow freely. The balloon is then removed. Devices which aid in such procedures include:

- The Rotablator: A device that "grinds" through hardened arterial plaque that is difficult to reduce with angioplasty alone.

- The Gianturco-Rubin Stent, the Palmaz-Schatz Stent, and the new Wiktor and Gianturco Rubin Stent II. These devices resemble a sort of scaffolding, and are left in the artery after an angioplasty to help hold it open. Each stent is used in different coronary arteries depending on which is most appropriate for the patient.

- Transluminal Extraction Catheter: This uses a suction device to remove clots in diseased bypass grafts not suitable for angioplasty alone.

Cardiac Transport Program

Besides these procedures and services, the hospital offers a new Cardiac Transport Program.

"PVHMC is the only hospital in the Inland Empire and San Gabriel Valley to offer such a program, which is used to transport acutely ill heart patients to the Stead Heart Center from other hospitals that do not have the range of services offered here," says Dr. Thumati.

The program differs from paramedic services in that it provides an advanced cardiac life support (ACLS) team specially trained and certified to administer special medications used to

stabilize patients during a heart attack as well as intra-aortic balloon pumps that allow the heart to rest during a cardiac episode.

"The program provides a continuity of care for the patient," adds Dr. Thumati. "The nurse who picks up the patient also cares for that individual at

the Stead Heart Center."

The Stead Heart Center is backed by a team of 22 cardiologists, three cardiovascular and thoracic surgeons and a highly trained cardiac nursing support staff.

SHC provides cardiac testing, a cardiac support group, a smoking cessation program and

ongoing wellness education seminars, including stress management. The Stead Health and Fitness Center offers individualized cardiac rehabilitation programs.

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ADVERTORIAL

HEALTH CARE TAKEOUT

Major Medi-Cal Changes in Store for Inland Empire

Major changes affecting health care providers and thousands of Inland Empire residents will take effect this month, as the state completely changes the way Medi-Cal services are paid for in Riverside and San Bernardino counties.

"We are looking forward to providing our high-quality care to Medi-Cal patients in this managed-care setting," said Dr. J. Mario Molina, president of Molina Medical. "Managed care is all about preventive care, and that's where we do our best work. Our immunization rates are among the highest of any health plan in the state, and children covered by Molina Medical get more check-ups than children covered by most other plans.

"We also understand that quality care doesn't do any good unless it's easily accessible," continued Dr. Molina. "That's

why we have so many walk-in and same day appointments to make sure that we not only have quality providers, but that our members have access to their services. And, as health care continues to change in California, we hope we can continue to set an example for the business community with our focus on patient service."

As an effort to control rising Medi-Cal costs and to improve the overall quality of health care for low-income Californians, the state has moved many Medi-Cal patients over to a managed-care system—since the emphasis in a managed-care program is on preventive health care and disease management programs.

In other areas where Molina Medical operates, Molina's plan members have higher immunization rates than most other providers, including commercial

health care plans and their non-Medi-Cal patients.

Molina Medical patients also bring their children to check-ups more often and have the fewest complaints about their plan coverage. Under the changes, anyone signing up for Medi-Cal will be required to choose one of two health care plan options. One will be provided by the counties, the other by Long Beach-based Molina Medical Centers.

The changes don't just affect Medi-Cal recipients. Physicians and other health care providers who serve patients on Medi-Cal must have contracts with Molina Medical or Inland Empire Health Plan in order to continue providing care to those patients. Physicians without plan contracts will likely lose their patients as patients are moved on to one of the two available health plans.

In the Inland Empire, Molina Medical has contracts with hundreds of providers and owns and operates several Molina Medical Centers as well. Statewide, Molina Medical has more than 17 years of experience with managed care and currently serves more than 100,000 Medi-Cal and commercial health plan members through its network of more than 7,000 physicians and 100 hospitals and ancillary providers.

Molina Medical has also received the highest audit ratings from the state Department of Health Services—higher than any of the six other major health plans in the state. It's that commitment to quality, plus Molina's understanding of the need for easy accessibility to that care, which has helped make Molina Medical uniquely qualified to serve the Medi-Cal community in the Inland Empire.

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Bringing the Duck to San Bernardino

by Rebecca Jo James

Her love for the arts prompted her involvement with the San Bernardino County Museum. Being an art major, she was somewhat intimidated by her peers, some of whom carried the title of doctorate. But it was her enthusiasm, tenacity and perseverance that brought the Federal Duck Stamp Exhibition to the museum.

"I had seen the exhibition in Washington, D.C.," Jo Dutton explained. "And I thought how wonderful it would be to bring this culture to San Bernardino."

But there was one catch. The exhibition had never left Washington and, according to "the powers that be," it would take some strong political pull.

Undaunted, Dutton pulled together letters from all levels of the political arena and presented them to Washington. That was 16 years ago. For the last 15 years, the Federal Duck Stamp Exhibition has enjoyed a seasonal tour at the San Bernardino County Museum.

The Duck Stamp Program was initiated in 1934 when Jay N. "Ding" Darling designed the first Duck Stamp. Legislation was sup-

ported by waterfowl hunters and conservationists who were alarmed by waterfowl declines during the Dust Bowl Era.

For the next 14 years, Duck Stamp designs came from artwork commissioned by the Fish and Wildlife Service. The first Duck Stamp contest was held in 1949 with eight entries.

Although required when hunting, the Duck Stamps have also become increasingly popular among stamp collectors and non-hunting wildlife enthusiasts. As a way to contribute to wildlife habitat conservation, 98 percent of the \$15 purchase price is used to

acquire wetlands for ducks and other species.

In 1984, Congress authorized the Secretary of the Interior to license reproductions of the Federal Duck Stamp on products manufactured and sold by private sector enterprises. Royalties from the sales are also deposited into the Migratory Bird Conservation Fund.

Since 1934, more than \$450 million has gone into the Migratory Bird Conservation Fund to purchase more than 4 million acres of habitat for inclusion into the National Wildlife Refuge System.

Artist Wins Despite Duck-Painting Accident

by Rebecca Jo James

He was up against the deadline. He had added the final touches, and the painting was finished. To polish off his efforts, he opened a new bottle of lacquer and, hoping to set the paint, ended up with blobs of lacquer dotting his masterpiece.

Sounds like a losing proposition? Not at all. In spite of the lacquer, Robert Steiners' acrylic portrait of a male Barrow's goldeneye [duck] was chosen over 379 other entries to take first place in the 1997 Federal Duck Stamp Art Competition.

"I just kept working with the lacquer and smoothing it out," Steiner said. "After I won, another artist friend of mine asked me where he

could find a bottle of that lacquer!"

This was the 17th time Steiner entered the Federal Duck Stamp Contest. He submitted a version of this painting two years ago, placing third.

"I did have a good feeling about this piece," Steiner said. "I just put the earlier version up in front of me and asked myself, 'How can I improve on that?' I was actually a little surprised at how much improving I was able to do."

As a professional artist, Steiner owns his own print publishing company. Painting primarily waterfowl and retrievers, Steiner has won 41 state duck stamp competitions—setting a record in wildlife art.

His painting will now become the design for the Migratory Bird

Hunting and Conservation Stamp, better known as the Duck Stamp. The stamps, which are required when duck hunting, have become increasingly popular among stamp collectors and nonhunting wildlife

enthusiasts. Purchasing the stamp is an effective way to contribute to wildlife habitat conservation, with 98 percent of the \$15 purchase price used to acquire wetlands for ducks and other species.

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HEALTH CARE TAKEOUT

Agua Caliente Band of Cahuilla Indians Donates Disaster Center to Palm Springs

The Agua Caliente Band of Cahuilla Indians has donated a Disaster Medical Assistance Center (DMAC) to the city of Palm Springs. The center will provide immediate aid in the first critical hours after a disaster strikes.

Tribal Council Chairman Richard

Milanovich, Mayor Will Kleindienst, Fire Chief Bary Freet and William Becker, CFO of Disaster Medical Assistance Corporation, attended the recent business breakfast and press conference to dedicate the second installation of the 12 DMAC units planned for the city. The first unit,

donated by Rhino-Linings USA Inc., was placed at Desert Highland Park in May.

"Agua Caliente has been here in this area for over 2,000 years," Milanovich said "Because of the calamities that have occurred in the past, we know how valuable this dis-

aster program is. This gift of the DMAC unit to Palm Springs will insure a positive response to any calamity that may arise."

The Agua Caliente government office oversees tribal operations in the areas of land development and social care for tribe members. The Agua Caliente Band of Cahuilla Indians is also a major benefactor to the community. For this year alone, as of last April they donated a total of \$500,000 to 30 different groups.

The medical centers are heavy steel containers built to withstand forces of major disasters such as earthquakes and hurricanes. The DMACs contain medical supplies and equipment, satellite communications, life support equipment, electrical power generators and hundreds of necessary disaster relief items.

"Historically, this country's response to disasters has concentrated on bringing relief into an area after the disaster occurs," said CFO Becker. "This reactive method has cost us greatly: in lack of timely care to the injured, in ineffective use of resources, in unnecessary panic of the populace. DMAC has developed a pro-active program to alleviate these problems in advance of disasters."

DMAC officials added that cities have always wanted more localized emergency plans but found the cost to be prohibitive. The firm solved the funding problem for this program by soliciting corporations to sponsor the DMAC units, which cost \$55,000 each to build and stock.

In exchange for donations, sponsors receive a high-impact public relations and advertising package, which includes advertising on the units. Private individuals have also stepped forward in groups to sponsor the DMACs in their cities.

The DMACs are strategically placed in highly visible and accessible locations, such as schools, hospitals, fire stations and shopping centers. Within an hour of any catastrophic occurrence, pre-assigned and trained doctors, paramedics and other volunteers who live in the area set up the DMACs and begin treating disaster victims.

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A Natural Born Leader in Human Resources



Patricia Cummings Jacobson

Patricia Cummings Jacobson, SPHR, was recently named vice president of human resources by Inter Valley Health Plan, a

federally qualified nonprofit health maintenance organization (HMO) based in Pomona. Jacobson oversees all aspects of the company's HR department.

Immediately prior to joining Inter Valley, Jacobson spent a year running her own firm, Jacobson Resources Group, following 10 years at PacifiCare, where she was a corporate director of human resources.

Jacobson began her career in human resources at Maxicare Health Plans. She was initially hired to the pharmacy operations department at Maxicare, but by the end of her eight years there, she had long since switched to the human resources department, where she progressively worked her way up to manager of the department, responsible for all segments of HR and all levels of employment and employee relations functions nationwide.

Jacobson left Maxicare in 1986 for a similar position at PacifiCare Health Systems, where her human resources and strategic staffing abilities played a key role at the then rapidly growing company. By the time she left PacifiCare 10 years later, Jacobson had assumed the role of corporate director in charge of all staffing strategies, executive staffing, corporate organization and human resources development.

Her reputation as an innovative and results-oriented HR generalist with a strong track record for working with growing managed-care organizations made Jacobson a natural to lead the HR department at Inter Valley Health Plan.

Jacobson graduated from California State University, Long Beach, and completed graduate level course work in business at Claremont Graduate School. She resides in Oceanside, where she lives with her husband, two sons aged eight and five, and Big Boris, her six-foot, three-inch, 172-pound great dane.

HEALTH CARE TAKEOUT

New Health Care Facility Opens in Upland

Daybreak Adult Day Health Care facility welcomed the public to their new location in Upland with an open house on Nov. 17. The new facility will focus on seniors and their care givers.

Daybreak offers individual care plans, promoting independence, health and well being. The programs encourage an active lifestyle with planned recreational activities.

Adult Day Health Care offers an alternative to families with seniors in their households. Care givers now have a different way to maintain their daily routine.

The new facility is licensed through the California State Department of Health Services in conjunction with the California Department of Aging. Medi-Cal approved, private pay and most

insurances are also accepted.

The open house featured Roberta Wertenberg, family resource coordinator for the Riverside/San Bernardino Counties Alzheimer's Association. Other activities included tours of the facility, free giveaways, a raffle, refreshments and drinks.

For more information, call (909) 920-1165.

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HEALTH CARE TAKEOUT

Auto Insurance Industry Looking at Managed Care to Control Rising Medical Claims

by Martha Herbig

Auto insurers in California and others parts of the nation are grappling with a complex issue. The number of auto accidents and severity of accidents are decreasing, yet the cost of paying for injuries received in auto accidents is increasing at double digit rates.

To help manage medical costs and ensure that policy holders have consistent access to quality health-care providers when they are injured in an auto accident, many auto insurers are looking at a new option — auto-managed care.

Definition of auto-managed care

In those states where auto-managed care is operational, a policy holder can select an auto-managed care policy option with participating insurers. If the policy holder is subsequently injured in an accident, he or she simply visits one of the many network providers identified for medical care. Special exceptions are often made for emergencies and for care which may be indicated but are not available in the network.

Auto-managed care plans look very much like the managed-care plans in which many Americans currently participate. They are typified by the following elements:

- Networks of physicians and other providers such as chiropractors and physical therapists to which the policy holder is directed
- Providers who have agreed to pre-negotiated, contracted rates with insurers
- Guidelines for medical services which help ensure provider is following recognized and approved protocols

Why managed care?

The number one factor influencing the current interest in auto-managed care is cost. The medical-related costs for the property and casualty (P&C) industry, which settles auto medical claims, is estimated at \$11 billion a year. Due to a variety of factors, the cost to set-

tle an auto medical claim has increased faster than costs associated with group health or workers' compensation claims. Factors influencing the cost insurers and consumers pay to settle auto medical claims include:

- Increased litigation
- Cost shifting: It is estimated that auto medical insurers pay 36 percent more for the same procedures as their group health counterparts.
- Fraud: The United States General Accounting Office estimates that fraud costs auto insurers and consumers some \$3 billion a year.

At present, there exists a growing number of insurers, provider organizations and companies that specialize in managing health-care costs which are bringing voluntary managed-care plans to the auto insurance marketplace. These plans utilize preferred provider organizations (PPOs) and allow insurers to tailor auto-managed care programs for specific areas.

Since they are voluntary, the policy holder is not penalized if care is received outside of the provider network. Policy holders must still communicate with the provider regarding their eligibility for discounted care through means such as identification cards, etc. Insurers may offer incentives to encourage consumer participation in the plans.

Auto-managed care: A patchwork quilt

To date, auto-managed care programs have been developed on a state-by-state basis. Currently, New York, Florida, Hawaii and Colorado have passed laws incorporating managed care into medical auto liability.

The most mature program, however, is in Colorado. Since 1991, the legislature has put in place a regulation designed to give insurers the option of offering managed care to their customers. Under the policy's provisions,

insureds may go outside the network for emergency care during the first 24 hours after the accident. Importantly, participation and treatment by designated providers is encouraged since a financial penalty is incurred when policy holders seek care outside the network.

Auto-managed care programs can produce many benefits for the insured, insurers and medical providers. These benefits include:

- Easier access to credentialed medical injury specialists
- Decreased costs of auto liability premiums
- Increased accuracy of payment to medical providers through the use of automated bill review systems
- Fewer incidents of balance billing (cost shifting)

The future of auto-managed care in California

California, a mature state when it comes to managed care in the group health arena, has not been as aggressive in applying the concept to the auto insurance arena. However, as insurers continue to respond to consumer pressure to hold down premiums, the ability to offer a managed-care program for auto insurance seems likely. As yet, the California legislature has not mandated auto-managed care language. However, the legislature has applied a number of managed-care strategies to its workers' compensation programs, thereby introducing managed care to a similar casualty arena.

Technology's role in auto-managed care

Technology is playing a critical role in helping insurance companies with the development of auto-managed care plans. Companies such as ADP Integrated Medical Solutions, a Bethesda, Maryland-based medical cost containment company, provide software technology and systems to help auto insurers integrate managed-care

programs. For example, through special software programs, insurers can help determine if providers' treatments follow standard protocols based on established medical guidelines, and may even help identify fraudulent claims.

Inasmuch as auto-managed care is still new and without a doubt will generate much debate over the next few years, insurers, legislators, providers and consumers should look carefully at this opportunity to better control this costly area. For auto insurers, auto-managed care provides a number of cost-conscious ways to assure that medical providers are providing quality care and billing at reasonable rates. For the insurance policy holder, the benefit translates into a greater screening of physicians and other medical providers and a control of billed expenses which can effectively help hold down costs that would exceed coverage ceiling limits. The result is the potential for less out-of-pocket costs paid by the policy holder.

In summary

Industry observers agree that efforts to reform auto-medical care — that last opportunity for fee-for-service pricing in an otherwise managed-care environment — are both necessary and full of potential. By working with regional strategies that respond to local regulations and by incorporating the many tools available through today's information technology programs, carriers can devise cost control mechanisms for effectively dealing with an evolving auto liability industry.

Martha Herbig, R.N., M.S., C.C.M., spearheads the managed-care program at ADP Integrated Medical Solutions, a Bethesda, Maryland-based medical claims management firm specializing in the automotive industry. The firm has formed an alliance with Beech Street to secure medical cost savings for insurers through provider contracting and streamlining the process of injury data management. She can be reached at (800) 205-8881.

HEALTH CARE TAKEOUT

Tiempo Family Resource Center Reaches Mom

Tiempo de los Niños Family Resource Center at Desert Hospital has been receiving the attention it desired — from expectant and new moms.

And since its opening seven months ago, the center has also attracted hospital representatives from across the Western United States interested in implementing comparable facilities at their own hospitals.

"This is such an honor for us to be used as a role model for these health-care facilities," said Stephanie Hunt, R.N., coordinator of the center. "We've had representatives from 10 different hospitals tour our center in the last four months alone."

The hospitals include Corona Regional, Pomona Valley, Loma Linda, St. Joseph's in Orange County, Long Beach Memorial and Saddleback Women's Center in Laguna Niguel. Representatives from Tucson

Medical Center in Arizona as well as two other hospitals in Phoenix and Scottsdale have visited.

"A number of years back, I had the chance to visit a similar center at California Pacific in San Francisco and while it was nice,

it was extremely clinical looking," said Hunt.

"We've tried very hard to make our site patient-friendly and non-intimidating," said Hunt. "It's appealing to the eye and we've been visited by women from all across the Valley."

Tiempo de los Niños is a multi-service education resources and maternity accessory boutique for pregnant women, new moms and their families. In addition to a retail shop for hard-to-find baby accessories, the center also provides a

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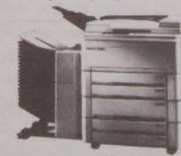
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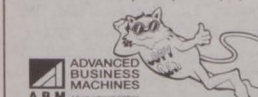
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HEALTH CARE TAKEOUT

Proton Treatment a Success for Thousands

Since the Proton Treatment Center at Loma Linda University Medical Center opened in 1990, more than 3,000 patients from all over the world have been treated for cancer and other diseases. Because the effectiveness of proton therapy for many diseases is well-established, Medicare and other managed-health-care providers cover many of the treatments and procedures at the center.

Historically, physicians have used radiation therapy, chemotherapy (drugs) or surgery to treat cancer. Proton therapy is a form of radiation therapy. The primary advantage of using protons instead of the x-rays or cobalt gamma rays used in conventional radiation therapy is that protons can be stopped at the far edge of the target, eliminating any dose beyond. In this regard, protons differ from x-rays or cobalt gamma rays, which deliver a radiation dose both in front of and behind the target.

Why proton therapy?

The advantage described above allows physicians to design proton treatment plans that can reduce the dose to normal tissue. Reduced dose to normal tissue potentially reduces the risk of side effects and may permit the physician to prescribe a higher target dose to the tumor.

Another benefit of proton therapy is that patients report a high quality of life during and after treatment. Most people receive therapy as outpatients and can continue their normal activities. Treatment is non-invasive and painless. Additionally, a proton patient often does not experience side effects, such as nausea, hair loss and diarrhea, associated with other types of cancer treatment. Generally, patients who receive proton beam therapy are those who have localized disease, with the following types of tumors:

- Tumors that have not spread or

metastasized to other areas of the body

- Tumors that have spread to specific areas of the body that cannot be effectively controlled by other treatment

- Tumors that sometimes occur following surgery and x-ray treatment

Noncancerous conditions that are being treated include arteriovenous malformations and macular degeneration. In all, more than 20 cancers and other diseases are being successfully treated with protons, including prostate cancer, spinal cord tumors, brain tumors and small-cell lung cancer.

The interest in and application of proton beam therapy is increasing dynamically. Proton beam therapy, developed over 40 years ago by scientists conducting high-energy charged-particle research, is in high demand. Physicians use protons to treat patients at 17 facilities worldwide, and more than a dozen additional facilities are in the construction or planning phases. The Proton Treatment Center at Loma Linda University Medical Center was the first facility in the world with a particle accelerator designed for and dedicated to patient treatment.

As leaders in the growing field

of proton therapy, the clinicians and basic science researchers at the Proton Treatment Center look for new ways to use proton therapy. A study of macular degeneration patients treated with a one-time proton treatment was completed recently. New work is underway to develop treatment of Parkinson's disease and intractable epilepsy with proton radiosurgery. In addition, engineers and physicists plan to expand the capabilities of the accelerator delivery system to permit treatment of new types of disease, including breast cancer.

The Proton Treatment Center maintains a centralized referral office to assist physicians and patients. A hospital representative obtains necessary information about the patient over the telephone. Once appropriate documents are received, a radiation medicine physician reviews the patient's case, discusses it further with the referring physician (if applicable) and determines whether the patient's condition appears suitable for proton therapy. If appropriate, a consultation appointment is scheduled with the physician. An evaluation process ensues and the patient's medical insurance carrier may be contacted.

To read more about proton therapy, please visit the center's Web site at: "www.llu.edu/proton".

Indians Donate Disaster Center ...

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The DMACs' state-of-the-art satellite communication capability affords immediate connection to centralized emergency management services, enabling more efficient deployment of resources.

Each community incorporates the DMAC Community Action Program into its own disaster management plans. This ensures efficient transfer of victims by ambulance or helicopter to the nearest functioning hospital or casualty collection point. Should hospitals be damaged or overwhelmed by the number of victims, the DMACs can provide needed supplemental care, with outside medical assistance

teams supporting them with critical relief and additional supplies.

"The DMAC program will be an integral part of the city's disaster resources," Fire Chief Freet said. "We look forward to dispersing DMAC units at strategic locations throughout the community and providing neighborhood groups with the necessary training to activate the units."

Nationally, other participants in the program include Los Angeles County, other cities in California, Florida and Louisiana. Contracts are in final approval stages for more California cities and cities in Washington, Texas, North Carolina, South Carolina, Maryland and Hawaii.

HEALTH CARE TAKEOUT

Arrowhead Regional Medical Center Lumbers Ahead

by Rebecca Jo James

After already approving the second \$100,000 installment to finalize legal research for the Arrowhead Regional Medical Center, the San Bernardino County Board of Supervisors rescinded that vote to a "wait-and-see" policy.

Supervisor Larry Walker said the board didn't spend too much of the second \$100,000 before it got into the discussion of privatization.

"There are some curious suitors, but none are significantly interested in financing the institution," Walker said.

Still, that hasn't kept the board from holding off on any additional

expenditures in hopes that a private entity will pick up the financial burden for the center, which will cost the county of San Bernardino \$450 million to construct.

Moving the San Bernardino County Hospital from Gilbert Street to the Colton area has been the subject of discussion, scrutiny and controversy for the past 10 years. Even changing the name to the Arrowhead Regional Medical Center has not assuaged the wounds felt by the surrounding hospitals.

But Walker said the county is working diligently to build operating relationships with the other hospitals in the area.

"It's beyond the point of do we

or don't we build," Walker said. "It's now down to how do we build. The board is united on the issue to put the past process behind us and work with other hospitals."

The settlement of a recent lawsuit included that the new county hospital have the same number of beds as the old hospital. Walker said the county has made a commitment to operate at a certain level for a certain period of time.

"What is foremost in our minds is to provide the best service to the customers and the best financial picture to our taxpayers," Walker said. "Now, we just need to finish the building, get the thing going and see how we do."

Universal Care Scores High in State Audit

In a recently released medical audit conducted by the Department of Health Services (DHS), Universal Care scored high marks among managed-care companies that provide health services to Californians who rely on the state for health benefits.

The Signal Hill-based health maintenance organization (HMO) was given a 98.6 percent rating on the audit that determines whether or not medical services provided to Medi-Cal beneficiaries are in compliance with applicable laws, regulations and standards.

The overall score indicates "substantial compliance" by Universal Care with all applicable audit standards. The audit examined 10 categories to determine Universal Care's ability to deliver quality health-care services.

Universal Care received ratings of substantial compliance (93 to 100 percent) in all 10 areas, including clinical services performance (97.35 percent); preventive-health services (100 percent); continuity of care and case management (99.56 percent); quality assessment and improvement program (100 percent); medical records (94 percent); access to health services (100 percent); infection control (95 percent); enrollee's rights and responsibilities (100 percent); facility,

staff and equipment requirements (100 percent); and organizational and administrative capacity (100 percent).

"The results of this audit reflect Universal Care's mission of provid-

An astute businessman, Davis foresaw the health-care crisis facing the United States as early as 1963 and, in response, he and a group of other health-care professionals and business executives



Overseeing the operations of Universal Care are (from left) its founder, president and CEO Howard E. Davis and his sons, Jeffrey, Jay and Marc.

ing high-quality health care to our members," said Howard E. Davis, founder and president of Universal Care and one of the architects of the managed-care system. "We are delighted with the outcome of this audit, which can be attributed to the hard work and diligence of the entire Universal Care staff and participating providers."

Established in 1983, Universal Care offers quality medical care to a prepaid membership of more than 130,000. The company was founded by Davis.

conceived the principles that today are the foundation of what is known as managed care.

In ever-increasing numbers, Americans are shifting from the traditional fee-for-service payment method to a prepaid membership in a managed-care program. Such managed care models as HMOs are designed to offer quality health care while containing costs. Boasting nearly 1,000 employees, Universal Care headquarters is located at 1600 East Hill Street, in Signal Hill.

Arthur Andersen Gives Clean Bill of Health to Valley Health

Arthur Andersen LLP, auditors for Valley Health System, last month reported the fiscal year-end financial results to the Valley Health System board of directors.

Ron Cetraro, a partner at Andersen, said that Valley Health System has a strong balance sheet with "good operating margins compared to other health systems."

During the recent audit, no material changes were made to the district's financial performance as reported by management in its report of year-end financial results to the board of directors. Net revenue over expenses was \$5.6 million, an improvement of 100 percent from the prior year. Cash provided from operations has improved consistently over the last few years.

In addition, the audit report found that the pension funding is in a strong position. Adequate reserves have been provided for uncollectibles, contractual adjustments, cost report settlements and capitation contracts.

The auditors analyzed Valley Health System's current ratio — a ratio that addresses the amount of cash and cash equivalents on hand and other current assets as compared to the amount of current liabilities. It was shared with the board that Valley Health System has a 2.71 to 1 current ratio. On the other hand, Andersen noted that the district continues to have a relatively high ratio of debt to assets and must continue to manage efficiently and develop greater cash reserves.

"The current ratio is quite strong compared to other health-care systems," said Lloyd Dunn, Valley Health System chief financial officer. "Working capital totals \$37 million as of June 30, 1997. Cash, cash equivalents and short-term investments exceed \$26 million and represent about 74 days of cash on hand at year-end."

"Valley Health System's continuing upward financial trend in the health-care environment of constant change is an example of

continued on Page 43

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SECOND Page 3

Pyramid Scheme Participants Avoid Jail, Felony Charges

by Mathew Padilla

The Riverside County district attorney's office had to make a tough call: What to do when public leaders violate the public trust by committing "white-collar" crimes.

Should prosecutors go for the maximum penalty and risk appearing overly zealous or go for a reduced charge, opening the office to claims of double standards for middle-class criminals.

Jay Orr, who supervises the fraud division, said prosecutors performed a "balancing act" when they accepted guilty pleas from eight defendants in a high-desert pyramid scheme and charged them with misdemeanors.

"You just try to balance the facts that took place: the punishment they have already received with some losing their jobs, their harm to the community, their willingness to plead out," Orr said. "If they were willing to take responsibility and plead guilty, then we were willing to

give them a misdemeanor."

The latest guilty plea was in October by former Desert Sands Unified School District Superintendent Dolores Ballesteros. Ballesteros and other community leaders, including a former community college president, allegedly encouraged people to invest \$2,000 for the promise of big returns.

The remaining defendant, Marianna Dorson, has a Dec. 12 court date. Orr said he did not know if she would plead guilty and be charged with a misdemeanor, and the prosecutor handling the case, Edward Kotkin, could not be reached because he was on paternity leave at the time this story was written.

Indio Superior Court Judge Christopher Sheldon placed Ballesteros on 18 months of unsupervised probation and ordered her to complete 140 hours of community service.

Pyramid players such as Ballesteros would allegedly get together in hotel lobbies, homes and even churches. According to jury transcripts, during these meetings charts decorated with foil stars showed four-tiered pyramids: eight places on the bottom, then four, then two, then the top. When the bottom eight each paid \$2,000 to the person at the top, the recipient "retired," the pyramid split in two, and everyone moved up a level.

Eight new participants had to be

recruited to sustain each new pyramid. Thus, the scheme was endless, prosecutors say, and the people at the bottom would eventually lose.

Ballesteros, who admitted inviting teachers to her home to learn about the investment scheme, said she did nothing wrong.

"Teachers asked if I would host a party where they could invite people to explain it to them," Ballesteros said. "So I volunteered my house. That evening, I invited no one to participate."

The Desert Sands Unified School District Board apparently felt differently, and they fired her. She is suing the Indio-based district

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Mira Loma Citizens Protest AutoNation USA's Permit to Build

by Edie Boudreau

The South Coast Air Quality Management District (SCAQMD) is currently under fire for their recent issuance of permits to AutoNation USA for an automobile reconditioning facility close to Jurupa Valley High School in Mira Loma.

Members of a Mira Loma group called "Concerned Citizens of the Inland Empire" have objected to their air and water being polluted by AutoNation USA, which they claim "bought" air pollution credits "in order to get around the fact that they will be poisoning the air adjacent to our local high school as well as that of the rest of the citizens of Mira Loma."

Another objection, according to group member Betsy Walker, is that the entire application process was fast-tracked through the system by the Economic Development Department under John Tavaglione, supervisor for the Second District. She cited the fact that there was no environmental impact report and the public was not notified until the last 30 days. Information that reportedly was on display at the Glen Avon Library was not available.

The Concerned Citizens group maintained that the Riverside County Planning Department's negative declaration of AutoNation's environmental assessment was a "blatant travesty of justice." The determination of negative declaration was signed by Michael A. Freitas, planner III.

The group noted that although AutoNation USA will be emitting a daily total of 304 pounds of volatile organic compounds (VOCs), the county's environmental assessment declared that this usage by AutoNation USA would not:

1. have an effect on the adjacent school,
2. be inconsistent with the County Integrated Waste Management Plan,
3. create deterioration of ambient air quality,
4. expose land uses associated with sensitive receptors within one mile of a project site,*
5. create objectionable odors,
6. discharge into surface waters or alter surface water quality,
7. reduce the amount of water otherwise available to the public,
8. change the quantity of ground waters, either through direct with-

drawals or through interceptions of an aquifer by cuts or excavations,

9. affect health services in the city of Mira Loma,
10. affect nearby recreational trails, or
11. alter the location, density or growth rate of the human population.

*In regard to No. 4 above, Dr. John M. Peters, a professor at the USC School of Medicine, and Ed Avol, an associate professor, wrote to the SCAQMD regarding a 10-year study (funded by the California Air Resources Board) to learn more about the respiratory health of California school children and the possible chronic health effects associated with breathing ambient air pollution. Peters and Avol said that the Jurupa Valley High School is one of the critical schools participating in this study and related their concerns about the impact that uncontrolled and unmeasured emissions from AutoNation, USA might have on the several hundred study participants.

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U.S. HEALTHWORKS MEDICAL GROUP...KEEPING CALIFORNIA BUSINESS HEALTHY

BANKING IN THE INLAND EMPIRE Do Banks Believe in Small Business?

by Rebecca Jo James

With major companies downsizing, ex-employees have taken their talents to the streets — the entrepreneurial streets, that is. But after the company name is decided upon, with a slogan and logo intact, where does the hopeful entrepreneur go for financial backing?

America's 22 million small businesses employ more than 50 percent of the private workforce. These figures alone have got the attention of Inland Empire banks, which have opened their doors for a slice of the pie.

PFF Bank & Trust just recently opened its doors to commercial lending. After being strictly a savings and loan conduit, PFF would rather work directly with the client than go through the Small Business Administration network, said Ken Wentzel, commercial loan officer for PFF.

"It's too complicated," said Wentzel. "If we can't do the loan on a direct basis, then it's not meaningful for us to do an SBA loan."

Two types of loans are offered through the SBA: 504 loans used strictly for real estate, and 7A loans used for everything else. The up side for a bank to use the SBA is that the loan can go for a longer term and is partially secured by the SBA.

But Wentzel, who has personally extended more than 100 small business loans in one year, says there is no real advantage to an SBA loan.

"The interest rate is virtually the same," he said. "But, if the borrower wants to do anything about the loan, the bank has to get permission from the SBA, involving another entity. There's no real magic for the client."

Ash Abdeelaaty, vice president for Union Bank, said the SBA loan is an option for clients who might normally get turned down because of credit. However, if a client does qualify, the bank would rather offer the small business loan at a fixed rate instead of a variable one, he said.

"We can do them faster than going through SBA and the cost is much less," Abdeelaaty said. "The

loan fees are a fraction of what the SBA would charge. Conventional loans are more attractive."

Abdeelaaty has personally extended more than 90 loans within a span of two years.

"It gives me a good deal of satisfaction in knowing that I'm help-

ing out a budding business," he said. "We look at the long-range goal — by helping our customers with small business loans we're helping them employ more people from the community."

Lending by the SBA in the Inland Empire reached an all-time

high of 516 loans totaling \$180.4 million in fiscal year 1997. Nationwide, fewer loans were approved, but the dollar amount increased by 22 percent.

Lisa Margolin-Feher, spokes-

continued on Page 57

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BANKING

Glendale Federal and AppleOne Offer Innovative Loan to Small Business

"It's a new way to do business, and it's a better way to do business," declared AppleOne founder and president Bernard Howroyd about the Express Loan, Glendale Federal's latest innovation designed to help small business. "The Express Loan provides busi-

ness managers with the two most important things to business growth: money and skilled employees."

While other banks give away toasters, Glendale Federal has teamed with AppleOne Employment Services to give small

business owners tools they can use: money and people. The plan is simple: Offer loans of \$10,000 to \$100,000 with a one-page application, 24-hour approval and a low rate of prime plus 2 percent. As if that weren't enough to entice small businesses, AppleOne throws into

the deal the services of a temp for a day.

AppleOne and Glendale Federal joined forces because of their shared commitment to customer service. Both companies are known for maverick business strategies that address the needs of business — tactics that have brought them phenomenal success. AppleOne is the largest employment service in the state of California, and Glendale Federal is expanding across the state. The Express Loan reflects the dedication of Glendale Federal and AppleOne to the overall health of small business.

"This alliance recognizes the obligation of business services to address the full scope of needs of the clients they serve," AppleOne marketing director Marc Goldman said. "Small business is the growth engine of the American economy. The Express Loan removes the barriers that inhibit innovation in business and gives owners the freedom to fulfill their visions of what their companies can become. AppleOne is proud to offer their services to help small businesses grow."

A Holiday Reminder

For those of us who went from the ecstasy of California in the '80s to the agony of the '90s, the holidays bring much to be grateful for. The Inland Empire continues to grow, housing seems to be rebounding, and overall the business climate seems to be improving rapidly.

Although this is a business publication, I thought it might be nice to stop and express thanks for the day-to-day things many of us overlook while we are caught up in the day-to-day struggle to "have it all." So here it is, Candace Wiest's lists of things to be grateful for:

- *Grandchildren, God's way of rewarding you for not killing your teenagers.
- *Fresh bagels
- *Good customers
- *Thoughtful friends & loving families
- *People who care, like the United Way
- *Being a citizen of the United States
- *New shoes

Happy holidays from Inland Empire National Bank and its CEO Candace Wiest!

BANKING

Community Reinvestment Loans: Hype or Reality?

by Rebecca Jo James

As the economy makes a slow resurgence out of its financial slump, communities are looking at their local banks and asking, "What have you done for me lately?"

The Community Reinvestment Act (CRA), enacted by Congress in 1977, requires each federal supervisory agency to encourage financial institutions to help meet the credit needs of the communities they serve.

For the most part, this requirement sounds good on paper. But how well are the banks really supporting their communities?

Ash Abdeelaaty, vice president for Union Bank in Riverside, said his bank considers itself a community-oriented bank.

"We have allocated \$1.4 billion dollars in loans to the communities we operate in," Abdeelaaty said. "Money is a commodity, and people can borrow from anywhere. But to get customer service is an enigma and something that we provide."

Under the CRA, banks are required to engage in such activities as expanding branch hours or adding additional staff to meet the needs of the community. With the recent consolidation of branches and bank mergers, this requirement of the CRA has been sorely tested.

Abdeelaaty said when it becomes necessary to close offices or consolidate branches, a good record with the CRA will enable that to happen.

"When we ask communities to consolidate offices or merge, the federal government has an input as to whether or not we can do that," Abdeelaaty said. "Community involvement and reinvestments help to pave the way."

Linn Wiley, CEO of Citizens Business Bank in Ontario, said the CRA loans are determined by the census track and where the borrower is located.

"The nature of our business tends to result in a large number of loans being made in low-to-

moderate census tracks," Wiley said. "Therefore, we have been rated very highly in our CRA lending activities."

But Wiley said they take it one step further.

"CRA falls under the bank's philosophy of giving back to the community," Wiley explained. "But we have a standard that calls for our bank officers to get involved with two civic or community organizations. We also support a wide variety of community activities, so meeting our CRA requirements is a normal course of business for us."

In Fallbrook, Don Murray's idea of getting to know the community is to live in it and get to know the people. As senior credit officer for Fallbrook National Bank, Murray said he strongly believes in developing a positive relationship with others.

"It's a relationship with the community and the bank," Murray said. "We talk to people and find out what their needs are. You have to get out in the community."

Murray said falling within the CRA requirements is second nature to Fallbrook National Bank.

"You don't want to be known as a bank that does things outside of the community and not give anything back," Murray explained. "We've always done these type of loans."

PFF Bank & Trust has just recently joined the community reinvestment ranks. Traditionally a savings and loan agency until a little more than a year ago, PFF became an active participant with several community development organizations, said Gregory Matthews, assistant vice president and community investment officer.

"We help to meet the credit needs of the small business community including those enterprises in low- and moderate-income areas needing 'micro-loans,'" Matthews said. "We work in a manner that is consistent with safe and sound banking practices."

Large institutions — general-

ly those with \$250 million or more in assets — are evaluated for their CRA performance under three tests: a lending test, an investment test and a service test.

Small banks and thrifts are evaluated under a streamlined assessment method that would not subject them to additional reports of loan data. However, they must have at least a 60 percent loan-to-deposit ratio in their communities

in order to be given a "satisfactory" CRA rating.

Bank of America has continually received high ratings, said Lisa Margolin-Feher, spokesperson for BofA.

"We did not come up with an \$80 billion commitment to our communities just to satisfy the CRA," Margolin-Feher said. "Community involvement is something we believe in."

ADVERTORIAL

Union Bank of California's Inland Empire Business Banking Center at a Glance

— Offices to serve small business

Union Bank of California is growing in the Inland Empire and has tailored its offices to meet the needs of small business in Riverside, San Bernardino and Imperial counties.



Donald Cavazos

Union Bank of California's Inland Empire Business Banking Center, 3403 Tenth Street in downtown Riverside, and the satellite office along historic Route 66 (10681 Foothills Blvd.) in Rancho Cucamonga, are one-stop centers for small business banking customers. The Business Banking Centers help accelerate economic and social development in the region by providing small business customers with financial services that fit their individual needs and preferences.

UBOC Business Bankers provide experience and individualized customer services for many kinds of small businesses. Donald Cavazos, vice president, is the manager of the business banking

center. Cavazos has been in banking for more than 20 years; the last 13 with Union Bank of California.

Complementing Cavazos are four seasoned business relationship officers who work in the banking centers to handle the needs of small business.

"We try to be flexible, creative and to add value when dealing with our customers," said Cavazos.

The Business Banking Center supports 22 branches, located throughout Riverside, San Bernardino and Imperial Counties.

"We're always ready to meet customers in any of our offices, or their place of business if that's more convenient," said Cavazos.

Customers are diverse and include most industry sectors — wholesalers, manufacturers, importers, exporters, contractors, professional services and agribusiness are just a few of the industries included in our customer base.

The San Francisco-based UnionBanCal Corporation (NNM/UNBC) is the holding company for Union Bank of California, the third largest commercial bank in California with more than \$30.3 billion in assets. It has more than 237 branches in California, five in Oregon and Washington, and 18 international offices, located primarily along the Pacific Rim.

The Inland Empire Business Banking Center team can be reached in Riverside at (909) 321-3840 and in Rancho Cucamonga at (909) 944-2440.

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Person to Person Banking

Hesperia Museum & Nature Center Brings Nature, Man Together

by Rebecca Jo James

Harmony between nature, man and the elements will come together at the soon-to-be-constructed Hesperia Museum & Nature Center.

The museum will serve as the

world's first all-earth-constructed public building and offer a prototype for helping to solve two universal problems — homelessness and deforestation.

This mission statement has pulled the attention of the well-known singer, Bonnie Raitt, who

has agreed to serve on the executive board as a founding member. Also committing his time to the project is NASA's planetary scientist Dr. Wendell Mendell.

Spearheading the project is Nader Khalili, an environmental architect, instructor, lecturer and

author. Khalili serves as a consultant to the United Nations and a contributor to NASA.

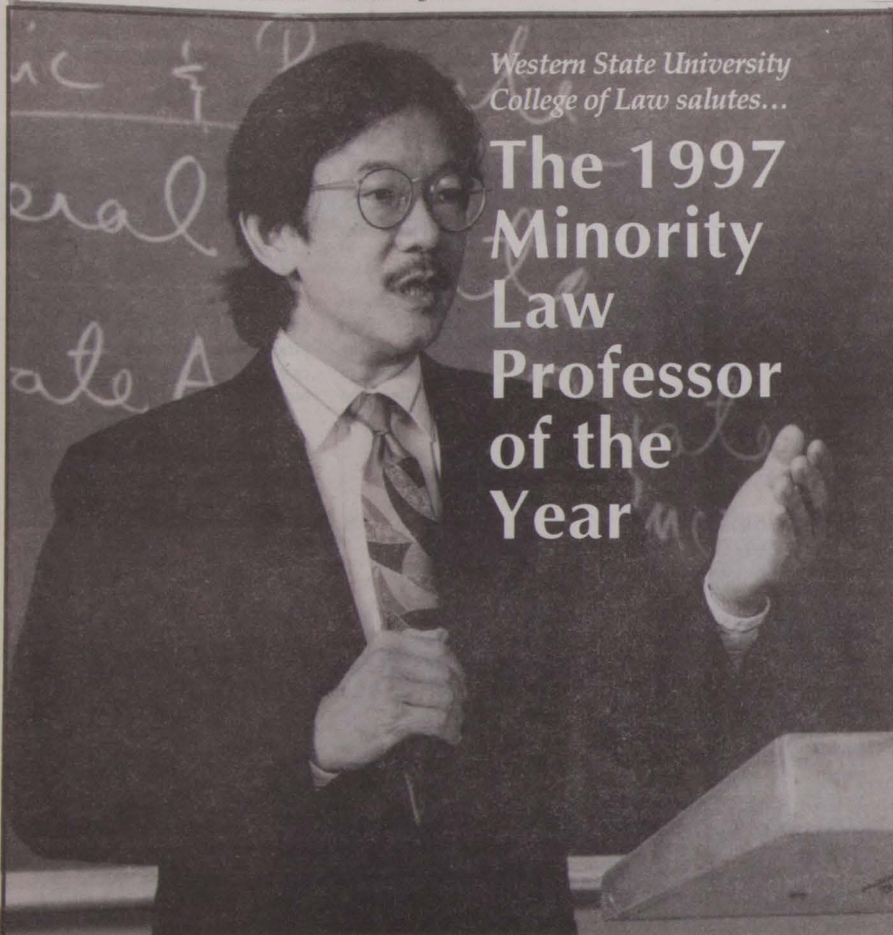
When tested, Khalili's adobe buildings have withstood severe heat, cold, rain, snow, wind and earthquakes. The weather-resistant tiles are similar to the ones used on the Voyager space craft.

This opportunity for educating the public in creating a low-cost housing unit out of natural resources has prompted the Turner Foundation to award the museum with an educational grant of \$10,000. This grant is in a holding pattern until the museum is built. Once built, the museum will serve as a multi-faceted educational center for students, corporations and governments to view.

For more information about the museum or to make donations, call (760) 244-5488

Western State University
College of Law salutes...

The 1997 Minority Law Professor of the Year



Cummings ...

continued from Page 3



Cliff Cummings

with the Internal Revenue Service.

"That type of system needs to be eliminated," he said. "We

need to research the alternatives — either flat tax, where everyone pays 10 percent, or a national sales tax."

If Cummings does enter into the political arena, he will not follow the typical route. Traditionally, politicians work their way through local politics — vying for mayorship and supervisor. But Cummings will come directly from the workingman's field.

"I understand what the working person is doing and am not isolated by bureaucracy," Cummings explained. "We always hear about what the government is doing to us. I want to make it work for us."

Professor Neil T. Gotanda

Recipient of the 1997 Clyde Ferguson Award conferred by the Section on Minority Groups of the American Association of Law Schools.

Member of the Western State faculty since 1986
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J.D. University of California, Berkeley
Boalt Hall School of Law
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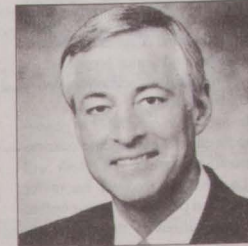
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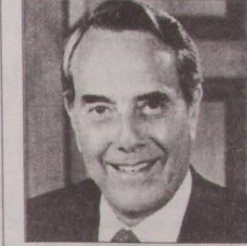
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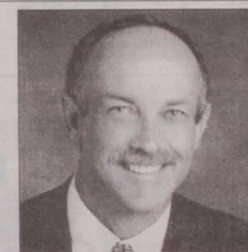
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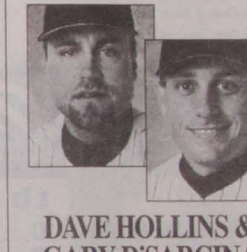
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CAL STATE UNIVERSITY, SAN BERNARDINO

Taking Advantage of the Inland Empire Economic Recovery

by Shel Bockman and Barbara Sirotnik

Now that the Inland Empire's economy is getting better, most of us are pondering: "How can I take advantage of the recovery?"

One way to take advantage of the recovery is to find an economics "self-help" book, study it hard, and do what it says: Good luck!

Another approach is to call (800) RECOVERY, pay your dollar per minute and follow the advice given to the letter: Again, good luck!

But if you're prudent and wise (in other words, the stuff that a "winner" is made of), you just might want to attend California State University, San Bernardino's Eleventh Annual Economic Forecast Breakfast.

The subject of this year's breakfast is Inland Empire Economy: Taking Advantage of the Recovery. Presented by the Institute of Applied Research and the School of Business and Public Administration, the breakfast will be held on Dec. 5 from 7:30 a.m. to 10:30 a.m. at the Student Events Center at

California State University, San Bernardino.

The program will begin with Howard Roth, Ph.D., back this year by popular demand, presenting his 1998 economic forecast for Southern California and, in particular, Riverside and San Bernardino counties. Dr. Roth is vice president and senior economist for Bank of America in its economics-policy research department.

Having the unique ability to personalize economic forecasting into concrete and meaningful terms, Dr. Roth will focus on what the recovery means for businesses and public agencies as well as the average citizen in the two-county area.

Following Dr. Roth's presentation, a panel of four speakers representing the key sectors contributing to this region's economic growth will discuss, from their vantage points, how to take advantage of the recovery.

Deborah Acker, director of tourism and regional development, Ontario Convention & Visitors Authority, will focus on tourism: its present and future

impact on the region's economy.

Jerry Engen, vice president and development director of the Mills Corporation, will address retail growth, emphasizing Ontario Mills' plans for future business development in the Inland Empire.

Noel Keen, Ph.D., director of the newly formed Inland Empire Technology Consortium, a consortium of regional universities, will discuss how the universities are promoting business development by providing research and business expertise to start-up companies and companies considering relocating their high-tech businesses.

Lee Redmond, senior vice president of real estate, Kaiser Ventures Inc., will discuss the recovery in industrial real estate and its impact on present and future business growth and development.

After the presentations, John Husing, Ph.D., well-known Inland Empire economist, will serve as CSUSB's version of William F. Buckley to lead a "Firing Line" discussion among the five featured speakers.

The cost of this event (including

breakfast, program materials and parking) is \$40. For further information or reservations, call Cal State San Bernardino's Office of Extended Education at (909) 880-5977.

We'd like to thank the following organizations for sponsoring this event: American Express Financial Advisors Inc.; Arrowhead Central Credit Union; city of San Bernardino Economic Development Agency; Community Hospital of San Bernardino; GTE California; J & H Marsh & McLennan; Kaiser Permanente; Kaiser Ventures Inc.; St. Bernardine Medical Center; San Bernardino Associated Governments (SANBAG); San Manuel Indian Bingo & Casino; and Southern California Edison.

We hope to see you at the breakfast! We also hope that after the breakfast you'll agree with us that a "little luck doesn't hurt but a little information wouldn't hurt either!"

Shel Bockman, Ph.D., and Barbara Sirotnik, Ph.D., are co-directors of the Institute of Applied Research.



11th Annual Economic Forecast Breakfast

December 5, 1997
7:30 a.m. - 10:30 a.m.

Inland Empire Economy: Taking Advantage of the Recovery

Featured Speakers

Howard Roth
Vice President and Senior Economist
Bank of America

Deborah Acker
Director of Tourism & Regional Development
Ontario Convention & Visitors Authority

Noel Keen
Director
Inland Empire Technology Consortium

Lee Redmond
Senior Vice President of Real Estate
Kaiser Ventures, Inc.

Discussion Leader and Moderator

John Husing, Ph.D., Inland Empire Economist

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ECONOMIC FORECAST BREAKFAST

E&Y Report Paints Positive Picture of Inland Empire Housing Market

New home sales in the Inland Empire made solid gains over 1996, as the housing markets in Riverside and San Bernardino counties show clear signs that they are both on the road to recovery, according to a report by E&Y Kenneth Leventhal Real Estate Group.

The November issue of the firm's "Residential Data Trends" shows that San Bernardino County's new homes sales January through September of this year were 25 percent higher than the same period last year, and Riverside County's sales were up 6 percent.

"The effects of the region's improving economy are starting to positively impact almost all housing markets in Southern California, including the Inland Empire," said Kent Haggerty, a senior manager with E&Y Kenneth Leventhal Real Estate Group, working out of its Newport Beach office. "Since March, the pace of new homes sales has picked up significantly along with economic growth."

According to the report, the Inland Empire's job growth at 3.5 percent is second only to the Silicon Valley, outpacing both Orange (2.8 percent) and Los Angeles (1.5 percent) counties.

"The Inland Empire is a low-cost workplace alternative that continues to attract many cost-sensitive firms from Los Angeles and Orange counties," Haggerty said.

The prospect of revitalized housing markets has also spurred builders to take out more building permits in anticipation of growing demand, especially apartment construction.

"Many of the jobs being added in the Inland Empire are created by low-cost firms relocating from high-cost areas such as Los Angeles and Orange counties," Haggerty explained. "Given the lower pay scale of many of these jobs, we are seeing new housing demand being generated in the Inland Empire for rental properties."

"These lower-paid workers have been steadily reducing the Inland Empire's apartment stock, causing some rent increases and stimulating apartment construction."

Increasing sales activity is also starting to bolster new home prices, according to the report. Average new home prices in both Riverside and San Bernardino counties have increased during the first two quarters in 1997.

"Despite increasing prices, the Inland Empire housing market remains one of California's most affordable places to live," Haggerty noted.

According to an E&Y Kenneth Leventhal housing affordability study, people living in the Inland Empire annually spend 21.5 percent of their income on housing. This compares to 24.1

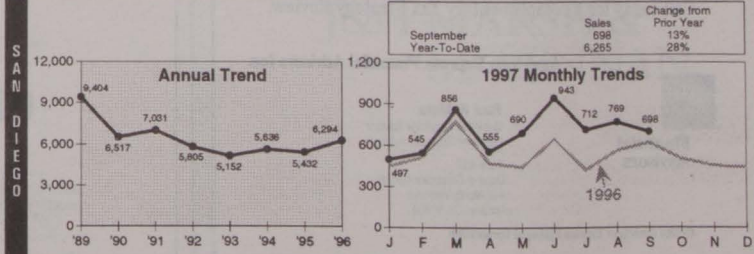
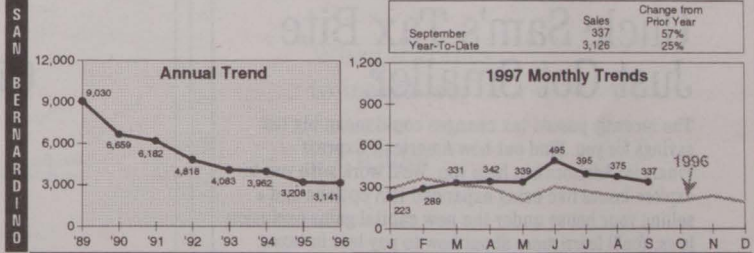
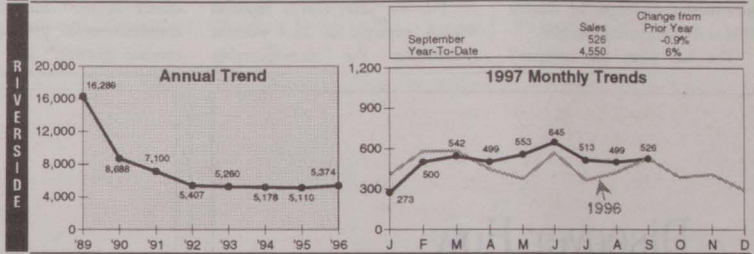
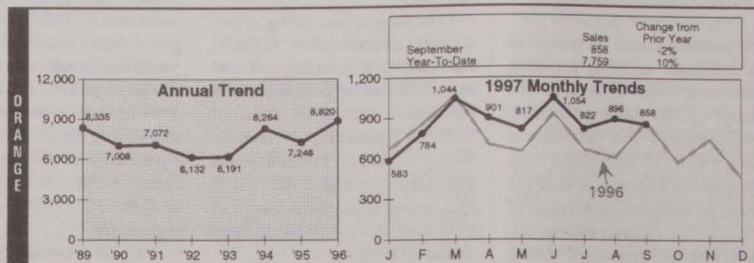
percent in Orange County, 29.8 percent in San Diego County, and 36.8 percent in Los Angeles County.

"The combination of affordability, a resurging regional economy, and growing employment, bodes well for the Inland

Empire's long-term housing industry," Haggerty concluded.

This report was provided by E&Y Kenneth Leventhal Real Estate Group, which is part of Ernst & Young LLP.

MONTHLY NEW HOME SALES TRENDS



Source: E & Y Kenneth Leventhal Real Estate Group's "Residential Data Trends" and The Hanley Group

USLD Reports Fourth Quarter and Year End Results

USLD Communications Corp. recently reported results for the fourth quarter ended Sept. 30, 1997, of \$64.9 million, representing a 29 percent increase over revenues of \$50.3 million for the fourth quarter of 1996.

For the year ended Sept. 30, 1997, the San Antonio, Texas-based company reported revenues of \$226.9 million, representing an increase of 26 percent over revenues of \$180.3 million for fiscal 1996.

For the fourth quarter of 1997, the company earned net income of \$2.2 million, or \$0.13 per share (excluding a non-recurring special charge of \$669,000 in professional fees associated with the proposed merger with LCI International Inc.), compared to \$486,000, or \$0.03 per share, for the comparable quarter of 1996 (excluding direct costs associated with the spin-off of Billing Information Concepts in August 1996 and restructuring charges).

For the year, the company

earned net income of \$6.7 million, or \$0.40 per share (excluding non-recurring special charges totaling \$1.9 million), compared to a net loss of \$751,000 for fiscal 1996 (excluding the spin-off and restructuring charges).

The non-recurring special charges for fiscal 1997 include the LCI merger fees and \$1.2 million in charges associated with the resignation of the previous chairman in June 1997.

The reduction of selling, general and administrative (SG&A) expenses, as a percentage of revenue, is one of the company's most significant accomplishments of 1997. As a percentage of revenue, SG&A expenses (excluding the non-recurring charges) declined to 23.2 percent in the fourth quarter of 1997 from 26.4 percent in the same quarter of 1996.

For the year, USLD reported SG&A expense of 23.4 percent (excluding the non-recurring

charges), representing a 4.7 percent decrease from the 28.1 percent reported for fiscal 1996 (excluding the spin-off and restructuring charges). USLD attributes the continued decline in SG&A expenses to management's focus on reducing costs and increasing efficiencies.

Strong revenue growth and a reduction in SG&A, as a percentage of revenue, contributed to a 111 percent increase in earnings before interest, taxes, depreciation and amortization (EBITDA), which grew to \$23.5 million in fiscal 1997 (excluding the non-recurring special charges) from \$11.1 million in fiscal 1996 (excluding the spin-off and restructuring charges). EBITDA, as a percentage of revenue, was 10.4 percent, 6.2 percent and 5.9 percent in fiscal 1997, 1996 and 1995, respectively.

"USLD's outstanding performance in 1997 demonstrates our commitment to profitability and revenue growth," said Larry M.

James, chairman and CEO. "The company's 1997 revenue grew 26 percent over 1996. During the fourth quarter of 1997, direct-dial revenues reached an all-time quarterly high of \$47.5 million. Furthermore, quarterly direct-dial revenue growth has averaged more than 40 percent over the last seven quarters, based on year-to-year comparisons.

"As an experienced operator services provider, we are pleased with the changing direction of the operator services industry and the turn-around performance of this segment of our business. USLD's operator service revenues of \$16.6 million for the fourth quarter of 1997 signify the first increase in the last six quarters, based on year-to-year comparisons.

"This exciting growth is attributable to an 11 percent increase in the number of pay telephones the com-

continued on Page 43

USLD Reports ...

continued from Page 42

pany serves, resulting from both existing and new customers. This performance is more evidence that the operator services business is changing for the better. In addition, USLD introduced its new local service product in January 1997, which generated revenue of \$1.6 million during fiscal 1997.

"USLD is now offering local service throughout its major markets, and the installation of our first local switch is complete and servicing local traffic in San Antonio, Texas. I am very pleased with the performance of the USLD team, which remains focused and continues to achieve new heights of success in this dynamic industry."

Commenting on a proposed merger with LCI, James said, "As previously announced on Sept. 18, 1997, USLD signed a definitive agreement to merge with LCI International Inc. USLD has called

a special meeting of stockholders to be held on Dec. 17, 1997, to vote on the merger proposal. The USLD management team continues to work with LCI's management to complete the merger transaction."

Certain statements contained herein are "forward-looking statements" (as such term is defined in the Private Securities Litigation Reform Act of 1995). These statements are based upon the belief of the company's management as well as assumptions made beyond information currently available to the company's management. Because such forward-looking statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward-looking statements. Factors that could cause results to differ materially from those expressed or implied by such forward-looking statements include, but are not limited to, competitive

factors, general economic conditions, customer relations, relationships with vendors, government supervision and regulation, product introductions and acceptance, technological changes, changes in industry practices and other factors discussed in filings made by the company with the Securities and Exchange Commission.

USLD Communications is a publicly traded company, providing service primarily to business customers throughout the United States. The company offers an integrated group of communications services, including direct-dial long distance, local service, pre-paid calling cards, travel cards, Internet access, data transmission and calling center services. The USLD network consists of a highly advanced, digital switching system that provides nationwide fiber-optic access throughout the United States.

Valley Health ...

continued from Page 31

the extraordinary teamwork of the staff and management," said William Blase, M.D., Valley Health System board chairman. "I applaud everyone's efforts."

Each year, the hospitals comprising Valley Health System — Hemet Valley Medical Center, Menifee Valley Medical Center and Moreno Valley Community Hospital — provide free health care to their communities in the form of charity, indigent care and bad debt (uncompensated care). The system's hospitals provided health care worth more than \$13 million to individuals who could not afford to pay for their care.

"We are community hospitals, and we are committed to providing health care to all who need it while still maintaining fiscal viability," said Blase. "We are committed to helping to preserve the human dignity and wellness of the residents we serve."

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MANAGER'S BOOKSHELF

Re-Wiring Your Business for the Web

"Re-Wiring Business Uniting Management and the Web," by Tim McEachern and Bob O'Keefe, John Wiley & Sons Inc., New York, New York, 1997, 272 pages, \$29.95.

by Henry Holtzman

The authors shouldn't be faulted for stating the obvious. That's because the obvious needed re-stating. The World Wide Web isn't a thing, it's an enabler. It's what we do with it that's got to make business sense. In a very real way, the "thing" is still doing business the smartest, most profitable way we can.

The authors, however, also make the point that some aspects of doing business are changing because of the Internet (public computer networks) and intranet (private networks) operations. Before the industrial revolution, most products

were custom made and could be moderately priced, though not inexpensive. After the industrial revolution, the products were far cheaper, but there was almost no product tailoring unless the customer was willing to pay for it.

What computerization and networking have done is put customization back into business, this time at highly competitive prices. As the authors note:

"Networking provides an environment that encourages customization. Since the knowledge and services being provided to the customer can be dynamically altered without having to rebuild physical structures or tap into different physical distribution channels, the natural tendency is to move from an a la carte operation to one that dynamically alters the service or product to fit the needs of individual customers."

Many businesses have already gone past the point where a Web site (URL) is no more than an electronic brochure. Organizations that manufacture, wholesale, retail and even install products now encourage product selection and direct purchases through the Web.

Even businesses that provide services are learning to use their Web sites to enhance what they offer. They post private notices to existing customers (using code numbers or names), indicating when and where their service will be provided or whether additional information is needed to provide the service.

Some of the Web sites are fairly sophisticated, even though the businesses are quite small. The size of the business is less important than providing a product where, when and how the customer wants it.

McEachern and O'Keefe note

an important point that often gets overlooked. Even though the Web is developing a global culture, complete with a language that has its own odd abbreviations and phrasing, this is only a veneer. If you plan to do business internationally (easy to do on the Web), you've got to remember that the Internet's global culture is less than a byte deep. For example, a Web site that looks great to customers in the U.S. may appear bizarre or even insulting to customers in Asia.

The heart of the book deals with how you may need to organize your company to take full business advantage of the Web. The meat of this concept calls for "re-wiring." According to the authors: "Re-wiring is the process of structuring your business to connect as many employees as possible to both corporate resources on an intranet, and

continued on Page 45

Re-Wiring ...

continued from Page 44

to outside resources on the Internet."

They offer easily understandable explanations of technical terms and how Internet communications work, but this sometimes detracts from the pacing and readability of the book. In fairness to the authors, it's probably necessary until people get more familiar with the lingo, but it can get annoying if you already know more than the basics of net navigation.

"Re-Wiring Business" is more than a primer on the role of the Web in business. Its theme is that the way people are using the Web creates major changes in the way we must run our businesses.


The value of the book lies in its putting first things first. In other words, before you rush to put a site up on the Web, you'd better redefining your goals and organize your business to achieve them.

Best-Selling Business Books

1. "Success Is a Choice," by Rick Pitino with Bill Reynolds (Broadway . . . \$25.00) (1)* Ten-step system for getting ahead in business.
2. "Release 2.0: A Design for Living in the Digital Age," by Esther Dyson (Broadway Books . . . \$25.00)** Computing and the Internet change business and society.
3. "Apple: The Inside Story of Intrigue, Egomaniac and Business Blunders," by Jim Carlton (Times Books . . . \$27.50)** The missteps that have led Apple to disaster's edge.
4. "The Dilbert Future: Thriving on Stupidity in the 21st Century," by Scott Adams (Harper Business . . . \$25.00) (2) A Dilbert look past the year 2000.
5. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press . . . \$22.00) (3) Millionaires are made of discipline, work and frugality.
6. "Overdrive: Bill Gates and the Race to Control Cyberspace," by James Wallace (Wiley . . . \$24.95) (8) How Bill Gates nearly missed the Internet access ramp.
7. "The Motley Fool Investment Guide," by David and Tom Gardner (Simon & Schuster . . . \$24.00) (5) A not-so-foolish look at investing strategy.
8. "Fiasco: Blood in the Water on Wall Street," by Frank Portnay (W.W. Norton & Co . . . \$25.00)** Why "derivatives" can be dangerous.
9. "Forbes Greatest Business Stories," by Daniel Gross (Wiley . . . \$24.95) (6) Achievements in business from colonial times until now.
10. "Dogbert's Top Secret Management Handbook," by Scott Adams (Harper-Collins . . . \$16.00) (4) Adams strikes again, now at newly appointed managers.

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

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Chambers of Commerce

Listed Alphabetically

Chamber of Commerce Address City, State, Zip	1997 Budget Members Year Founded	Major Events and Projects	Executive Director Phone Fax	President Phone Fax
Adelanto P.O. Box 700 Adelanto, CA 92301	WND 170 1956	Adelanto Grand Prix, Jan. 31 & Feb. 1, Mixers, Monthly Luncheons, Ribbon Cuttings, Firework Sales, Casino Night	Barbara Miller (Off. Mgr.) (760) 256-5711 (760) 246-4019	Chris Perez na
Apple Valley 17928 Hwy. 18, P.O. Box 1073 Apple Valley, CA 92307	\$114,000 350 1952	Outrageous Auction, Golf Tournament, Tennis Tournament, New Teachers Reception, Welcome Bag Program	Heidi Larkin Reed (760) 242-2753 (760) 242-0303	Sue Thomas (760) 247-7284 N/A
Banning 123 E. Ramsey St., P.O. Box 665 Banning, CA 92220	\$75,000 250 1923	Stagecoach Days, Rodeo, Parade and Street Fair, Powwow	Pam Wright (909) 849-4695 (909) 849-9395	Mike Bloomer (909) 849-2945 N/A
Barstow Area 222 E. Main St., Ste. 216, P.O. Box 698 Barstow, CA 92312	\$146,000 425 Prior to 1936	Community Recognition Awards Banquet, Golf Tournament, Summer Market Festival, Celebrity Waiters Dinner, Military Mixer, Leadership Barstow	Louisa L. Miller (760) 256-8617 (760) 256-7675	Jeffrey D. Miers (760) 256-2713
Beaumont P.O. Box 637 Beaumont, CA 92223	\$42,500 190 1954	Cherry Festival, Golf Tournament, Gold Card Student Program, Fall Fund Raiser, Winter Wish	Hennrietta Sexty (909) 845-9541 (909) 769-9080	Lyle Millage (909) 845-4726 (909) 769-0426
Big Bear P.O. Box 2860 Big Bear Lake, CA 92315	\$100,000 600 1940	Fantasy Auction, Old Miners' Days, City Beautification, Oktoberfest	Dave Lenoch (909) 866-4607 (909) 866-5412	Rick Herrick (909) 584-5247 (909) 584-5437
Calimesa 1041 Calimesa Blvd. Calimesa, CA 92320	WND 180 1962	Golf Tournament, Casino Night, Pancake Breakfast	Char Sargent (909) 795-7612 (909) 795-7797	Jodi Lewis N/A
Cathedral City 68-845 Perez Rd., #6 Cathedral City, CA 92234	WND 520 1981	Monthly Mixers & Breakfast; Business Expo, May; Fall Golf Tournament, September, Athena Awards, October	Nancy Alvarez (760) 328-1213 (760) 321-0659	George Stettler (760) 328-1213 (760) 321-0659
Chino Valley 13134 Central Avenue Chino, CA 91710	\$300,000 535 1942	Dairy Tour & Festival Golf Tournament, Business Expo, New Teachers Reception, State of City Luncheons, State of County Luncheon, Car Show, Taste of Chino Valley	Danielle Watson (909) 627-6177 (909) 627-4180	Donna DeBie (909) 627-5922 (909) 628-5057
Claremont 205 Yale Avenue Claremont, CA 91711	\$266,000 485 1922	Annual Village Venture Street Faire, Saturday before Halloween	Bob Spencer (909) 624-1681 (909) 624-6629	Janet Johnson (909) 624-0633 (909) 621-2392
Colton 620 N. La Cadena Drive Colton, CA 92324	\$180,000 200 1906	Discover Colton Night, Christmas Parade & Program, Golf Tournament, Joint Economic Development, Business Retention Program, Bi-Monthly Morning Meetings, Monthly Mixers	Richard Dawson (909) 852-2222 (909) 824-1650	Gary Thornberry (909) 825-4260 (909) 370-3306
Corona 904 E. Sixth Street, Corona, CA 91719	WND 676 na	N/A	Pam Cunningham (909) 737-3350 (909) 737-3531	Mary Conklin (909) 737-3350 (909) 737-3331
Desert Hot Springs 11711 West Drive Desert Hot Springs, CA 92240	\$50,000 240 1949	Monthly Mayor's Breakfast, Monthly Mixer, Christmas Parade	Cherie Froyd (760) 329-6403 (760) 329-2833	Thomas P. Moen (760) 329-6403 (760) 329-2833
Fontana Area 17009 Valley Blvd., Ste. B Fontana, CA 92336	\$143,000 395 1942	Spring & Fall Golf Tournaments, Miss Fontana Pageant, Business Expo, Market Night, State of City/Chamber Luncheon, Monthly Business Breakfast, Luncheon & Mixers	Robert L. Traister (909) 822-4433 (909) 822-6238	Bob Roberts (909) 822-9001 (909) 357-7017
Grand Terrace Area 12139 Mount Vernon Ave., Ste. 202 Grand Terrace, CA 92313	WND 112 1964	Monthly Newsletter, Mixers & Luncheons, Special Events to Promote Community Spirit, Business Directory	Barbara Tinsley, Mgr. (909) 783-3581 N/A	Mary P. Trainor (909) 783-3581 N/A
Hemet 395 E. Latham Avenue Hemet, CA 92543	\$118,850 580 1921	Outdoor Sports & Recreation Expo, Premier Hemet Motorcycle Show, Golf Tournament, Ramona Chili Cook-Off, Business To Business Blenders, Trade Fairs	Karen Woodward (909) 658-3211 (909) 766-5013	Rick Crimeni (909) 654-9234 N/A
Hesperia 16367 Main Street Hesperia, CA 92345	\$115,000 357 1954	Hesperia Days, Golf Classic, Pow Wow, Casino Nite, Three Street Fairs	Pat Ames (760) 244-2135 (760) 244-1333	Michael W. Wels (760) 244-2135 (760) 244-1333
Highland Area 27268 E. Baseline Highland, CA 92346	\$80,000 220 1906	4th of July Parade & Festival, Golf Tournament, Monthly Membership Luncheon, Business Mixers Installation Dinner, Christmas Decorating Contest, Bi-Annual Circus, Lunches, Oktoberfest	Pam Williams (909) 864-4073 (909) 864-4583	Donna Call (909) 864-6684 (909) 864-6181

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Chamber of Commerce Address City, State, Zip	1997 Budget Members Year Founded	Major Events and Projects	Executive Director Phone Fax	President Phone Fax
Indio P.O. Drawer TTT Indio, CA 92202	\$232,000 700 1946	Annual Golf Tournament, Installation Dinner, Annual Meeting, Monthly Business Networking, Mayor's Breakfast, Monthly Mixers, Christmas Lighting/Decorating Contest, Tour of Lights	Sherry Johnson (760) 347-0676 (760) 347-6069	Doug York (760) 347-2366 (760) 342-7578
Lake Arrowhead P.O. Box 219 Lake Arrowhead, CA 92352	\$200,000 425 1946	Mountain Home Improvement Expo, Annual Home Tour, Classic Wooden Boat Show, 4th of July Fireworks over Lake Arrowhead	Valerie Smith (909) 337-3715 (909) 336-1548	Dr. Hugh Bialecki (909) 337-0705 (909) 337-4925
Lake Elsinore Valley 132 W. Graham Avenue Lake Elsinore, CA 92530	\$77,000 235 1949	Mini Grand Prix Race (Go Cart Type Cars)	TBA (909) 245-8848 (909) 245-9127	Tom Thomas (909) 245-8848 (909) 245-9127
LaQuinta 78-371 Hwy. 111, and 51-351 Avenida Burmudas, P.O. Box 255 LaQuinta, CA 92253	\$305,000 550 1950	Mainstreet Marketplace (Four Street Fairs), Golf Tournament, Business Expo, Installation Black-Tie Dinner, Toys For Tots, Monthly Mixers, Bi-Monthly Mayor's Luncheon	Karen Levish (760) 564-3199 (760) 564-3111	Ron DiGrandi (760) 340-1312 (760) 340-9764
La Verne 2078 Bonita Ave. La Verne, CA 91750	\$142,000 253 1942	Community Yard Sale, Nov., Golf Tournament, Nov.; Community Marketplace Fiesta, May	Janet E. Maez (909) 593-5265 (909) 596-0579	Barbara L. Jefferson (909) 593-3511 (909) 392-2750
Loma Linda 25541 Barton Road Loma Linda, CA 92354	\$120,000 210 1959	Chamber Breakfast Club, Monthly Mixers, Quarterly Luncheon Seminars; Community Awards, Installation of Officers, Business Expo, Golf Tournament, Comm Parade, Opportunity Fair, State of Comm. Luncheon	Peg Karsick (909) 799-2828 (909) 799-2825	Woodie McCrary (909) 799-7643 (909) 799-2825
Lucerne Valley 32750 Old Woman Spring Rd., P.O. Box 491 Lucerne Valley, CA 92356	WND 230 1957	Wolf Moon Powwow, Oct.; Holiday Faire, Nov.; Toy Run & Community Christmas Party, Dec.; Easter Egg Hunt; 4th of July Parade, Fireworks	Marcia K. Feese, Sec. (760) 248-7215 (760) 248-2024	Patricia Smith (760) 248-7306 (760) 248-2024
Montclair 5220 Benito Street Montclair, CA 91763	\$96,000 312 1956	Police and Firefighters Appreciation Breakfast, Monthly Power Breakfasts, Quarterly Issues and Answers Breakfast, Golf Tournament	Meredith Watkins (909) 624-4568 (909) 625-2009	Clark Burnett (626) 858-0419 (626) 858-9614
Moreno Valley 22500 Town Circle, #2205 Moreno Valley, CA 92553	WND 310 1954	Business & Community Expo, Citizen of Year Award, Wake Up Moreno Valley, Business in Action	TBA (909) 697-4404 (909) 697-0995	Jamail Dada (909) 697-4404 (909) 697-0995
Murrieta P.O. Box 124 Murrieta, CA 92564	\$150,000 450 1960	N/A	William Landon (909) 677-7916 (909) 677-9976	Brian Padberg (909) 677-7916 (909) 677-9976
Norco 2816 Hamner Ave., P.O. Box 27 Norco, CA 91760	WND 380 1964	Norco Valley Fair, Chamber Golf Tournament	Michelle Caldwell (909) 737-2531 (909) 737-2574	Kathy Azevedo N/A
Ontario 2151 Convention Center Way, Ste. 203-A Ontario, CA 91764	\$320,000 620 1909	Christmas on Euclid, Golf Tournament, State of City Luncheon, Police Recognition Lunch, Monte Carlo Night, Cinco De Mayo	Robert Traister (909) 984-2458 (909) 984-6439	April Morris (909) 980-1882 (909) 981-0891
Palm Desert 72-990 Hwy 111 Palm Desert, CA 92260	\$364,000 1,255 1954	Springfest, Golf Cart Parade, Business Expo, Golf Tournaments, Athena Awards, Police Officer Appreciation Day	Bob Leo, Ph.D. (760) 346-6111 (760) 346-3263	Leon Bennett (760) 340-3992 (760) 773-0770
Palm Springs 190 W. Amado Road Palm Springs, CA 92262	\$225,000 927 1941	Golf Tournament, Community Concerts, Festival of Lights Parade, Indian Heritage Festival, Senior Olympics, Village Arts Festival, Int'l Film Festival	David Aaker A.C.E. (760) 325-1577 (760) 325-8549	Michael Allen (760) 325-2526 N/A
Perris Valley 155 E. 4th St., Ste. 100 Perris, CA 92507	WND 192 1911	Golf Tournament, Christmas Parade, Business Education	Kelley Stevens (909) 657-3555 (909) 657-3085	Rick Gonzales (909) 657-0822 (909) 940-5400
Pomona 485 N. Garey Avenue Pomona, CA 91767	\$150,000 450 1913	Casino Night, Golf Tournament, Principal for a Day, Community Service Award, Annual Dinner, Small Business Seminars, Power Lunch	Betty J. Sarjeant (909) 622-1256 (909) 620-5986	Curt Annett (909) 483-9314 (909) 948-9397
Rancho Cucamonga 8280 Ulica Avenue, #160 Rancho Cucamonga, CA 91730	WND 850 1977	Grape Harvest Festival, Holiday Extravaganza, Golf Tournament	William Holley (CEO) (909) 987-1012 (909) 987-5917	Timothy Younger (909) 980-0630 (909) 948-8674
Rancho Mirage 42-464 Rancho Mirage Lane Rancho Mirage, CA 92270	\$200,000 400 1954	Business Expo, Mayor's Breakfast, Annual Awards & Installation, Nabisco Dinah Shore Golf Tournament	Stuart Ackley (760) 568-9351 (760) 779-9684	Joe Laguess N/A

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Redlands 1 East Redlands Blvd. Redlands, CA 92373	\$500,000 550 1893	Business Expo, May; Chili Cook-Off & Fireman's Muster, July; Cable TV Auction	Diane Clark (909) 793-2546 (909) 335-6388	David Diver (909) 682-1771 (909) 686-2415
Rialto 120 N. Riverside Avenue Rialto, CA 92376	\$109,000 225 1917	Rialto Days, Business Outreach Program, Annual Business Connection, Annual Installation Dinner	Diantha C. Shaffer (909) 875-5364 (909) 875-6790	Jim Robertson (909) 873-9660 (909) 873-9661
Greater Riverside 3685 Main St., Ste. 350 Riverside, CA 92501	\$1,100,000 1600 1900	Economic Development, State of City, Leadership Riverside, Division Activities	Art Pick (909) 683-7100 (909) 683-2670	Joe Theis (909) 781-8372 (909) 682-9322
San Bernardino Area 546 W. 6th Street San Bernardino, CA 92402	WND 1,000 1910	Annual Dinner, Law Enforcement Recognition Dinner, Shadowing Day, Fan Appreciation Night, ROTC Scholarship Golf Tournament, Principal for a Day, Business Expo	Judi Thompson (909) 885-5715 (909) 384-9979	Dr. Charles Terrell N/A
San Jacinto Valley 188 E. Main Street, P.O. Box 1683 San Jacinto, CA 92581-1683	\$290,000 300 1927	Reverse Drawing, May; Kiner Klassic Golf Tournament, October	Patti K. Drusky (909) 654-9246 (909) 654-5007	Deloise King (909) 471-1442 (909) 654-3743
Temecula 27450 Ynez Road, #104 Temecula, CA 92591	\$350,000 1,032 1967	January Installation Dinner, Business Showcase, Monthly Mixer, City Marketing Committee, Golf Tournament, Gov't. Action & Education Programs	Alice Sullivan (909) 676-5090 (909) 694-0201	Terry Gilmore (909) 699-2699 N/A
Twenty-nine Palms 6455A Mesquite Ave. Twenty-nine Palms, CA 92277	WND 305 na	Bluegrass Festival, April; Pioneer Days (Including Carnival & Rodeo), October; Christmas Light Parade & Winter Fair, December	Cindy Vest, Off. Mgr. (760) 367-3445 (760) 367-3366	Maddy Barkley (760) 367-9521 N/A
Upland 433 N. Second Street Upland, CA 91786	WND 635 1963	Business Expo, Governmental Relations, Economic Development Vital Issues Business Luncheons, Business Leads & Networking, Golf Tournament	Carole Anthony (909) 931-4108 (909) 931-4184	Ray M. Musser (909) 985-1876 (909) 985-6530
Victorville P.O. Box 997 Victorville, CA 92393	\$280,000 650 1913	Christmas Parade, Secretaries' Day Luncheon & Fashion Show, Spring Dinner, Golf Tournament, Desert Golf	Michele Spears (CEO) (760) 245-6506 (760) 245-6505	Michael Roessler (909) 781-2345 (909) 781-2353
Yucaipa Valley 35139 Yucaipa Blvd., P.O. Box 45 Yucaipa, CA 92399	\$27,000 275 1915	State of City Luncheon, Golf Tournament, Installation Dinner, Merchant Book, Welcome Wagon	Dotty Davis (909) 790-1841 (909) 790-3484	John Simister (909) 790-1701 (909) 790-3484
Yuca Valley 56300 Twenty-nine Palms Hwy., Ste. D Yuca Valley, CA 92284	\$120,000 360 1951	Grubstake Days	Cheryl Nankervis (760) 365-6323 (760) 365-0763	P.R. Hoffman (760) 365-6841 (760) 365-9221

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Mira Loma Citizens Protest ...

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The Concerned Citizen's group noted that the Riverside County Planning Department gave the environmental assessment a negative declaration despite its admission that this usage would:

- involve a risk of explosion or release of hazardous substances,
- result in the creation of a health hazard or potential health hazard,
- expose people (especially children) to those health hazards,
- generate a substantial additional vehicular movement,
- have an effect on existing parking facilities,

- alter present patterns of circulation or movement of people and/or goods,
- convert farmland within or adjacent to an agricultural preserve,
- develop nonagricultural uses within 300 feet of agriculturally zoned property,
- have an effect on fire services, and
- percolate waste materials or contaminants into groundwater resources, including, but not limited to, nitrates and petroleum-based contaminants.

Alene Taber, senior manager of Stationary Source Compliance

at SCAQMD, responded to complaints with a Nov. 18 letter that said, "I certainly understand your concerns about the amount and type of emissions . . . however, since the AutoNation permit applications comply with AQMD rules and regulations, the permits must be issued without requiring additional control equipment."

SCAQMD approved the permits on Nov. 14 and notified residents that they had until Nov. 24 to file an appeal.

Mary Burns, a spokeswoman for the citizens group, said they plan to file a lawsuit against both Riverside County and the SCAQMD.

Editor's note: At press time, a coalition of environmental groups had filed an appeal with the South Coast Air Quality Management District, asking agency officials to reconsider their decision to grant permits to AutoNation.


The appeal asks the AQMD to require an environmental impact report of AutoNation's proposed project before granting the permits and that the agency impose stricter air quality controls on the Mira Loma facility.

The groups filing the appeal are Concerned Citizens of the Inland Empire, Parents of Jurupa, Center for Community Action and Environmental Justice and Communities for a Better Environment.


Sam Atwood, an AQMD spokesman, said no tentative hearing date has been set.

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installing emissions-testing equipment should be relatively easy. Auto parts retailers, gas stations and other automotive-related businesses may also be able to offer test-only smog tests as an add-on service that will appeal to their existing customer base. It is a fact that the state will start referring 15 percent of vehicles in the state's dirtiest areas to test-only stations.

But the referrals can begin only when there are enough test-only stations. The intention is that no motorist referred to a test-only station will have to travel further than six miles to get to one. This state-referred clientele is simply business sitting on the table waiting for those businesses able to prove they can service it.


John Wilson is the executive vice president of Auto Chek Stations Inc. in Irvine.

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HEALTH CARE TAKEOUT

Parkview Laboratory Awarded Accreditation

Parkview Community Hospital Medical Center's laboratory has achieved reaccreditation from the Joint Commission on Accreditation of Healthcare Organizations after an on-site survey found the laboratory to be in compliance with the commission's national standards for clinical and pathology laboratories. The laboratory

scored 99 out of a possible 100 points.

"We continually strive to improve the quality of our services, and meeting the joint commission's rigorous national standards is an important recognition of our efforts," said Andy Cheung, administrative laboratory director.

The commission evaluated the laboratory's performance in complying with

nearly 300 standards related to quality control, safety, infection control, leadership, management of human resources, management of information, ongoing performance improvement activities and other matters.

Formed in 1951, the commission is dedicated to improving the quality of the nation's health care

through voluntary accreditation.

"Above all, the national standards are intended to stimulate continuous, systematic and organization-wide improvement in an organization's performance and the outcomes of care," said Charles Bair, executive vice president of the commission's division of accreditation operations.

Cheung also announced Parkview's intention to expand the laboratory services offered at Parkview Community Hospital Medical Center.

"We plan to offer a variety of new outreach programs designed to provide doctors and their patients with better service. These services must maintain the Parkview tradition of exceptional service and dedication to patient care. In addition, the hospital is continuing to strive to be a comfortable, user-friendly hospital for both doctors and patients."

Cheung said efforts to improve don't stop when the commission's survey is over.

"Meeting the standards and achieving excellence is a continuous process," Cheung said. "No matter how well we did today, we want to do better tomorrow."

Tiempo Family ...

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lending library of books and videos and offers weekly classes on prenatal and perinatal education.

"We complement hospital services by offering advice and a helping hand to women who may have questions about being a new mom or those who have special needs and concerns," said Hunt. "Our staff has been trained to offer services such as breast-feeding techniques and care for premature infants."

Women who deliver babies at Desert Hospital can visit Tiempo de los Niños for nursing assessments three days after discharge. Home health visit referrals are also available through the center, if advised by the woman's physician.

Tiempo de los Niños Family Resource Center is located at 555 Tachevah Drive, in the Las Palmas Medical Plaza, Building 3 East, Suite 101, in Palm Springs. Hours are 9 a.m. to 5 p.m., Monday through Saturday. For more information, call (760) 416-4754.

Aerospace Company Lands \$1 Million Training Grant

by Rebecca Jo James

Santa Barbara Aerospace will be starting off the new year with a different kind of resolution — to secure \$1 million for training its employees.

Working side by side with the American Business Communications Corporation (ABC) and the Labor Employment Training Corporation (LETC), Santa Barbara Aerospace will offer its employees a training plan that will send the corporation into the high-tech sky.

"The training will be cascaded over a period of time and end in 1999," said Bob Steele, director of quality assurance at Santa Barbara Aerospace. "All employees will be traveling through the program."

Originally, Steele was working with the Job Training Network — developing an alliance with Santa

Barbara's Private Industry Council and the Employment Training Panel. Research revealed that the state of California gave money to companies who trained their employees in order to maintain a workforce.

Santa Barbara Aerospace already had 16 employees going to San Bernardino Valley College through the Job Training Partnership Act (JTPA).

"Currently we have eight employees who have gone through a training course and 10 employees who will be doing structural repair on aircraft," Steele said.

Founded in August of 1994, Santa Barbara Aerospace was created out of necessity when maintenance was needed on an airplane. Santa Barbara Aerospace opened the doors to what was then a short-term venture to get the airplane

done. Three years later, the company has expanded to two locations — the original location in Santa Barbara and a second location at the old Norton Air Force Base. The company has grown from 100 to more than 600 employees.

"We are growing in leaps and bounds," said Steele. "Every single employee that fits into a qualified job category will get training."

The job positions targeted for training are: management, leads, front-line mechanics, painters, quality assurance, engineers, planning, facilities, materials group, administration and document control.

"Historically, the last two job positions are left out of training," Steele said. "It's difficult to capture the value they add to the company. But in the long run, you can see how a person in their position could save the company money."

Steele said the training for the front-line mechanics, "our bread and butter," will be very much like on-the-job training.

"For every hour in the classroom, they will have two hours of OJT," he said.

At the Norton site, Santa Barbara Aerospace employs approximately 250 people. When contracts finalize, the company will expand from 165,000 square feet to more than 500,000 square feet on the ground floor.

Bill Rhodes, general manager at the Norton site, said the expansion will bring on 50 additional employees as early as January. Although contracts will stipulate the company's growth, Rhodes said he anticipates more than 600 employees on board by August 1998.

Toyota Moves Ahead in Literacy Race

by Rebecca Jo James

Although a major event in itself, the celebration of Toyota's 40th Anniversary in the United States was overshadowed by the company's desire to join forces

with the National Center for Family Literacy (NCFL).

"We recognize not only an established record of producing quality automobiles but also a rich history of serving the communities where we live," said Robert E.

Bennett, vice president, North American Parts Logistics Division of Toyota.

Toyota Motor Sales, USA, lent its name to another learning center at the Monte Vista School in Montclair. The Toyota Families for Learning Center is the latest addition to Toyota's program, which includes more than 80 program sites in 19 major cities around the United States. These centers represent an investment of nearly \$9 million from Toyota.

"We are especially proud to bring this program, with its proven record of success, to our new friends and families in the area," said Bennett.

The opening of the new center followed on the heels of National Family Literacy Day on Nov. 1. The day was celebrated by communities across the country with special events and activities that showcased how parents and their preschool-age children are changing their lives and shaping their futures by going to school together.

Sharon Darling, president of NCFL, said community partners are the backbone of many family literacy programs.

"When organizations invest in

family literacy program, they not only invest in the future of the families but their own future as well," Darling said.

Beginning with six rural programs in Kentucky back in 1985, family literacy has grown into a national movement with 8,000 programs encompassing every state in the nation.

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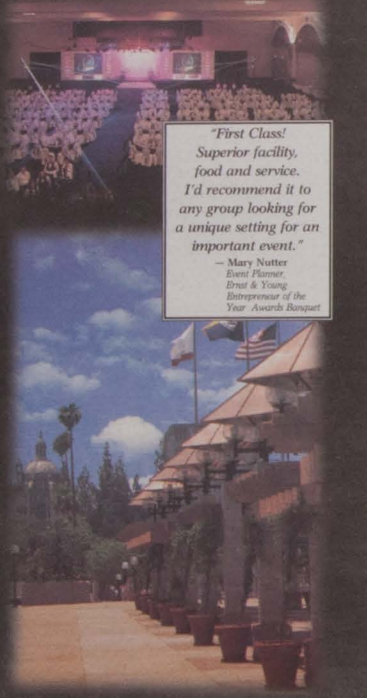
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WHO'S WHO IN ACCOUNTING

David P. Tuttle



Soren McAdam Bartells
CPA Inc.

When the business community thinks of CPAs, their thoughts almost always point to audits, taxes, financial statements and general accounting work. Most do not realize that litigation service provided by a certified public accountant has become extremely popular and is considered one of the top growth areas for CPA firms around the Inland Empire as well as the rest of the United States.

David P. Tuttle, CPA, heads up the litigation services practice for Soren McAdam Bartells CPA Inc., the Inland Empire's largest locally-based CPA and business consulting firm.

After graduating from the University of California, Santa Barbara, with a bachelor's degree in zoology and a concentration in cellular and molecular biology, Tuttle decided to take night classes at California State University, San Bernardino, to obtain his accounting courses and sit for the CPA exam. In 1976, Tuttle received the Elijah J. Sells award for having one of the highest grades in the United States on the CPA exam. It was then Tuttle and many area professionals agreed that he was not just your ordinary bean counter.

Tuttle's litigation services practice includes work for numerous area attorneys and businesses in the area of forensic accounting, business valuations, commercial litigation/lost profits, wrongful death and personal injury cases, wrongful terminations, business interruptions and fraud and concealment.

Assignments have ranged from major business fraud to business interruption due to flood and fire, to personal injury/wrongful death, as well as divorce/marriage dissolution and stockholder disputes.

Communication skills play an important role in litigation services. According to Tuttle, "Many of these cases involve expert witness testimony, which is an area I enjoy since it provides for a public-speaking venue. Many times I am hired not only for my calculation but more so for my ability to see through all the data and then explain it in laymen terms to a judge, jury or mediator. Litigation services work is both challenging and stimulating since many times you

are reading between the lines in search of the true facts or numbers. There is always a new case which brings with it new twists and turns."

Barbara Bowlby



Robert Half
International Inc.

Barbara Bowlby, CPA, is the branch manager for the Ontario office of Robert Half International Inc., the world's first and largest staffing service specializing in accounting, finance and bookkeeping professionals. She joined the company in 1995 and has more than four years of experience in the staffing industry.

Bowlby holds a bachelor's degree from Biola University, La Mirada; a master's degree from the University of Arizona, Tucson, and an accounting certificate from California State University, San Bernardino.

Notable among Bowlby's many accomplishments are the two consecutive Professional of The Year awards she received in 1996 and 1997 from California State's San Bernardino School of Business and Public Administration. The award is given by students in recognition of the professional they believe provides the greatest level of community service both locally and to the university accounting program.

Bowlby volunteers at Cal State San Bernardino, giving presentations on how to find a job as well as coaching students, reviewing resumes and conducting mock interviews. In addition, she is a frequent speaker on workplace topics at universities and junior colleges throughout the Inland Empire.

A founding member of the Accounting Managers and Controllers Network, Bowlby has established herself as a local career resource for accounting and finance professionals. She is active in the business community and in several professional associations, such as the California Society of Certified Public Accountants and the American Women's Society of Certified Public Accountants.

Bowlby says that she gains great career satisfaction from helping people advance in their careers. The activity she enjoys most is counseling "accountemps" job candidates and members of the community on the many professional opportunities available and teaching them to take control of their careers. According to Bowlby, the best feeling in the world is placing someone in a rewarding new position.

Donald A. Driftmier

Vavrinek, Trine, Day & Co.

"I can still remember that Monday morning more than 26 years ago when I drove down Euclid Avenue on my way to my first day of work at Vavrinek, Trine, Day & Co. in Ontario. It is and was a beautiful street, and I was happy to be home from Vietnam in one piece and finally landing a job in public accounting after graduating from Cal Poly three years earlier.

"Today, I am one of 20 partners and principals spread over five offices throughout California. I have had the privilege of serving some of the finest businesses and individuals as clients. The wide variety of clients is what makes a career in public accounting so rewarding. I have traveled to Hong Kong and back to Vietnam on client business as well as many locations in the United States. You never know what opportunity is going to walk through the door.

"As a CPA, I have been able to offer my experience to a number of great institutions in the Inland Empire. This is my third year as chairman of the board of Casa Colina Centers for Rehabilitation Inc. in Pomona. I have been a board member there since 1984. For the past four years, I have served on the National Advisory Board at the School of Theology in Claremont, as a member of their investment committee. I am currently president-elect of the Ontario Chamber of Commerce.

"I look forward to continued success and opportunity in the Inland Empire."

Al Anderson



Swenson Corporation

Al Anderson, a principal of Swenson Corporation, is a professional tax strategist. He has focused his career on developing long range tax strategies for corporations and principal stockholders directed at improving the return on the capital resources deployed.

Since leaving Price Waterhouse LLP in 1996, Anderson has been the principal responsible for the Temecula office corporate group at Swenson Corporation. Anderson's 30 years of business advisory and tax expertise is helping privately held middle-market companies throughout the Inland Empire to improve capital efficiency.

Anderson is a member of the American Institute of Certified Public Accountants (AICPA) and the California Society of Certified Public Accountants and serves on the boards of Sharp Healthcare Hospital in Murrieta and the Temecula Valley Economic Development Corporation.

WHO'S WHO IN ACCOUNTING

Donald N. Ecker



Ernst & Young LLP

Donald N. Ecker is Ernst & Young's Inland Empire office managing partner and the director of the Pacific South West Area's Center for Strategic Transactions in Los Angeles. In his 15 years with the firm, Ecker has played a key role in the success of both the Riverside office and Ernst & Young's Southern California Entrepreneurial Services practice.

Ecker is an active and influential member of the Inland Empire business community. He has received many honors, including being named a fellow at the University of California, Riverside's A. Gary Anderson Graduate School of Management — one of only 10 people to have received this award in the history of the school.

He has been recognized as Riverside Citizen of the Year as well as Alumni of the Year and member of the Accounting Hall of Fame for the School of Business Administration at California Polytechnic University, Pomona. He has also been an active member of the Young President's Organization since 1985.

Ecker earned his bachelor's degree in business administration from California State Polytechnic University, Pomona, and has completed an executive management program at Northwestern University's Kellogg School of Management in Chicago.

Robert J. Sepe



Ernst & Young LLP

Robert J. Sepe, a tax partner with Ernst & Young LLP, specializes in serving the personal financial planning needs of corporate executives and closely held business owners. He has more than 20 years of experience serving a wide variety of key Inland Empire executives and business owners.

Sepe has been and continues to be an active leader in the Riverside community. He is past president of the Easter Seal Society of Riverside. He has been a member of several organizations, including the YMCA Board of Directors (1985-1993), the University of California, Riverside, Charitable Giving Council, Riverside County Philharmonic Board of Directors (1991-1993), and the Riverside Community Hospital Foundation Committee for Planned Giving.

Sepe is a 1974 graduate of the University of Santa Clara (summa cum laude). He earned his law degree in 1977 at the University of California, Berkeley's Boalt Hall School of Law. He is a member of the American Institute of Certified Public Accountants, the California Society of Certified Public Accountants and the California Bar Association.

Prior to joining Ernst & Young as a senior tax manager in

1983, Sepe was a partner with the law firm of Best, Best & Krieger in Riverside.

Sarah J. "Sally" Anderson



Ernst & Young LLP

Sarah J. "Sally" Anderson is a partner and a director of Ernst & Young's Inland Empire Entrepreneurial Services practice. Anderson, who has been with the firm for

15 years, provides world-class assurance and advisory business services to a host of publicly and privately held clients across a wide variety of industries, including manufacturing, distribution and government.

A graduate of Northeastern University with a bachelor's degree in business administration, Anderson is also very active in such Inland Empire organizations as Raincross, Inland Empire Economic Partnership, Riverside Philharmonic, California State University, Pomona, and is a past chairman of the Riverside Arts Foundation. She is also a recipient of the 1988 Women of Achievement Award presented by the YMCA and Greater Riverside Chambers of Commerce.

Prior to joining Ernst & Young, Anderson spent eight years with KPMG Peat Marwick in Boston.



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Thousands Come Out for New Shop

Thousands of consumers waited anxiously outside Liborio Market on one Sunday last month to be the first shoppers in the full-service grocery store carrying Latin-American specialty foods.

The store, on the northwest corner of Euclid Avenue and G

Street, is expected to stimulate the downtown economy and help revitalize the area, according to city officials.

Owned by Enrique Alejo, the store will help boost business for other tenants in the shopping center, said Councilman Alan Wapner.



Sean Calhoun/The Journal

Liborio Markets Vice President John Alejo supervises Cashier Cathy Manow as she bags groceries in the new market on Euclid Avenue and G Street in Ontario.

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Printing Company Donation Becomes Job Resource for Disabled

Foundation for the Retarded of the Desert Executive Director Richard Farmer, board members and Palm Springs city officials dedicated Koala-Tee Printing Company in November, a silk screen and off-set printing business that was donated to the foundation.

Koala-Tee Printing, appraised by Lund & Guttry at \$450,000, was "sold" to the foundation for \$85,000, a fraction of the cost of equipment. Owners Ken and Audrey Larsen made the donation and still continue to work at the print shop as volunteers.

"We are very grateful to the Larsens," said Farmer. "They thought they were getting rid of a business. Instead they inherited a new family. The silk screen and off-set print business helps secure the future of the disabled in the desert."

The printing company expands employment opportunities for Foundation for the Retarded's disabled clients; nearly a dozen are already in training at the facility in Palm Springs.

In addition to silk screening shirts, hats, sweat shirts and other items, Koala-Tee also produces off-set printing for such projects as business cards, invitations, business forms, letters and more, said Farmer.

Other business ventures that employ disabled clients at the Foundation of the Retarded include mail sorting, stuffing, post office delivery and machine embroidery work.

The nonprofit organization headquarters is located at 73-255 Country Club Drive, Palm Desert. For more information, call (760) 346-1611.

Commentary ...

continued on Page 6

School District prior to becoming a charter school. Most schools that are in the bottom third in that district share the same demographic and geographic characteristics as Bowling Green. Yet Bowling Green is now the top performer of these schools.

Indeed, one of the most intriguing aspects of the success of charter schools is that they cannot discriminate in their acceptance of students. They cannot choose only the best and the brightest students. Instead, they develop programs that appeal to even the most challenged students, and they are helping those students succeed.

Charter schools in California have proven that deregulation has made a real difference in budgetary control, scheduling flexibility, and getting people involved.

Because charter schools can align their funding priorities with specific goals, they have been able to devote more revenue to instructional materials and overall pupil expenditures, reduce class size, raise teachers' salaries and construct additional classrooms.

Because charter schools do not have to abide by the traditional school schedule, they can create flexible schedules to meet students' needs. In California, some charter schools have lengthened the school year, provided extra reading instruction, and held weekly staff-development meetings.

Charter schools have also excelled at generating enthusiasm and support for their programs. Virtually every charter school requires that parents attend meetings, assist with school projects, and help with administrative duties. Charters also enable everyone from parents, teachers, community members and administrators to participate in the policy and budget processes. Some charter schools allow individual teachers to negotiate their own contracts.

Charter schools provide a valuable option within our public education system. Teachers, parents and students have found increasing satisfaction in the flexibility and accountability offered by charter schools. We should focus on expanding charter schools to bring their flexibility and success to more students.

Pyramid Scheme ...

continued from Page 33

for wrongful termination.

For now, she works as an interim superintendent for the Travis Unified School District in Northern California on a six-month contract.

But why did such a prominent leader in education choose to participate in a pyramid scheme?

"It didn't seem like there was anything wrong," Ballesteros said. "I'm the type that loves to play games. It was my money."

But despite lost jobs and other setbacks, many involved

remain visible in the community.

That upsets Joyce Moore, a college secretary who was one of the original whistle-blowers.

"There's some talk behind their backs," Moore said. "But they're here. They have positions. I'm disappointed. It's like if you're white-collar, you don't have to pay the price."

In fact, not everyone involved was even prosecuted. Prosecutors said they targeted leaders of the pyramid who held positions of public trust, especially in educational and entertainment institutions.

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Panel Discusses Vision ...

continued from Page 33

regional thinking, identifying clusters of industry and finally engaging business leaders in the concept.

"We need to find civic entrepreneurs who are willing to work at making these ideas come together," Henton said.

One problem encountered by Inland Empire industry has been the closure of military bases.

Jim Monger, airport director for the old Norton Air Force Base, said the restructuring of the base could allow for more income for the outlying businesses.

"Even though we have only 44 tenants so far, it doesn't look that bleak," Monger said. "Before, the people on base were self-sufficient [because of the military stores located there]. But now the tenants go off base to purchase items."

But one problem Monger said the base was facing was bringing the military base up to civilian code. Completing this task will cost more than \$8.8 million over the next five years.

"Until this takes place, some structures are not rentable," Monger explained.

But William Anthony, publisher of the *Inland Empire Business Journal*, said that the closure of the military base only opened opportunities to bring the Inland Empire into the worldwide economy.

"The Inland Empire has great

opportunities and assets," Anthony explained. "But its major liability is the inability to attract venture capital."

Anthony said the Inland Empire must get a common identity and take into account what has "gotten us to where we are now."

"By concentrating on the quality of life and the collaboration of government and colleges, we can begin to attract highly-trained people to fill high-tech jobs," Anthony said.

Fred Latuperissa, director of The Commercial Service for the United States Department of Commerce, agreed that partnership building will help to promote global trade with the Inland Empire.

"Already we've identified more than 3,000 manufacturers in the Inland Empire which are currently exporting," Latuperissa said. "The Inland Empire ranks number 10 in the United States in export sales. By building partnerships, we can continue to help small- and medium-sized exporters trade overseas."

With the "wish list" identified, Baca said he wants to encourage volunteers to come forward and help with the mapping out of long, and short-range plans.

"This is a nonpartisan beginning," Baca said. "My concern is to create good jobs, good quality of life and meaningful employment with good wages. This takes everyone's involvement — we all have to be at the table and see the importance of what needs to be done for the Inland Empire."

Fairplex ...

continued from Page 3

said. But further growth could ensure it never becomes one.

But before they invest too much time in the project, Fairplex and Lewis officials will meet with local home owners to gauge their reaction to the idea.

"We are literally going out and asking the citizens what ideas they have for tenants, what are the issues they have," Hoxworth said. "And we will address that in the overall design and tenancing of the project."

"Unless the community embraces the project, it just won't happen," Robinson said.

Once both companies have an

idea of the interests and concerns of residents, then they will address those points in a proposal to the city of Pomona. The few residents that have been approached thus far have reacted positively, Robinson said.

As long as the Fairplex handles traffic and other problems, the development sounds like a good idea, said Ed Walsh, who has lived about 100 yards south of the Fairplex for 21 years. He said the company and the Pomona police department have usually done a good job addressing residents complaints.

"It could get Pomona buzzing again," Walsh said. "It would be nice to have more places to eat and shop in the city."

Inland Empire's Top Luxury Auto Dealers

Ranked by Gross Sales

Company Name Address City, State, Zip	Gross Sales \$ Amount Oct. 1996 - Sept. 1997	Product Lines	Years in Inland Empire	# of Salespersons Total Employees	Owner	Top Local Executive Title Phone/Fax
1. Moss Bros. 1100 S. "E" St. San Bernardino, CA 92408	59,875,053	Dodge	10	18 99	Glen Moss J. A. Moss III	Glen Moss President (909) 884-8255/885-8972
2. Frahm Dodge Chrysler-Plymouth Jeep 2075 Hamner Norco, CA 91760	52,857,000	Dodge Chrysler, Plymouth Jeep	9	28 126	Louis & Mitch Frahm	Dan Updyke General Manager (909) 272-3110/734-7632
3. Toyota of San Bernardino 765 W. Showcase Dr. San Bernardino, CA 92408	48,500,000	Toyota	31	20 99	Cliff Cummings Chuck Oberahaw	Cliff Cummings Vice President (909) 381-4444/888-3836
4. Moss Motors 8151 Auto Dr. Riverside, CA 92504	42,948,343	Dodge	76	13 99	J. A. Moss III Glenn Moss	Jay Moss President (909) 688-6200/688-5002
5. Champion Mitsubishi 68-130 Kyle Rd. Cathedral City, CA 92234	21,000,000	Mitsubishi	6	10 44	Hauke Automotive, Inc.	Richard T. Hauke President (760) 770-7100/770-7107
6. Inland Empire Volvo 785 W. Showcase Dr. San Bernardino, CA 92408	21,000,000	Volvo	7	17 63	Wes Hinkle	Jim Roberts Sales Manager (909) 889-0101/384-7170
7. All Star Dodge, Chrysler, Plymouth, Jeep, Eagle 36-444 Auto Park Dr. Banning, CA 92220	14,000,000	Dodge, Dodge Trucks, Chrysler, Plymouth, Jeep, Eagle	7	6 23	Patrick M. DeZorzi Richard M. Hoyt	Richard M. Hoyt Dealer Principal (909) 922-2363/922-2373
8. Chrysler Chrysler Center 36-444 Auto Park Dr. Cathedral City, CA 92234	WND	Chrysler, Dodge, Plymouth Jeep, Eagle	6	15 86	Don Stewart	Bob Sherr General Manager (760) 324-4557/324-1597
9. Ramsay McCue Imported Motor Cars 23072 Redlands Blvd., P.O. Box 7180 Loma Linda, CA 92354	WND	Jaguar, Audi	29	3 20	Ramsay McCue	Ramsay McCue President (909) 478-7700/796-6421
10. Walter's Mercedes-Benz and Porsche 3210 Auto Center Riverside, CA 92504	WND	Benz, Porsche	37	10 71	Walter and Steven Kienie	Steven Kienie General Manager (909) 688-3332/688-0531
11. Tom Bell Chevrolet/Geo 800 Alabama Ave. Redlands, CA 92373	WND	Corvette, Chevrolet & Van Conversions	14	25 90	Tom Bell	R. H. Hogg Vice President/GM (909) 793-2681/792-7297
12. Plaza Motors 290 N. Indian Canyon Dr. Palm Springs, CA 92262	WND	Cadillac, Oldsmobile, GMC Truck, Pontiac, Buick	60	8 14	Corporation	Andrew T. Jessup Sr. President (760) 325-2571/320-1506
13. BMW of Riverside 7850 Indiana Ave. Riverside, CA 92504	WND	BMW	17	9 41	David A. Campbell Corp.	A. David Franklin President (909) 785-4444/785-6550
14. Dutton Motor Corp. 8201 Auto Dr. Riverside, CA 92504	WND	Cadillac, Oldsmobile, GMC Truck	61	16 76	Charles W. Dutton Jr.	Charles W. Dutton Jr. President (909) 687-2020/687-3653
15. Savage BMW 1301 Auto Center Dr. Ontario, CA 91761	WND	BMW	11	9 42	Peter Savage Jr.	John Zalta General Manager (909) 390-7888/390-7899
16. Acura of Riverside 8423 Indiana Riverside, CA 92504	WND	Acura	10	10 30	Dave McPhillips	Dave McPhillip President (909) 785-6600/785-6874
17. Brecht BMW 1555 Auto Park Way Escondido, CA 92029	WND	BMW	13	9 50	William H. Brecht	William H. Brecht President (760) 745-3000/480-0854
18. Crown Lexus 1251 Kettering Dr. Ontario, CA 91761	WND	Lexus	5	10 35	Mike Salter	Joseph Pestano General Manager (909) 390-9800/390-9813
19. Exclusively Volvo VW-Subaru 1300 Auto Center Dr. Ontario, CA 91761	WND	Volvo, Volkswagen, Subaru	30	9 47	Gary H. Sherman	Ray Cuzzart General Sales Manager (909) 605-5800/605-5810
20. Victor Buick 2525 Wardlow Rd. Corona, CA 91720	WND	Buick, GMC Truck	4	12 45	Victor M. Covarrubias	Victor M. Covarrubias President (909) 737-2552/737-7866

N/A = Not Applicable. WND = World Not Disclose. na = not available. The information in the above list was obtained from the companies 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, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

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Hughes Global Obtains \$1 Million Army Contract

Hughes Global Services Inc., a new Hughes subsidiary created to provide local, state and federal agencies with access to commercial satellite telecommunications services, has received a \$1 million contract from the Army's Tri-Service Organization, the Telemedicine and Advanced Technology Research Center (TATRC) for telemedicine, at Fort Detrick in Frederick, Md.

The contract is for 11 transportable very-small-aperture terminals, or VSATs, and one year's worth of DemandNet bandwidth services to support the organization's telemedicine requirements.

"This is a major step forward in the ability of the military to provide real-time, global telemedicine support to the soldiers in the field," said Ronald V. Swanson, president of Hughes Global Services, based in Los Angeles.

"It's also a milestone for Hughes Global Services, because it is the first contract for a commercial product tailored to meet unique government needs which will dra-

matically reduce the cost it pays for communications."

DemandNet is a dynamically reconfigurable global satellite communications (SATCOM) service. It enables users to establish a network consisting of a standard suite of affordable VSATs and C- or Ku-band space-based communications links.

Unlike traditional SATCOM, DemandNet is extremely flexible. On a near-real-time, as-needed basis, the bandwidth of the network can be reallocated, expanded or moved within a worldwide satellite constellation. The reconfigurability of DemandNet allows the network to accommodate changes in the nature or tempo of operations, to respond to surges and to deal with unplanned events.

DemandNet enables rapid deployment of a flexible communications infrastructure. It is ideally suited for areas where terrestrial capabilities cannot support user communications needs.

In many applications, DemandNet is also cost-competitive with existing wired solutions. DemandNet's global, bandwidth-

on-demand satellite communications service is the first of its kind.

"Using DemandNet, the Army can not only transfer medical data, such as medical records and x-rays, to remote hospitals around the world, but it also will be able to teleconference to discuss diagnoses or consult with other medical professionals. Internet access, remote local-area-network access and telephone services are also available," Swanson said.

"There are much broader applications for DemandNet than just cost-effective communications support to the military medical community," Swanson continued.

"First, DemandNet could be universally applied to virtually any clinical telemedicine application, military or civilian. Additionally, for other military needs involving surges of bandwidth around the globe, DemandNet may be an ideal, lower-cost solution. We are also exploring the benefits that this capability may have for far-reaching global business operations."

Hughes will provide 11 VSAT terminals, SATCOM user training

and 12 months of full-duplex bandwidth services ranging from 64 kbps to as much as 512 kbps and beyond.

VSATs use proven, industry-standard commercial off-the-shelf hardware. Terminals support both single- and multiple-carrier operations. Fully redundant configurations are available. Bandwidth management is handled by Hughes from its operations center in El Segundo.

In addition to DemandNet, Hughes Global Services provides other fixed satellite services, including global access to transponders and bandwidth, VSATs, networks, dedicated and shared hub services, and gateway and teleport access. Digital video broadcast for distance learning, asynchronous training and other purposes, along with international and global mobile satellite services, also are provided.

Hughes Global Services is a unit of Hughes Electronics Corp. The earnings of Hughes Electronics are used to calculate the earnings per share attributable to GMH (NYSE symbol) common stock.

Small Business ...

continued from Page 35

person for Bank of America, said they can bring a diverse selection of loans to the table.

"Being a big bank means we can be diverse in our product offerings," Margolin-Feher said. "This summer, we made a 10-year lending commitment in the nine Western states that includes \$80 billion to small business."

Margolin-Feher said BofA was the leading SBA lender for the 7A and 504 products in the Los Angeles area.

"Small business loans are very good business for banks," she said. "The California economy is fueled by these, and banks recognize that lending to small business is a good thing to do and profitable for the bank. It builds a strong community tie. A lot of financial institutions have jumped on the band wagon to a large extent."

Don Murray, senior credit officer with Fallbrook National Bank,

said they enjoy a three-way partnership with the SBA, the client and the bank — primarily focusing on the needs of the community.

"We are a community-oriented bank and we exist to help the communities we are in," Murray said. "We make loans on properties that have changed use or were vacant, and it really revitalized the community."

Murray said their primary market is small business or conforming loans requiring a 30 percent down payment with the remainder of the loan extended over 25 years. Although the loan matures in five years, there is an option for renegotiation. So far, Murray has extended more than 400 small business loans to community members.

"In Temecula, we've been able to make loans so business owners can expand their companies," Murray said. "We've kept them local so they don't have to move their businesses and uproot their employees. That is important to us."

Seminar Helps Women Invest in Their Financial Future

by Rebecca Jo James

It can happen unexpectedly. The loss of a spouse can send the partner on an emotional whirlwind. Adding to that emotional loss is financial crisis — especially when the financial future is uncertain.

"Prepared or not, nine out of 10 women will be responsible for their own finances sometime in their life," said Toni Osborne, with Hodges, Morris and Company. "Women who are uninformed about investing are jeopardizing their future financial security."

These statistics prompted Osborne and James Kirby, CPA with Hodges, Morris and Company, to offer a free seminar, Women in Investing.

"We specialize in retirement planning and deal with people at the estate level," Osborne explained. "As a result, women have come to us after their husbands have passed away, handed us the paperwork and asked, 'What do I do now?'"

The free seminar will address

issues such as buying a home, fighting inflation, educating children and retiring, comfortably.

"Women are under the misconception that investing takes millions of dollars," Osborne said. "We want to dispel that myth; investing can be very easy."

In Corona, the seminar will be held on Jan. 20 at the Corona Public Library, 650 S. Main Street. One seminar is scheduled at 10:30 a.m. and another is scheduled for 6:30 p.m.

The Holiday Inn will host the Jan. 21 seminar, located at 25205 La Paz Road in Laguna Hills, with one seminar at 10 a.m. and an evening seminar at 6:30 p.m.

On Jan. 22, the seminar will be held at the Terraces Offices Center, 2555 East Chapman Avenue in Fullerton, with the morning seminar starting at 10 a.m. and the evening seminar starting at 6:30 p.m.

Those people who bring a guest will receive a free book titled, "A Woman's Guide to Investing." For reservations, call (800) 219-9212.

Inland Empire Restaurant Review

The Castaway Restaurant: San Bernardino by Night

by Joe Lyons

San Bernardino's Castaway is still the Castaway. There is a reason why, as you enter, you notice how much like other places it resembles. That is because those other places used to be Castaways, too. (So did Gilligan and the Skipper.)

The parent company actually has a number of "view-themed" restaurants, including another Castaway in Burbank and the Orange Hill Restaurant in the city of Orange.

Unlike a lot of restaurant chains, however, the Castaway has its own unique menu, with a chef, George Tucker, who gets to express himself in his creations.

We ordered appetizers and got them all in a combination plate. They included coconut shrimp, crab stuffed mushrooms, steamed clams, potato skins and calamari. Individually, these would have cost between \$3.95 and \$7.95.

Two soups are on the menu. New England style clam chowder and Welch beer cheese soup. Both are \$2.95. Both are delicious. The cheese soup is "cheesy," and the clam chowder has a lot of clams and spices.

As we came to the entrees, I discovered a difference between myself and publisher Bill Anthony. He prefers dishes like filet mignon (\$16.95) and grilled hawaiian ahi (fish of the day) to be undercooked. I like mine well done. We settled in the middle, but neither one of us was disappointed.

When the chicken Jack Daniels (\$10.95) came out, Bill ordered a Jack Daniels on the rocks for comparison sake. He reports they went well. Also



Sean Calhoun/The Journal
Inland Empire Business Journal Publisher Bill Anthony (left) and Joe Lyons (center) watch as a waiter serves them at San Bernardino's Castaway.

enjoyable was the fresh Atlantic salmon (\$15.95) and the cioppino (\$17.95). Cioppino is an unusual dish that is full of lobster, shrimp, crab legs, mussels, clams, scallops and whatever else is in the kitchen, served in a tomato broth.

Dessert was a special strawberry

mouse treat prepared for us by the chef. I must go back again to the Castaway and try their prime rib. Until then I shall remember their delightful seafood and incredible view. The view is of San Bernardino, but at night who can tell.

Plaza Mall Surrenders ...

continued from Page 3

ing to Carol Plowman, senior vice president and shareholder in Lee and Associates Commercial Real Estate Services, which handles leases at the property.

When the mall opened in 1991, it had several things going for it: an array of clothing, gift and housewares shops, good exposure to Interstate 10, and El Torrito Restaurant and Black Angus for anchors.

"It was very successful in the beginning," Plowman said. "Had the Mills never been built I think the mall would still be there as a factory outlet."

But the site's maximum square footage of 150,000 was not enough to allow factory outlet growth, which was needed to stay competitive, Plowman said. And then the Mills opened a year ago.

Black and Decker, Bookmarket and Converse moved over soon after the Mill's opening.

Their decision came at a price: higher rent. But almost all the retailers decided the payments were worth

the greater foot-traffic exposure.

The 80,000-square-foot outlet mall lost the battle to the 1.7-million-square-foot Ontario Mills, but will other Inland Empire malls suffer the same fate?

The answer depends on how you look at the Mills' effects on the area. Some argue that the Mills steals retailers and shoppers, but others say the Mills brings in shoppers from out of the area who eventually hit nearby shops and restaurants.

"There is no question that when the Mills first opened, it had a big impact on Montclair," Plowman said. "But I think the regional and local shoppers have gone back to where they are used to shopping. Part of that is just because of the mass of people at the Mills."

But sales tax revenue for the city of Montclair — which has had the Montclair Plaza for 30 years — dropped between 2.2 percent and 3.9 percent in the three quarters for which data are available. Tom Marston, assistant finance director for the city, said the Mills substantially impacted tax revenue.

The time for debate is over for

Plaza Continental, which will undergo a \$5 million make over. The interior walls will be pushed out to take away the retail look and create more square footage.

Plowman said the complex offers parking ratios of six spaces for each business, which is better than about all other office complexes in the region. And the close dining and interior landscaping provided are rare with office buildings.

But with current soft office market vacancy rates running at about 25 percent, the venture offers few guarantees.

Despite the vacancy rate, Plowman said Platt Colleges has already signed a lease for 17,000 square feet. She said Lee and Associates is also talking with two different full-service health spas, a travel agent, a cleaners and a hair salon interested in the site.

With those companies and the restaurants, "you don't have to get in your car and drive anywhere," Plowman said. "That's the atmosphere we are trying to create."

—by Mathew Padilla

MEAD ON WINE

Wine Advertisers Finally Get It

by Jerry D. Mead

I have picked on wine commercials for years for being bland, dull, preaching to the choir and appealing only to cork-sniffing connoisseurs who already have their minds made up about wine.

Wine commercials have rarely been either fun or sexy, or even entertaining, as beer and soda pop com-

mercials so frequently are.

Too many wine ads feature pictures of fancy food and fuzzy, feel good shots of wine bottles. These ads are simply boring, boring, boring.

Now Nathanson Creek, the new popularly priced brand, has three 30-second spots running on such high-profile programs as "Monday Night Football." I love the ads... but they should be shown to audiences more predominantly female, because women buy 75 percent of the wine and the ads appeal to women even more than men.

I placed two of the three Nate Creek ads in a dead-heat tie for best wine commercial of the past dozen years. The punch line for all three is the same: "Plan to be spontaneous."

Ad No. 1: A slightly frazzled, obviously working woman, struggles to open her residence door with arms full of purse, papers brought home from work, and so on. As she finally gets the door open, her eyes spy a pair of naked, obviously male feet with wiggling toes. As she looks up, she gets an amused look on her face, finally breaking completely up and dropping everything in her arms to the floor. The camera finally shows you what she is laughing at... the man in her life is standing on the stairway wearing nothing but a giant red bow around his middle. Plan to be spontaneous!

Ad No. 2: This is the one for pet lovers. The scene is a messy bedroom on what might be a Sunday morning. The comforter and pillows are in disarray and a newspaper is scattered about. French doors are open to what appears to be a terrace or balcony. The family dog, a large nondescript breed, enters looking for his people, sniffing here, sniffing there, finally giving up and leaving.

As the dog exits, the lid on a large cedar chest at the foot of the bed raises to reveal a woman wrapped in a sheet who sets an empty wine glass on the bedroom floor. A pair of obviously male arms reach up for her as she laughs, responds and then disappears once again as the lid lowers. Plan to be spontaneous.

Ad No. 3: A man and woman in party attire are kissing and giggling

over a glass of wine. They stand, he lifts her into his arms, and you see they are outside on a patio. They walk toward the house passing a large swimming pool. He turns and tosses her, without warning and fully clothed, into the pool, and before she can even react... jumps in with her. Plan to be spontaneous.

Nathanson Creek is a brand owned by the Sebastiani family. My compliments to them for having the foresight and courage to bring wine advertising into the 21st century... a couple of years early.

I only have one question. Why aren't they using the same humorous theme in their print ads?

Get smart

A California vintner and grower organization has underwritten an educational lesson plan created by a first grade teacher and titled "Seasons in the Vineyard." Already being used in classrooms in two California counties, it is now available to elementary school teachers nationwide.

The plan teaches art, science and general agricultural information about wine-grape growing. Copies are available through Paso Robles Vintners & Growers, Box 324, Paso Robles, CA 93447, (805) 239-8463.

continued on Page 60

Wine Selection & Best Values

California Wines by Bill Anthony

Alderbrook		Shiraz 1994	\$32.00
Merlot 1995	\$18.00	Alexander Valley, California, Reserve	
Kunde Vineyards, Sonoma County, California		Johannisberg Riesling 1996	\$7.00
Muscat Blanc 1995	\$24.00	California	
Kunde Vineyards, California, Late Harvest		Gewurztraminer 1996	\$7.00
Gewurztraminer 1996	\$11.75	California	
Saralee's Vineyard, Russian River Valley, California		"Henry's Reserve" Port 1995	\$30.00
Cabernet Sauvignon 1995	\$16.00	Alexander Valley, California	
Sonoma County, California		Zinfandel 1995	\$14.00
		Sonoma County, California	
Buena Vista		Guenoc Winery	
Chardonnay 1994	\$22.00	Zinfandel 1995	\$11.00
Carneros, California		California	
Pinot Noir 1994	\$22.00	Sauvignon Blanc 1995	\$8.00
Carneros, California		California	
Byington Winery		Chardonnay 1995	\$14.50
Chardonnay 1995	\$24.50	Guenoc Valley, California	
Dirk Vineyard, Santa Cruz Mountains, California		Meritage Red 1993	\$15.00
Dry Creek Vineyard		Lake County, California	
Zinfandel 1994	\$20.00	Port 1994	\$25.00
Sonoma County, California, Reserve		California	
Chenin Blanc 1995	\$7.50	Petite Sirah 1994	\$14.50
Clarksburg, California,		North Coast, California	
Meritage Red 1994	\$22.00	Cabernet Sauvignon 1993	\$14.50
Dry Creek Valley, Sonoma County, California,		Lake County, California	
Geyser Peak Winery		Chardonnay 1995	\$30.00
Cabernet Franc 1995	\$20.00	Genevieve Vineyard, Guenoc Valley, California	
Alexander Valley, California, "Winemaker's Selection"		J. Lohr Winery	
Petite Verdot 1995	\$20.00	Johannisberg Riesling 1996	\$7.50
Alexander Valley, California, "Winemaker's Selection"		Monterey, California, "Bay Mist"	
		Syrac 1994	\$14.00
		Monterey, California	
		Johannisberg Riesling 1995	\$11.50
		Monterey, California, Late Harvest	
		Gamay 1996	\$7.50
		Monterey, California, "Wild Flower"	

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Company Name Address City, State, Zip	\$ Sales Volume: Fiscal Year 1995-96 Fiscal Year 1996-97	# Offices I.E. # Offices Total	# Agents I.E. Year Founded	Specialties	Headquarters	Top Local Executive Title Phone/Fax
Los Arcos Realty 72-711 Ramon Rd., Ste. 4 Thousand Palms, CA 92276	5,000,000 8,000,000	1	3 1985	Commercial Property, Apartments Nationwide	Thousand Palms	Thomas Ward Owner (760) 343-1402/343-1589
Professional Practice Sales 364 E. First St. Tustin, CA 92780	2,000 + Nationally 25 + I.E.	0 3	5 1966	Practice Appraisals, Practice Sales, Professional Business Sales	Tustin	Thomas M. Fitterer President (714) 832-0230/832-7858
Quinn Business Sales 6825 Magnolia Ave., Ste. C Riverside, CA 92506	WND	1	4 1957	Business Brokerage Services	Riverside	John J. Quinn Broker (909) 787-8812/682-1783
Small Business Sales 22365 Barton Rd., #208 Grand Terrace, CA 92313	WND	1	WND 1959	Small Business Sales	Grand Terrace	Marty Roelle Broker (909) 824-1424/824-2746

N/A = Not Applicable; WND = Would Not Disclose; na = not available. The information in the above list was obtained from the companies 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, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

Download The Book of Lists Now from www.toplists.com

Wine Advertisers ...

continued from Page 59

Hard to find

One of California's smaller wineries specializes in two things, making bold, mostly red wines and making them from old vines and organically grown grapes whenever possible.

Vigil Vineyard wines are made in the hundreds of cases, not in the tens of thousands, and are available only in a limited number of states, usually in exclusive wine shops or restaurants. For more information: Vigil Vineyard, 3340 Hwy. 128, Calistoga, CA 94515, (800) 948-4445.

Terra Vin 1995 California Red Wine (\$10)

This proprietary brand is produced from 50 percent Lodi Zinfandel and 50 percent Sonoma and Mendocino Carignane and was a gold medal winner at the California State Fair. It's a solid "best buy" with soft, fruity, but definitely not wimpy, berries and plums flavors. Rating: 86/90

Terra Vin 1995 Napa Valley Red Wine (\$18)

This version is made from Vigil's own 10-acre, old-vines organic vineyard and is what is called a "fine-

blend." Several varieties are interplanted, the grower picks them, and they all go into the finished wine. The blend is 65 percent Zinfandel, 26 percent Carignane and 9 percent Refosco. A really big wine. Black raspberry and dark plum fruit. Earthy and very complex. Limited. Rating: 96/85.

Vigil also makes a bold young wine called Vigilante Red (\$8, 88/88) and a great Bordeaux style called Valiente Claret (\$18, 94/86).

Best buy

Leeward 1996 Central Coast Chardonnay (\$11 or less)

Occasionally on sale for as low as \$6.99, this wine will hold its own with wines selling for \$20 and more. A blend of San Ysidro and Paragon Vineyard-Edna Valley fruit, it is that

rare breed: a totally dry, moderately priced Chardonnay.

The aroma promises ripe tropical fruits and flavors, but in the mouth it is surprisingly (and pleasantly) lean in structure. It enters with pineapple and melon as promised in the nose, but finishes with lemon and green apple tartness. A super food companion. Dry enough for oysters; rich enough for salmon and tuna. Case purchases highly recommended. Rating: 88/96

Leeward is a small producer based in Ventura County, with broad distribution for its size. Leeward Winery, 2784 Johnson Dr., Ventura, CA 93003, (805) 656-5054.

Wines are scored using a unique 100-point system. First number rates quality; second number rates value.

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BANKRUPTCIES

Kathleen Amnasan, aka Kathleen Ballard, dba Network Marketing, 45650 Buckeye Ln., Hemet; debts: \$119,780, assets: \$68,355; Chapter 7.

Richard Andrade, Jean M. Andrade, 8925 Buckbrush Ln., Riverside; debts: \$234,449, assets: \$173,837; Chapter 7.

Jorge L. Arenas, Maria L. Arenas, dba Ready Construction, Ready Rooter, 29943 Bera Rd., Menifee; debts: \$154,029, assets: \$110,275; Chapter 7.

Allan Miles Ayotte, dba Angelo's Pizza and Pasta, 37735 Colebridge St., Palm Desert; debts: \$377,671, assets: \$372,100; Chapter 7.

Thomas R. Ball, dba The Fishman, 8586 San Vincente, Yucca Valley, P.O. Box 1803, Yucca Valley; debts, assets schedule not available; Chapter 13.

Douglas W. Belknap, fdba Belknap Homes and Construction, fdba Water Art, 79447 Sunrise Ridge Dr., La Quinta; debts: \$128,700,

assets: \$103,225; Chapter 7.

Terrill Arthur Benz, Helen Elaine Benz, aka Helen Clark, 10831 Endicott Dr., Riverside; debts: \$291,696, assets: \$270,310; Chapter 7.

Kirk Sebastin August, Shanna Demetres August, aka Shanna Demetres Gordon, 2679 Quail Cove Rd., Corona; debts: \$309,384, assets: \$185,000; Chapter 7.

Maynard James Berg, aka Skip Berg, aka M.S. Berg, Carol Joyce Berg, dba Diversified Graphic Industries, 75-416 Augusta Dr., Indian Wells; debts: \$298,122, assets: \$69,639; Chapter 7.

Nancy Berg, dba The Glass Lady, 648 Bangor Ln., Lake Arrowhead; debts: \$19,526, assets: \$16,035; Chapter 7.

Richard J. Bergkamp, dba Buko Advanced Transport, 14853 Nantikote, Apple Valley; debts: \$234,882, assets: \$2,245; Chapter 7.

Sherri Lyn Bilinski, 3170 Racine Dr., Riverside; debts: \$346,616, assets: \$31,115; Chapter 7.

Ronald L. Bird, Claire E. Bird, dba Westax, 277 Chickadee Cir., Highgrove; debts: \$190,691, assets: \$145,595; Chapter 7.

Eric T. Boehm, Debra T. Boehm, 32091 Via Benabarre, Temecula; debts: \$258,975, assets: \$205,050; Chapter 7.

Ronald Richard Boop, Ruth Marie Boop, 17700 Meadow Mist Cr., Riverside; debts: \$221,794, assets: \$168,344; Chapter 7.

David Keith Brennan, Darla Vieve Brennan, aka Darla Vieve Patrick, 452 Via Las Palmas, Palm Springs; debts: \$313,855, assets: \$17,600; Chapter 7.

Mary E. Brewer, aka Mary Lou Emery Brewer, 23888 Constantine Dr., Murrieta; debts: \$204,038, assets: \$173,831; Chapter 7.

Herschel David Burke, aka David Burke, Virginia Lynne Burke, aka Ginger Burke, fdba Dancing by Ginger, 528 Blue Grass Dr., Helendale; debts: \$119,614, assets: \$104,100; Chapter 7.

Danta Alconcel Cabanas, Lori Ann Cabanas, dba Golden Opportunities, 3805 N. Montecito St., San Bernardino; debts: \$139,698, assets: \$172,009; Chapter 7.

Bensherry D. Carey, aka Sherrie Carey, 8440 Yearling Way, Riverside; debts: \$261,700, assets: \$157,000; Chapter 13.

Michael Terry Castellano, dba Regal Realty, 15040 Seventh St., Victorville; debts: \$837,225, assets: \$209,650; Chapter 13.

Filiberto (NMN) Castillo Sr., aka Michael L. Barnett Castillo, 3577 Spruce St., Riverside; debts: \$290,955, assets: \$216,575; Chapter 7.

Larry A. Castillo, Claudia J. Castillo, 1602 Garretson Ave., Corona; debts: \$201,374, assets: \$213,827; Chapter 7.

Mark Chapman, Rebecca Chapman, 27862 Clifftop Court, Sun City; debts: \$335,517, assets: \$278,580;

Chapter 13.

Marvin G. Clark, Linda Sue Clark, aka Linda Sue Rosenberg, 1460 Labrador Cir., Corona; debts: \$230,765, assets: \$182,660; Chapter 7.

James William Coates, dba Professional Painting Services, aka PPS Painting, fdba Jim Coates Painting, 751 Apple St., Wrightwood; debts, assets schedule not available; Chapter 13.

Dale Alan Crouch, Kerri Renee Crouch, aka Kerri R. McCulley, dba CD Pool and Spa Service, 33819 Breckenridge Tr., Wildomar; debts: \$182,103, assets: \$119,597; Chapter 7.

Frank D'Alessandro, Eliza D'Alessandro, aka Liz D'Alessandro, 28602 Milky Way, Sun City; debts: \$245,400, assets: \$162,975; Chapter 7.

Don Preston Edmonds, Sandra Faye Edmonds, 5635 Lucretia Ave., Mira Loma; debts: \$288,292, assets: \$188,090; Chapter 7.

Michael J. Ellman, Geraldine Ellman, dba The Silver Mint LTD, 45420 Cielito Dr., Indian Wells; debts, assets schedule not available; Chapter 13.

Calvert E. Erwin, Joyce A. Erwin Enterprises, 7373 Magnolia Ave., Riverside; debts, assets schedule not available; Chapter 11.

Mario Antonio Garcia, Bertha Anita Garcia, 100012 Avenida 72, Northshore; debts: \$267,883, assets: \$175,057; Chapter 7.

Jack Mac Girder, 2279 E. Racquet Club Rd., Palm Springs; debts: \$241,648, assets: \$280,625; Chapter 13.

Jose M. Godoy, Maria E. Godoy, 24677 Rugby Ln., Moreno Valley; debts: \$201,546, assets: \$90,000; Chapter 7.

Terry Edward Greensteine, aka Terry E. Greensteine, aka Terry Greensteine, dba TEG Enterprise, 28919 Stevens, Moreno Valley;

debts: \$192,339, assets: \$166,548; Chapter 7.

Harvey Larry Grosser, Grace Rojas Grosser, dba Harvey Enterprises Co., 32359 Marchado St., Lake Elsinore; debts: \$297,095, assets: \$194,865; Chapter 7.

Ronald Thomas Hendrix, Pamela Joyce Hendrix, aka Pamela J. Morgan, dba Hendrix's Race Engine Development, a sole proprietorship, 29074 Palm View, Lake Elsinore; debts: \$272,483, assets: \$151,813; Chapter 7.

Ramiro Herrera, aka Ray Herrera, Karen Herrera, aka Karen Bush, aka Karen Herrera-Bundy, aka Karen J. Magar, fdba Herrera Interiorscapes, 39930 Whitewood Rd., Apt. J102, Murrieta; debts: \$147,546, assets: \$6,290; Chapter 7.

Horizon Coach, Inc., 6727 Columbus Ave., Riverside; debts: \$1,663,863, assets: \$100; Chapter 7.

Douglas Howard, dba Frontline LTD Auto Group, 13771 Dodge Cr., Fontana; debts, assets schedule not available; Chapter 7.

Inland Child Development Centers, Inc., 9400 Garfield St., Riverside; debts, assets schedules not available; Chapter 11.

Ronald Alan Jett, Donna Marie Jett, 22809 Parkham St., Moreno Valley; debts: \$301,673, assets: \$256,818; Chapter 7.

Richard Allen Johnson, Karen Anne Johnson, dba Navajo Designs, 16183 Vaquero Cr., Riverside; debts: \$216,765, assets: \$198,150; Chapter 13.

George Patrick Kasper, 25555 Jonestown Dr., Moreno Valley; debts: \$199,088, assets: \$206,275; Chapter 7.

William Katehis, aka Bill Katehis, Donna Jeanette Katehis, fdba Southland Shell, 832 Ivy Ln., Sky Forest; debts: \$1,102,902, assets: \$495,500; Chapter 7.

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Marketing Svc. Cntr., 100 S. Sunrise Way, #428, Palm Springs, CA 92262-6737
 Hilario Longoria Jr.

Sig - Alert, 10006 Aster Rd., Oak Hills, CA 92345-0249, Jaime Lugo

Industrial Chem.

Specialties, 23332 Trillium Dr., Wildomar, CA 92595-8683, Bernard Schragger
Exclusive Janitorial Svc., 23341 Lena St., Moreno Valley, CA 92553-5904, Jerry Salientes

Vinmar Solutions, 23343 Stony Creek Way, Moreno Valley, CA 92557-3811, Vincent Hunt Sr.
Accents By Marlene, 23430 Continental Dr., Canyon Lake, CA 92587-7750, Marlene Toman

H O E Plumbing, 2348 Sterling Ave., #382, San Bernardino, CA 92404-4624, Lori Holt

Realty Network, 2349 Orange Dr., Upland, CA 91784-1329, Thomas Campbell

Collier Masonry, 235 Goldfinch Ln., Riverside, CA 92507-1513, Kevin Collier
Z N M Tailoring, 23663 Sunnymead Blvd., Ste. A, Moreno Valley, CA 92553-7714, Mohammad Ahadi

Great Graphics By Georgel, 23745 Via Segovia, Murrieta, CA 92562-4658, Catherine Smith

Superior Nails By Kim, 23750 Alessandro Blvd., Moreno Valley, CA 92553-8811 Kim-Thu Young

Paradise Lock & Key, 23777 Sierra Oak Dr., Murrieta, CA 92562-2067, Greg Havens

Brie Originals, 23803 Via Madrid, Murrieta, CA 92562-4543, Lori Cook

Management One, 23846 Sunnymead Blvd., Ste. 10, Moreno Valley, CA 92553-7737, Ronnie Sudman

Greenspot Market, 2402 Mill Creek Rd., Mentone, CA 92359-9729, Gary Jacinto

Albertos Mexican Restaurant, 24050 Alessandro Blvd., #A7, Moreno Valley, CA 92553-6739, Hugo Davila

G E J Restaurant Inc., 2411 S. Vineyard Ave., #G, Ontario, CA 91761-6479, Genaro Zendejos

Eagle's Nest Christian Pre-School, 242 W. 9th St., Upland, CA 91786-5949, Darrel Wiseman

P & M Painting, 24307 Lenox Ln., Murrieta, CA 92562-6112, Allen Morse

Entertainment Mgmt. & Co., 2431 Rubidoux Blvd., #B-9, Riverside, CA 92509-2143, Timothy Troell

Spotlight Resources, 24363 Sun Valley Rd., Moreno Valley, CA 92553-7648, Lee Williams

Adorable House Cleaning, 24375 Jackson Ave., Apt. V103, Murrieta, CA 92562-1919, Saundra Dalbey

Real Solutions, 24395 Silver Bullet Way, Murrieta, CA 92562-6121, Lisa Edwards

Artistically Maria, 2442 Iowa Ave., Apt. O1, Riverside, CA 92507-2876, Maria Hawkins

Wireless Network, 245 E. Redlands Blvd., Ste. K, San Bernardino, CA 92408-3760, Jon Barnes

Arrowhead Bowl Assoc., 24600 Arrowhead Springs Rd., San Bernardino, CA 92414-0001, Kenneth Hackmann

Vogue Nails, 24697 Alessandro Blvd., Moreno Valley, CA 92553-5835, Vivian Nguyen

Morning Mist Home, 24746 Morning Mist Dr., Moreno Valley, CA 92557-3202, Alan Mann

Vollal, 24868 Oxley Ct., Murrieta, CA 92562-5810, Richard Koralewski

Proactive Sales & Merchandising, 2491 Euclid Cres E., Upland, CA 91784-8361, Michael McGinnity

P K Pure Drinking Water, 24990 Alessandro Blvd., Ste. D, Moreno Valley, CA 92553-3915, Emlia Nyanteky

Ramirez Upholstery #2, 250 S. Riverside Ave., #A, Rialto, CA 92376-6416, Consuelo Ramirez

Lifesavercard Com., 2503 Sundial Dr., Apt. B, Chino Hills, CA 91709-5125, James Ponce

The Orient, 25041 Alessandro Blvd., Moreno Valley, CA 92553-4312, Marlene Alfonso

Re - Nu Crete, 25060 Hancock Ave., #103-170, Murrieta, CA 92562-5959, William Schreiber

P. S. Manufacturing, 25060 Hancock Ave., #103-231, Murrieta, CA 92562-5959, Harold Flores

W P J & Associates, 25094 Daisy Ave., Loma Linda, CA 92354-3459, Patrice Pettis

Door To Door Dry Cleaning, 2526 Kennedy Dr., Corona, CA 91719-5812, Wendee Klein

C T Products, 25260 Via Pera, Murrieta, CA 92563-5261, Claudia Thunnell

Motley Property Maintenance, 25427 Taupa Ave., Moreno Valley, CA 92553-7169, Andrew Trochowski

R N S. Marketing, 2549 W. Via Verde Dr., Rialto, CA

92377-3540 Raymond Hernandez

Matrix Motor Sports, 25491 Redlands Blvd., #13, Loma Linda, CA 92354-2008, Robert Moore

Lunsford & Westphal, 255 N. "D" St., Ste. 400, San Bernardino, CA 92401-1735, Wesley Westphal

Cool Water Fish Mkt., 2550 S. Archibald Ave., #12, Ontario, CA 91761-6524, Trent James

Prototpe Scenarios, 2554 Highgate Ct., Chino Hills, CA 91709-1136, Anne Vitug

Ancestral Alliance, 2554 Main St., Riverside, CA 92501-2212, Andres Herrera

El Rancho Taco Shop, 256 E. Stetson Ave., Hemet, CA 92543-7177, Irma ADAure

Inland Empire Courier, 25637 Cottonwood Rd., Loma Linda, CA 92354-2403, Jeffery Morris

Joe's Lawnmower Supply, 25646 Base Line St., San Bernardino, CA 92410-4214, Joseph Yeo

Top Hat Party Planning, 25659 Shady Glen Ln., San Bernardino, CA 92408-4174 Lucy Trouzas

Delgado & Associates, 2575 Chino Hills Pkwy., #A148, Chino Hills, CA 91709-5116, Gary Delgado

Active Storage, 2575 Chino Hills Pkwy., #A321, Chino Hills, CA 91709-5116 Mary La Bahn

C & N Party Creations, 25800 Calle Agua Moreno Valley, CA 92551-2009 Michelle Burnett

The Main Office, 25965 Hwy., 243 Idyllwild, CA 92549, Jeffrey Risdal

Nu - World Companies, 260 W. Heather St., Rialto, CA 92376-2737, Winfred Harris

Shipping Depot, 26111 Ynez Rd., Ste. C6, Temecula, CA 92591-6010, Jane Parkinson

Peak Wellness, 26152 Wallace Pl., Loma Linda, CA 92354-4144, Ernie Medina Jr.

Southcoast V - Ditch, 26251 Horizon Way, Moreno Valley, CA 92555-1703, Paul Jackola Inc.

Gankt, 26294 Walker Pass Dr., Moreno Valley, CA 92555-2427, Michael Rodriguez

Dynasty Grp. Home Inc., 26465 Willowdale Ct., Moreno Valley, CA 92555-2325, Genessee Moss - Terry

Smokin Discount, 26481 Baseline St., Highland, CA 92346-2827, Randal Khamonejad

Cameo Gifts & Collectibles, 26485 Ynez Rd., Ste. M, Temecula, CA 92591-4673, T N W Inc.

P I Fuehrer, 26579 Lazy Creek Rd., Sun City CA 92586-3415 Pamela Fuehrer

J & R Market, 26662 Baseline St., Highland CA 92346-2960 Arthur Ybarra

Ron Stone Investigations, 267 Weisshorn Dr., Lake Gregory, CA 92325, Ronald Stone

On Line Security Svc., 2670 W. Florida Ave., #207, Hemet, CA 92545-3604, David Brighton

K D S Engineering, 2680 Bubbling Wells Rd., Riverside, CA 92501-2037, Denise Stake

Mission Cycle Works, 26811 Hobie Cir., Ste. 6, Murrieta, CA 92562-7013, Stephen Faddock

R B A Frame, 27236c 3rd St., Highland, CA 92346-4203, Andres Reygoza

Highlander Liquor, 27250 Baseline St., Highland, CA 92346-3163, Rewadee Johansen

Action Lawn Svc., 2730 Akron St., San Bernardino, CA 92407-2147, Charlie Cordova

Instant Replay Sports, 27309 Jefferson Ave., Ste. 105, Temecula, CA 92590-5651, Tad Strange

Wells Fargo Guard Svc., 27393 Ynez Rd., Temecula, CA 92591-4604, John O'Brien

Suntech Products, 27393 Ynez Rd., Ste. 159, Temecula, CA 92591-4606, Russell Howard

Brittish Locust Planners, 27401 Locust Ave., Moreno Valley, CA 92555-1605, Cynthia Anchondo

Success Strategies, 27420 Jefferson Ave., #201, Temecula, CA 92590-2667, James Duncan

Highland Cycles, 27437 5th St., Highland, CA 92346-4265 Paul McMichael Sr.

Vineyard Trading, 27450 Ynez Rd., Ste. 208, Temecula, CA 92591-4680, Matthew Parker

Pulse Training Facility, 27470 Jefferson Ave., Ste. 6c, Temecula, CA 92590-2688, Kelly Norton

P M C Specialties, 27475 Ynez Rd., #190, Temecula, CA 92591-4612, Paul Mc Caughey

E. Z Access Appliance Parts, 2750 E. Mission Blvd., Ontario, CA 91761-2901, Arthur Mertzell

Four Star Pool Svc., 2750 N. Girasol Ave., Palm Springs, CA 92262-1822, Alfons Burmann

Net Gain Int'l., 27700 Avenida Belleza, Cathedral City, CA 92234-5519 Uniform

Connect B C B & Associates, 2778 29th St., Highland, CA 92346-1736, Brett Badger

S T Air & Heating, 2797 W. Rancho Vista Dr., Rialto CA 92377-3463 Steven Eubanks

Meekins & R H Backhoe Rental, 28086 Mountain Ave., Romoland, CA 92585-9453, Raul Meekins

Ross Construction, 2823 N. Locust Ave., Rialto, CA 92377-4165, S. B. Floss

A-1 Pool Specialties, 28255 Avenida Condesa, Cathedral City, CA 92234-8110, Monica Caipo

T N T Video, 2836 W. Rialto Ave., Rialto, CA 92376-6743, Meriam Paslo

Everything Weddings, 28362 Vincent Moraga Dr., Ste. C, Temecula, CA 92590-3655, Michael Page

Enterprise Marketing, 28364 Vincent Moraga Dr., Ste. B, Temecula, CA 92590-3656, Donda Shinkle

Gallery Etc., 28522 Front St., Temecula, CA 92590-2785, Pattie Coleman

God's - N - Control Productions, 28624 Fenwick Way, Highland, CA 92346-5727, Demetrius Brown

L H Medical Consultants, 28733 Eridanus Dr., Sun City, CA 92586-3826, Linda Harvey

M J M Presents, 2874 Seine Ave., Highland, CA 92346-4861, Marilyn Moran

Le Papillon Spa, 28751 Rancho California Rd., Temecula, CA 92590-1863, Jerry Blang

Realty Investment Assoc., 28751 Rancho California Rd., Temecula, CA 92590-1863, Janet Haake

Gene's Pool Svc., 28760 Avenida Marquesa, Cathedral City, CA 92234-3713 Eugene Jones

In Touch Communications, 28845 Stevens Ave., Moreno Valley, CA 92555-8258 Billie Resinger

United Telemarketing Svc., 28924 Glenrock Pl., Highland, CA 92346-5454, Jeanette Odell

Exclusive 2900, Adams St., Ste. A24, Riverside, CA 92504-4337, Rolf Swidrod

Energy Svc., 29165 Williams Ave., Moreno Valley, CA 92555-8316, John Hosman

Bible Birthday Party, 29175 Stonegate Ln., Highland, CA 92346-5868, Steve Pollard

MORE NEW BUSINESS

Little Sisters Truck Wash, 2960 Lenwood Rd., Barstow, CA 92311-9571, Renald Anelle

I P Textile Graphics, 29610 Merjanian Rd., Menifee CA 92584-9550 Michael Waldman

Mega Jump Inflatables, 29827 Pacific Channel Way, Sun City, CA 92586-4447, James Strnad

Action Bookkeeping & Payroll Svc., 2995 Van Buren Blvd., #A13-210, Riverside, CA 92503-5604 Robert Farmer

Window Coverings Galore, 2995 Van Buren Blvd., #A13226, Riverside, CA 92503-5604, Trenton Cherry

Pass Insurance Agency, 300 S. Highland Springs Ave., Banning, CA 92220-6504, Joe Mendez

Shazaam, 30019 Via Amante, Menifee, CA 92584-8914, Cynthia Stermich

Van Der Vot Estates, 30046 Pechanga Dr., Temecula, CA 92592-2531, Mark D'Onofrio

Vaughn Wilson Enterprise, 30086 Jon Christian Pl., Temecula, CA 92591-6133, Vaughn Wilson

Domingo's Electric, 30089 Shoreline Dr., Menifee, CA 92584-8056, Larry Domingo

Hanna Bryphy Maclean McAleer & Jensen, 301 E. Vandellbit Way, Ste. 310 San Bernardino CA 92408-3558 Chris Willmon

Alternative Real Estate Concepts, 30123 Antelope Rd., Ste. D, Menifee, CA 92584-8068, Marvin Carl

T L C Petainting Svc., 3015 E. Escoba Dr., Apt. 227, Palm Springs, CA 92264-5561 Paula Maier

Basement Magazine, 3016 Belle St., San Bernardino, CA 92404-2205, Patricia Roger

Richard Jones Pitt B B Q, 302 Alabama St., Ste. 10, Redlands, CA 92373-8033, Lexie Herrin

Fire Guys, 3024 Astoria St., Corona CA 91719-6147 Julie Casto

Fast Clothing, 304 N. Palm Canyon Dr., Palm Springs, CA 92262-5642 James Duray

Starwide Mini Storage Barstow, 30448 Rancho Viejo Rd., Ste. 110, San Juan Capistrano, CA 92675-1513, Garfield Logan

Riso Enterprise, 30475 Sierra Madre Dr., Temecula, CA 92591-7309, Sonia Cervantes

Club Deportivo Jalisco, 3050 N. Ashford Ave., Rialto, CA 92377-3871, Abundio Lepe

Bernardino, CA 92405-4012, George Tumkaya

Insurance Damage Restoration Const Co., 30706 Debbie Ln., Lakeview, CA 92567-9210, William Ginger

Sand Dollar Enterprise, 3078 Cedar St., Riverside, CA 92501-2330, Mary Sands

The Cntr. For Wellness, 308 W. State St., Redlands, CA 92373-4653, Carol Hindman

A M S Marine Service, 30821 Miradero Dr., Redlands, CA 92373-7429, Ralph Sinke Jr.

Joseph & Sons Construction, 30932 Andrews Way, Temecula, CA 92591-7260, James Joseph

K C D T Trucking Co., 3094 Poplar St., Rialto, CA 92376-6787, Deandre Jefferson

Tak Chun Trading Co., 3095 Christianne Cir., Hemet, CA 92545-1592, Alice Pat

Sure - File Filing Systems & Supplies, 310 E. San Jose Rd., Unit 114, Palm Springs, CA 92264-9352, Joanneh Dean

Custom Computers, 31179 Camino Verde, Temecula, CA 92591-2012, Anthony White

Genuine Wholesale, 3122 N. Riverside Ave., Rialto, CA 92377-3900, Sean Morris

Certified Used Tires, 313 E. Grand Blvd., #C, Corona, CA 91719-1534, America Najarro

West Coast Mgmt. Co., 313 N. 2nd Ave., #B, Upland, CA 91786-6006, Pascal D'Silva

J A V 313, N. Fillmore Ave., Rialto, CA 92376-5617, Javier Robinson

Radical Edge, 3131 Arlington Ave., Apt. 143 Riverside, CA 92506-3242, James Apperson

Photographic Memories, 31502 Emperor Dr., Canyon Lake, CA 92587-7745, Darrin Oullette

S. E. K. Painting Co., 3152 Glenbrook St., Riverside, CA 92503-5429, Eun Kim

A & R Hot Wax, 31520 Jedediah Smith Rd., Temecula, CA 92592-2619, Adam Cole

After Hrs Word Processing, 31563 Calle Los Padres, Temecula, CA 92592-5818, Wendy Murdock

Canyon Lake Hair Studio, 31570 Railroad Canyon Rd., Canyon Lake, CA 92587-9444, Randi Larimore

C C 1/2 Hour Photo, 31755 Date Palm Dr., Ste. G, Cathedral City, CA 92234-3101, James Janusz

A & M Automotive, 31760 Mission Trl., Ste. B, Lake Elsinore, CA 92530-4557, Michael Baliani

Custom Bull Cabinets, 3184 Westfield Dr., Riverside, CA 92503-5832, George Robinson

El Amigo Market, 3195 Madison St., Riverside CA 92504-4477 Anan Kahala

America Crystal Water Int'l., 320 N. Euclid Ave., Ontario, CA 91762-3426, Alexandra Carnava

Great Nat'l Mortgage, 3200 Inland Emp Blvd., #240, Ontario, CA 91761 Felipe Lopez

Gift Baskets By Sue, 3204 Clear Lake Rd., Ontario, CA 91761-0408, Susan Baca

Video Center 2, 3205 Kendall Dr., #1a, San Bernardino, CA 92407-2011, Nabila Hamidzada

Turbo Tet Enterprise, 32385 Lakeview Ter., Lake Elsinore, CA 92530-0541, Theodore Chott

Digital Satellite Solutions, 32395 Clinton Keith Rd., #B7, Wildomar, CA 92595-8508 Thomas Scudder

Great Steak & Potato, So. 32500 Town Cir., #3148, Moreno Valley, CA 92553, Nick Lanni

M D Carpet Care, 326 Austin Way Upland, CA 91786-6430, Mario Rivas

Evco Electric, 32617 Machado St., Lake Elsinore, CA 92530-5322, David Evans

Walt's Stump Removal, 32842 Kentucky Ct., Yucaipa, CA 92399-1932, Walter Kroll

Prof Notary Svc., 32895 Ridge Oak Rd., Wildomar, CA 92595-9770, Diana Thomsen

MORE NEW BUSINESS

Fastrac Air Express, 3540 Hillside Ave., Norco, CA 91760-1549, Debbie Derenthal Shining Dental, 3568 Adams St., Riverside, CA 92504-3356, Ok Kwon Empire Construction & Floor, 360 Avery St., San Bernardino, CA 92404-1703, Gary Breshers

A New Hope Christian Learning Cntr., 3621 Corona Ave., Norco, CA 91760-1409 Jonathan Gibbs

Inland Eye Clinic Med Grp., 36243 Inland Valley Dr., Ste. 180, Wildomar, CA 92595-9548, Robert Duffin

Rejuvenation Resource Partners, 363 W. 25th St., San Bernardino, CA 92405-3725, Steven Christian

S & G Medical Technologies, 3630 Broadmoor Blvd., San Bernardino, CA 92404-1710, Kenneth Sullivan

Buyers Guide, 36369 Oak Ridge Dr., Yucaipa, CA 92399-5219, Steve Arthur

A Ray Of Hope, 3638 University Ave., Riverside, CA 92501-3349, Willene Nelson

Simply Dents, 36540 Timber Ln., Wildomar, CA 92595-9779, Carrie Llado

C R R Storage, 36700 Cathedral Canyon Dr., Cathedral City, CA 92234-7204, Gary Sanders

South Coast Signings, 3674 El Palomin Dr., Riverside, CA 92509, Kimberly Gatto

Southside Auto Body & Frame, 370 S. La Cadena Dr., Colton, CA 92324-3420, Abundio Castaneda

Golf Stop, 3700 Inland Empire Blvd., Ontario CA 91764-4906 Lawrence Wolcott

Rancho Riv Mobilehome Cntry. Clnb., 3701 Fillmore St., Riverside, CA 92505-4841, George Bravante

Wild Oak Enterprise, 37025 Oak View Rd., Yucaipa, CA 92399-9719, Denise Williams

H M S Int'l Travels, 3707 Grey Fox Ln., Ontario, CA 91761-1303, Shama Varma

Where Clothing Co., 3710 Harrison St., Riverside, CA 92503-4284, Gilbert Winstead

Dart. Hawaiian Classic Golf Tournament, 372 Muirfield Dr., Palm Desert, CA 92211-1731, William Kaanoi

3757 Mission Inn Ave., Riverside, CA 92501-3215, Garret Flynn Jr.

Oak Valley Golf Club, 37600 14th St., Beaumont, CA 92223-1428, D. Martin

Arrowhead Arabians, 3783 W. Meyers Rd., San Bernardino, CA 92407-1721, Ronald Potter

Ceramic Consultants, 379 S. Sierra Way Ste. A San Bernardino, CA 92408-1441, Ralph Katz

Mike Mosley Trucking, 380 N. Linden Ave., Apt. 906, Rialto CA 92376-8444, Michael Mosley

Sama Travel, 3827 Jurupa Ave., Riverside, CA 92506-2221, Oscar Chavez

Willis Specialty Programs, 3838 Camino Del Rio N., Ste. 222, San Diego, CA 92108-1763, Deborah Hayes

Super Banners & Signs, 38621 Hackney St., Hemet, CA 92543-1309, Debbie Shearer

Harper's P C Repair, 3883 Coyote Cv., Apt. C, Fort Irwin, CA 92310-1861, Brian Harper

Kidney Center, 39000 Bob Hope Dr., Rancho Mirage, CA 92270-3221, Jambur Chandrasekar

Seattle's Best Coffee, 3908 Grand Ave., #D, Chino, CA 91710-5421, Richard Gitchen

P. S. Construction, 3924 Yuba River Dr., Ontario CA 91761-0226, Sangki Yi

I E A Electric, 3940 Pyrite St., Riverside, CA 92509-1107, David George

Century 21 Cal Oaks Realty, 39429 Los Alamos, #A - B, Murrieta, CA 92562, William Watkins

Pure Platimun Band, 395 Ruby Ave., Hemet, CA 92543-7913, Dianne Michon

A Handy Secretarial Svc., 39559 Sarah Dr., Temecula, CA 92591-7329, Kathleen Opina

Designer Prints, 39604 Seraphina St., Temecula, CA 92591-7220, Gwen Kevington

G & G Sign & Post Co., 3964 2nd St., Riverside, CA 92501-2440, Shere Gasco

B Y R D Enterprises, 39739 Ridgedale Dr., Murrieta, CA 92563-5345, Rodney Byrd

Clara Wallace

Merchant Card Specialists, 400 Main St., Riverside CA 92501-1030 Mea Merchant Sv

Luis Gnr Mechanical, 401 W. 6th St., #B Corona, CA 91720-3352, Luis Gomez

La Cresta Plastics Fence Co., 40101 Avenida La Cresta, Murrieta, CA 92562-9346, Doug Anderson

Trinity Total Fitness, 4027 W. George St., Banning, CA 92220-3417, Giuseppe Monaco

Spa Doctor, 40294 Calle Torcida, Temecula, CA 92591-1785, Steven Hylink

Real Time Credit Processing, 4035 Schaefer Ave., Chino, CA 91710-5446, David Bennett

Quality Transcription, 404 E. 25th St., Upland, CA 91784-1106, Deborah Davis

Devout Life Christian Fellowship, 4055 Jurupa Ave., Riverside, CA 92506-2229, Loretta Woods

Jewel Detective, 40575 California Oaks Rd., Murrieta CA 92562-5856 Victoria Troyan

Applied Maintenance Engineering, 40580 Eastwood Ln., Palm Desert, CA 92211-6210, Armando Di France

Dank Computers, 40653 Via Diamante, Murrieta, CA 92562-8505, Christopher Charda

SS Spreader Svc., 4066 Hillside Ave., Norco, CA 91760-1516, Marjorie Spillards

R J Manufacturing, 40798 Los Alamos Rd., Murrieta, CA 92562-5835, Robert Lord III

Stonecrest Mortgage Co., 4091 Riverside Dr., Ste. 102, Chino, CA 91710-3195, Steve Shannon

Imagemakers Salon & Supplies, 40956 Calouka Blvd., Murrieta CA 92562 Joanna Ferber

Postal Connection Of America, 40960 Cal Oaks Rd., Murrieta, CA 92562, Rodney Davenport

Streeter Muffler & Hitch, 410 River Rd., Ste. B, Corona, CA 91720-1380, James Tarango Jr.

Advantage Medical Group, 41120 Washington St., Ste. 101, Indio, CA 92201-9511, Stephen Steele

Adebowale Fayemiwo

Neal Bros. Water Trucks, 41515 Yorba Ave., Temecula, CA 92592-2370, Jerry Neal

Mayflower Apts., 41550 Cherimoya Rd., Hemet, CA 92544-9796, Jane Schewchuk

Benson Family Medical Group, 41555 Cook St., Ste. 130, Palm Desert, CA 92211-5184, Aurora Benson O D

Beds N Threads, 41630 Winchester Rd., Temecula, CA 92590-4838, Shelley Smith

Disabled Golfers Found. Inc., 41687 Avenida De La Reina, Temecula, CA 92592-5418, Andrew Thorpe

The Home Buyers Marketplace, 41690 Enterprise Cir., N. Ste. 200N, Temecula, CA 92590-5620, Mark McKernan

Allbright Trusted Clean Svc., 4174 Larchwood Pl., Riverside, CA 92506-1183, Kimberly Lind

Hydro Dimensions, 41740 Enterprise Cir. N., Ste. 103, Temecula, CA 92590-5652, Arthur Berge

Hearing Aid Systems, 41800 Enterprise Cir. S., Ste. H, Temecula, CA 92590-4831, Don Tucker

Cal Drive In Dairy, 4183 Monroe St., Riverside, CA 92504-2965 Kaushik Patel

Design Cntr. Furniture Mart, 41905 Boardwalk R & S, Palm Desert, CA 92260, Jeffrey Runyan

Vision Corp Training, 41919 Moreno Rd., Ste. K, Temecula, CA 92590-1811, Daniel Huber

Golden Globe Travel Bureau, 4195 Chino Hills Pkwy., Ste. H, Chino Hills, CA 91709-2618, Bilal Bangoe

Perris Gold Time, 420 E. 4th St., #9, Perris, CA 92570-2201, Heung Lee

Essence Hair Salon, 420 N. McKinley St., Ste. 102, Corona, CA 91719-6504, Michell Storar

Classic Travel Agency, 42171 1/2 Big Bear Blvd., #G, Big Bear Lake, CA 92315, Linda Johnston

Western Engineering, 42236 Sarah Way, Temecula, CA 92590-3463, Timothy Hellweg

Best Home Loans, 42800 Bob Hope Dr., Ste. 209G, Rancho Mirage, CA 92270-4438, Best Loans Inc.

Paiko Diesel, 4315 Santa Ana St., Ontario, CA 91761-7872, Sandor Paiko

Carlos Iron Works, 4329 State St., Montclair, CA 91763-6032, Carlos Herrera

P P F Distributors, 4345 David Way, San Bernardino, CA 92404-1413, Pierre Ferland

K B Trucking, 4352 Village Dr., Chino Hills, CA 91709-3725, Keith Bacon

Financially Fit Tchrs Assoc., 4357 Ridge Park Dr., Ste. 203, Temecula, CA 92590-3613, Loria Simmons

A A Mack Fasteners, 4361 Mission Blvd., Spc 188, Montclair, CA 91763-6065, Frederick Mc Millan

O - Ring Technology, 4375 Prado Rd., Ste. 104, Corona, CA 91720-7444, Michael Conway

Randi's Ceramics, 4375 Prado Rd., Ste. 107, Corona, CA 91720-7444, Randi Jameson

El Kwik, 43830 Buena Cir., Palm Desert, CA 92260-2570, Gonzalo Salomon

Florence Lowell Realty, 44250 Monterey Ave., Palm Desert, CA 92260-2708, Jeffery Garatea

F C S., 44425 Indian Canyon Ln., Palm Desert, CA 92260-3041, Robert Fenton Jr.

Revcon Bearings, 44489 Town Center Way, #D240, Palm Desert, CA 92260-2723, Dean Bricker

The Lady Next Door, 4450 E. Florida Ave., Hemet, CA 92544-5021, Paula Holt

Valley Guide, 44535 Bedford Ct., Ste. C, Temecula, CA 92592-2552, Kimberly Pechner

Page Products, 44688 Clover Ln., Temecula, CA 92592-5843, Gina Pale

Palo Verde D M E, 450 W. Barnard St., #293, Blythe, CA 92225-1583, William Steele

Ranch Verde, 4513 La Sierra Ave., Riverside, CA 92505-2954, Jesse Arcilla

Q M G Real Estate, 454 E. 9th St., Upland, CA 91786-5339, Joshua Labarge

Starlite Promotions, 455 Iowa Ave., Apt. 6, Riverside, CA 92507-1313, James Snyder

B & J Machine, 455 S. D St., Ste. 9, San Bernardino, CA 92401-2019, Robert Coricelli

Buried In Books, 455 W. 4th St., #B, San Bernardino, CA 92401-1418, Daniel Bahner

8000 P C, 4601 Brooks St., Ste. 7, Montclair, CA 91763-4737, Sompat Saseung

Eaglelinks Golf Co., 46105 Portola Ave., #3, Palm Desert, CA 92260-5560, David Ruvalo

Corte Salamanca, Temecula, CA 92592-3721, Susan Burr

Good Year Real Estate Cntr., 430 River Rd., Ste. D, Corona, CA 91720-1381, Armen Kevonkian

CALENDAR⁹⁷

5 Get your finger on the pulse of the Inland Empire's economic growth at the 11th Annual Economic Forecast Breakfast. Sponsored by California State University, San Bernardino, the breakfast will take place from 7:30 to 10:30 a.m. in the Student Union Events Center. The economic forecast for 1988 will be presented by Howard Roth, vice president and senior economist at Bank of America. A panel of economic

and industry experts will be discussing how to "cash in" on the Inland Empire economic recovery. For more information, call Extended Education at (909) 880-5977, extension 310.

6 You've watched the groundbreaking, watched the construction and probably placed bets on when it's opening. The time has come! The new Ontario Convention Center is host-

REGULARLY SCHEDULED EVENTS

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/Networking, weekly 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing-business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Wednesday

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario. Contact: (909) 949-3525, or (818) 960-5834.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info:

Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Consumer Business Network, weekly, 7 a.m. at Michael Js, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

The Chino Hills Chapter of Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 3890 Grand Ave., Chino. Contact: Nicole Smith, (909) 393-4304, or Shirley Ash, (800) 767-7337.

Friday

Sales Success Institute - "Prospecting Without Cold-Calling!," with D. Forbes Ley, author of "Success Today!," weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com

Saturday

People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

ing a week-long Grand Opening Celebration, from Dec. 1 to Dec. 7, with a Grand Opening Dinner Gala on Dec. 6. The gala committee has established a minimum goal of raising \$300,000 to benefit San Antonio Community Hospital. Sponsorship opportunities are available. Tickets cost \$150 per person. For more information, call Benay Ramirez at (909) 920-4966.

7 Get into the holiday spirit with a group of people who are into spirits — the Thornton Winery. Wrap up your day at 4 p.m. and head on over to the Fourth Annual Christmas Tree Lighting Ceremony. A 30-foot tree will light the evening skies while carolers set the mood with their soft tunes. The event is open to the public. For more information, call (909) 699-3021.

9 Want to take your business to the next logical step? Learn how to market your business on the Internet. Hosted by the Oakland Electronic Commerce Resource Center, the three-hour course will discuss high-profile business ventures on the Internet, Web page marketing strategies, methods of reaching a broader audience on-line, servicing clients via e-mail, on-line catalogs and electronic commerce, how to fulfill your business networking needs and the newest programming languages. The course will be held at the California Manufacturing Technology Center, 2151 Convention Center Way, #108-C, Ontario, from 9:30 a.m. to 12:30 p.m. The cost of \$25 includes light refreshments. For more information, call (800) 300-2682, extension 3004.

12 Take a look at unsolved mysteries — those dealing with unemployment insurance, that is. The seminar will take place at The Employers Group Regional Office, at the Mission Financial Center,

3600 Lime Street, Suite 421, Riverside. Cost for the seminar, which takes place from 9 a.m. to 11 a.m., will be \$65 for members and \$80 for non-members. To make reservations, call (909) 784-9430.

13 Get around on the town during Cruise Night. Sponsored by the Temecula Valley Car Club, cruising will start at Siggy's, located at 26820 Jefferson Ave. in Murrieta. Hop into your four-speed, dual-quad, positraction 409, turn up the tunes and cruise from 3 p.m. to 6 p.m. For more information, call Tom McCarthy at (909) 698-4300.

24 Enjoy the idea of sitting down, swapping stories and sharing dinner with a group of friends? Then join the Community Potluck at the Temecula Community Center. Located at 28816 Pujol Street, the doors are open from 6 p.m. to 8 p.m. Bring enough eats to serve six to eight people and your own place setting. For more information, call the Community Service Department at (909) 694-6480.

25 Let someone else do the cooking on Christmas Day. Take a trip through the beautiful autumn splendor of Temecula and stop at the Thornton Winery. Enjoy a four-course meal (one of four from which you can choose) for only \$35 per person. The times for the meals are 11 a.m., 1 p.m., 3 p.m. and 5 p.m. For more information, call (909) 699-3021.

27 Homemade crafts, artwork and much more line Temecula's Third and Front streets in the morning. Take a leisurely stroll among the booths at the Farmers Market, which lasts from 8 a.m. to 12 noon in downtown Temecula. You might even find some great decorating ideas for the New Year.

EXECUTIVE TIME OUT

South Lake Tahoe: A Touch of Eden

by Camille Bounds, Travel Editor

Pristine, beautiful, glorious, exquisite and lovely are all adjectives that have been used to describe South Lake Tahoe. They all fit, they all describe, but — when the light changes during the day and the blues and emerald greens blend into brilliant hues of mauves and crimsons, and as the sun sets with the reflection of the mountains on the water casting their snow-topped peaks off the edge of the lake — they all seem



Inn by the Lake

inadequate. The beauty of South Lake Tahoe is to be experienced, not described. One breath of the crisp, pure air, a vast view of the glorious trees that cover the area like a gentle green blanket throughout the valley and the clear reflections on the lake let the traveler know that here is a touch of Eden.

Kit Carson saw it first

In 1844, Capt. John C. Freeman with his renowned scout Kit Carson were the first white men to locate this remote area. Little did they realize that in less than 100 years the first casinos would open, ski resorts would be

built and more than 100,000 tourists at peak periods would flock to this mecca of spectacular scenery to enjoy unlimited activities and entertainment.

Ninety-nine point seven percent pure

Two thirds of Lake Tahoe are in California and one third sits in Nevada. The lake holds close to 40 million gallons of 99.7 percent pure, clear water (enough to cover the entire state of California with over 14 inches of water). With an average depth that goes from about 989 feet to about 1,640 feet in places, it is the second deepest lake in the United States after Crater Lake in Oregon. Straddling two states makes for a unique commercial set up. Cross the street into Nevada, gamble (minimum age 21) and get married (minimum age 18) with no waiting period. Cross back to California, go

horseback riding, ski and relax. The contrast makes for interesting vacations or honeymoons and an opportunity to be surrounded by the magnificence of natural elegance.

Things to do in summer

The Zephyr Cove Stables offer delightful trail rides with experienced trail guides and gentle horses. Take a bike ride into the historical parts of the area. Enjoy kayaking, jet skiing, ballooning, parasailing, river rafting, golf, tennis, fishing, bungee jumping, camping, back packing, every kind of water sport and even in-line skating.

In winter

This is a premier ski destination with at least 13 downhill resorts and 15 cross-country-skiing centers. Snowmobiling, snowboarding, sleigh-riding and ice skating round out just a few of the varied winter activities offered.

Year around

Take a two-hour cruise aboard the Hornblower's Tahoe Queen — the famous paddle wheeler cruises around Emerald Bay — for close-up views of historic Vikingsholm Castle, Fannette Island and Eagle Falls. Board a free five-minute shuttle to Nevada to the casinos and Las Vegas style entertainment.

A lovely place to stay

The Inn by the Lake is located only two miles from the Nevada casinos and five minutes from Heavenly Ski Resort and less than 45 minutes from 20 other ski areas. The Inn by the Lake is set just across from the lake amid pine trees, gardens and a waterfall that complement this idyllic peaceful setting. Large airy, comfortable rooms (some with balconies), lake views and fireplaces create a comfortable ambiance away from the hustle and bustle of the showrooms and casinos.

A heated pool, spa and redwood sauna are available. Free on demand shuttles will take you to the glitter and excitement whenever you desire. A pleasant friendly staff will see to all your needs and a continental breakfast is included with your stay.

For reservations and information, call (800) 877-1466

A superb place to dine

The Fresh Ketch has a menu that will please the most discerning gourmet. Appetizers have one big problem, which to choose: saffron steamed mussels, heirloom tomato and fresh mozzarella salad, crispy calamari and a special blend of marinated olives that would make an olive lover hyper-ventilate.

Fresh salads and soups are only a few of the choices which must be made. Main courses fall into that same category. Everything is fresh and superbly prepared from fresh lobster to a fine grilled rack of lamb topped with a tapanade sauce to die for.

One fares no better with desserts. Kimo's hula pie, (macadamia nut ice cream topped with hot fudge and whipped cream — be still my cholesterol). Chocolate decadence cake, key lime pie and New York cheese cake are just a few of the tempting array of desserts. Pungent coffees, lattes, cappuccinos and espressos are available. An excellent bar and wine list complete this very fine menu. Great service and genteel ambiance abounds.

The Fresh Ketch is located at the Tahoe Keys Marina, the lake's only protected inland marina. Reservations are recommended. Call (916) 541-6329.

The Forest Buffet at Harrahs Lake Tahoe is the best bargain anywhere. Located on the 18th floor of the casino/hotel, it offers a stunning view of the lake and mountains and good food at great prices.

Getting there

Southwest has flights from Ontario, Orange County, Burbank and Los Angeles to Reno. Connect with the Casino Express (next to the baggage area), which provides an almost hourly shuttle service to S. Lake Tahoe in a one-hour and fifteen-minute comfortable ride on a luxury bus. Call (800) 446-6128 for information and reservations. America West, Northwest and Reno Air also provide air service from Los Angeles.

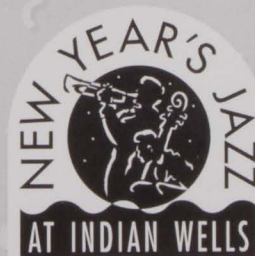
Grayhound bus, train and car are other options. If you opt to go by car, take chains during the winter months; they are sometimes mandatory. Be sure to check the weather.

Camille Bounds is the Travel Editor for Sunrise Publications and The Inland Empire Business Journal.



Why Wait Until the Year 2000 to Celebrate New Year's?

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B.B. King



Maria Muldaur



Clarence "Gatemouth" Brown



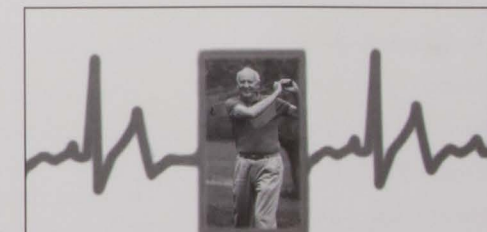
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Poncho Sanchez

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