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VOLUME 11, NUMBER 10

\$2.00 October 1999



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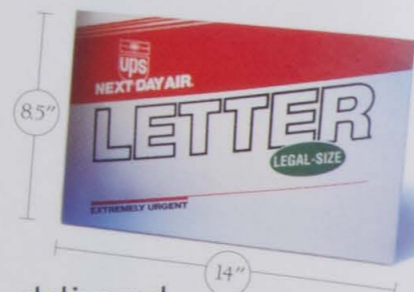
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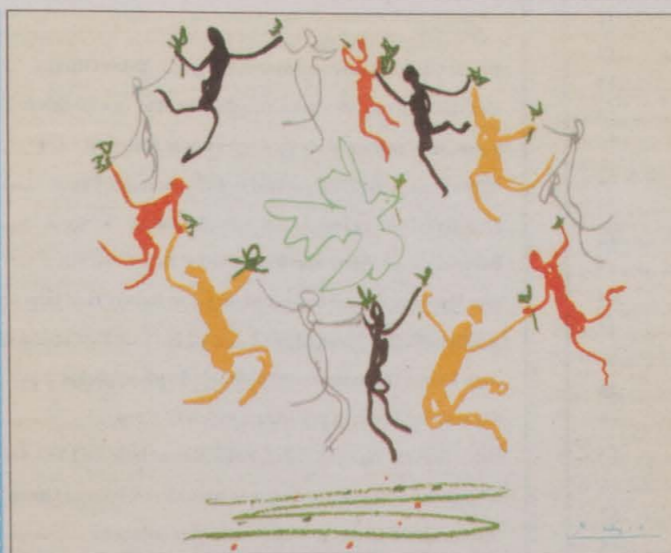
see Page 7
 John Richardson

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VOLUME 11, NUMBER 10

OCTOBER 1999

*Picasso Edition
 Ceramics from
 the Edward
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 ence for art
 lovers
 during the
 inauguration of
 the new exhibi-
 tion season at
 the California
 State
 University's
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 Bernardino. The
 Picasso exhibit
 will be on view
 through Nov. 7.*



"Peace," a global-oriented theme drawing by Picasso, is an example of one of the subjects also used as a ceramic plate design, as well as an inspiring print. Central to the piece is the aqua-toned dove of peace holding an olive branch and surrounded by figures in gray outlines, yellow, red and black.

AT DEADLINE

Los Angeles Times Launches Coverage of the Inland Valley Region

The *Los Angeles Times* is expanding its coverage of the Inland Valley region with the launch of a Monday-through-Saturday community news section—the Inland Valley Our Times. The section appears inside the newspaper and focuses on: Chino, Chino Hills, Claremont, Diamond Bar, Fontana, La Verne, Montclair, Ontario, Pomona, Upland, Rancho Cucamonga and San Dimas, with an initial daily circulation of 45,000. The new publication will cover general community news, local government and politics, environment and transportation, healthcare, educa-

continued on page 37

Inland Empire Provides Fertile Soil for Fast-Growing Hispanic Businesses

by Georgine Loveland

Hispanic businesses are thriving in the Inland Empire. **Network Construction Services of Moreno Valley, Porrero Enterprises Inc.** of Upland, and **Spectrum Communications Cabling Services Inc.** of Corona are included in the "100 Fastest-Growing Companies" listing in the July/August 1999 issue of *Hispanic Business* magazine.

Manuel Ortega is the owner and president of **Network Construction Services**, ranked as the fifteenth fastest growing Hispanic business in the nation by the magazine. His company contracts for public works projects

involving the installation, retrofitting and upgrading of data communications systems on public school campuses, and has worked in 50 percent of the school districts in Southern California. Millions of dollars are spent to bring public schools up to current Internet standards, paid for through government subsidies, Ortega explained.

Network Construction has doubled in growth in all sectors in the last year, an accomplishment that Ortega attributes to his dedicated staff, which now numbers 50. "They give up a lot," the owner said. "During the school year, we must work at night.

continued on page 16

Federal Antitrust Suit Targets Sempra's SoCalGas for Alleged Deceptive Billing

A federal lawsuit was filed against Southern California Gas (SoCalGas), a subsidiary of San Diego-based Sempra Energy, alleging violations of federal antitrust law and California's Unfair Business Practices Act. A competing gas provider, ACN Energy, alleges in the suit that SoCalGas sends confusing and misleading "phantom bills" to thousands of ACN customers.

The suit seeks a court order enjoining SoCalGas from continuing its practice of sending false or misleading materials to ACN customers. ACN alleges that SoCalGas engaged in illegal activity intended to damage competition, preserve its monopoly power, and destroy ACN's relationship with its customers. The suit also seeks unspecified damages.

"SoCalGas' actions have not only been to the detriment of ACN Energy, but also to thousands of

customers throughout Southern California," said Glenn Williams, CEO of ACN Energy. "SoCalGas needs to accept the reality of competition. Engaging in misleading and deceptive practices with ACN Energy's customers is a

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The Case of the Disappearing Doctors — A Crisis in California

by Georgine Loveland

Monitoring the increasingly erratic heartbeat of the state's healthcare providers, the California Medical Association reports that 75 to 90 percent of medical groups and IPAs in California are in serious

financial trouble. The accelerating pace at which physicians' groups are either declaring bankruptcy or are poised on the brink, has many health care professionals and concerned patients searching for a cure for the disease of grossly inadequate HMO *continued on page 26*

Save the Date

1999 Annual
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 Friday, November 19, 1999

EDITORIAL

Do You Even Care Who You Vote For?

Do you really know what it is you're voting for? I don't mean the school board and water commission candidates. Nobody knows them. I am talking about things like the recent special election for the Forty-Second Congressional seat. Such elections traditionally give the vote to the widow. This has been true for everyone from Hubert Humphrey to Sonny Bono.

But, the widow of George Brown did not win. She was defeated by Joe Baca, a man who had said long ago that he wanted to be a member of the U.S. House of Representatives.

While I was surprised that Marta Brown lost, that was not the real shocker of the election. What shocked me was that Rob Guzman got more than 700 votes. Not that there is anything wrong with Mr. Guzman, but he had bowed out some time ago. He had hoped to help fellow Republican, Elia Pirozzi, build a united party front against several Democratic candidates.

So, who voted for the man

who had dropped out? Did they know that he had quit the race? Did they just look at the ballot and vote for some party member? I would hope not. I would like to think that people who exercise their voting privileges in this country have some idea of whom they are voting for, especially when there is only one item on the ballot. This, of course, has happened before. People who are in prison and people who are dead receive votes for some office.

Just recently, in L.A. County, the long-standing sheriff, Sherman Block, died just hours before the election. His opponent won, but the deceased garnered many votes. True, some were absentee votes cast weeks before, but some people cast their vote for a man they knew could never serve...I don't understand why.

In the case of the Forty-Second District, we now have another run-off—Sen. Joe Baca against Elia Pirozzi. I hope that the voters will take the time to make sure they know for whom they are voting, and why!

COMMENTARY

A Government of Lawyers, for Lawyers and by Lawyers

If I didn't hate cigarettes so much, if I didn't hate tobacco companies so much and if I didn't hate having to stand in front of buildings with slouching reprobates, I'd take up smoking.

It's the least a patriotic Californian can do to support early childhood education, the beneficiary of the state's new 50-cent-a-pack tax. With cigarette taxes way up this year, cigarettes sales have dropped almost 30 percent.

If everyone quits smoking, a lot of kids are going to lose out on preschool.

We voters in California put ourselves in that bind by passing Proposition 10 last year, so we can't complain. We just have to smoke, for the children.

California also is about to start receiving 1 billion dollars a year from the tobacco companies' \$206 billion-dollar settlement of a lawsuit against them brought by 46 states. Some legislators say the tobacco money should be spent only on health programs, while Gov. Gray Davis wants the money to go for general state spending.

I don't know where the cigarette industry gets that kind of money. But I do know I'm not taking up smoking to support the Department of Motor Vehicles, the California Department of Transportation and upgrades of the crummy state computer system.

Now I need to take a drag just to consider the implications of the latest action by the fourth branch of government, the lawsuit branch.

The federal government has filed a lawsuit against the tobacco companies to recover billions of dollars spent over the years by the Veterans Administration, Medicare and other federal programs treating those with smoking-related illnesses.

The government is suing the entire tobacco industry under the organized crime statute, the first time in history an entire industry with stocks listed on the New York Stock Exchange has been considered a gang of racketeers.

That's one way to look at those in the business of making money from addiction and death. But what does that make the federal government? The feds, aware of the hazards of tobacco, have been giving subsidies and taking payoffs in the form of taxes from the tobacco mob for decades.

It makes the federal government a more powerful mob.

Lawyers for the tobacco companies called the federal government hypocritical. The tobacco moguls

should be able to afford better lawyers than that. You might as well call a cat furry.

Hypocrisy is as much a part of government as desks and memos.

What's new here is that if the government considers an activity dangerous or immoral, it no longer has the courage to outlaw it. Instead the government resorts to an extremely cruel but all-too-usual punishment in America: It sues.

Ours is now a government of the lawyers, by the lawyers and for the lawyers — and not just the usual lawyers, but ambulance chasers.

The symbol of our way of life isn't the Statue of Liberty holding a torch, but a woman holding a cup of hot McDonald's coffee.

Legislation by litigation is happening at all levels of government. State attorneys general scored big with that suit against tobacco companies. Cities are suing gun makers to recover medical costs of gunshot wounds.

Of course, Congress and state legislatures have an innate inability to act against industries that make big campaign contributions and have powerful lobbies or constituencies.

Cancer and gunshot wounds are expensive. So why not sue?

First it's just plain gutless. It's a way of saying an industry is evil, and we're going to take as much of its dirty money as possible. But we won't outlaw it.

Civil suits have easier burdens of proof, too. To win a civil suit against a tobacco company, the government doesn't have to prove beyond a reasonable doubt they are a bunch of racketeers.

The government just needs a preponderance of evidence.

Basically, the government is trying to drive an industry out of business without convicting it of a crime or taking a vote, and that just seems wrong, no matter how evil the industry might be.

Finally, the government lawsuits against the tobacco industry seem to be taxation with too much representation. The lawsuits provide employment to hundreds of lawyers, and taxpayers are paying for half of them. If you're a taxpayer and you smoke, you're paying for all of them.

Maybe I won't take up smoking after all. It leaves a bad taste in my mouth.

— by Rob Morse

CLOSE - UP

Each Season's Bounty Inspires Chef John Richardson's Artistic Creations

by Georgine Loveland

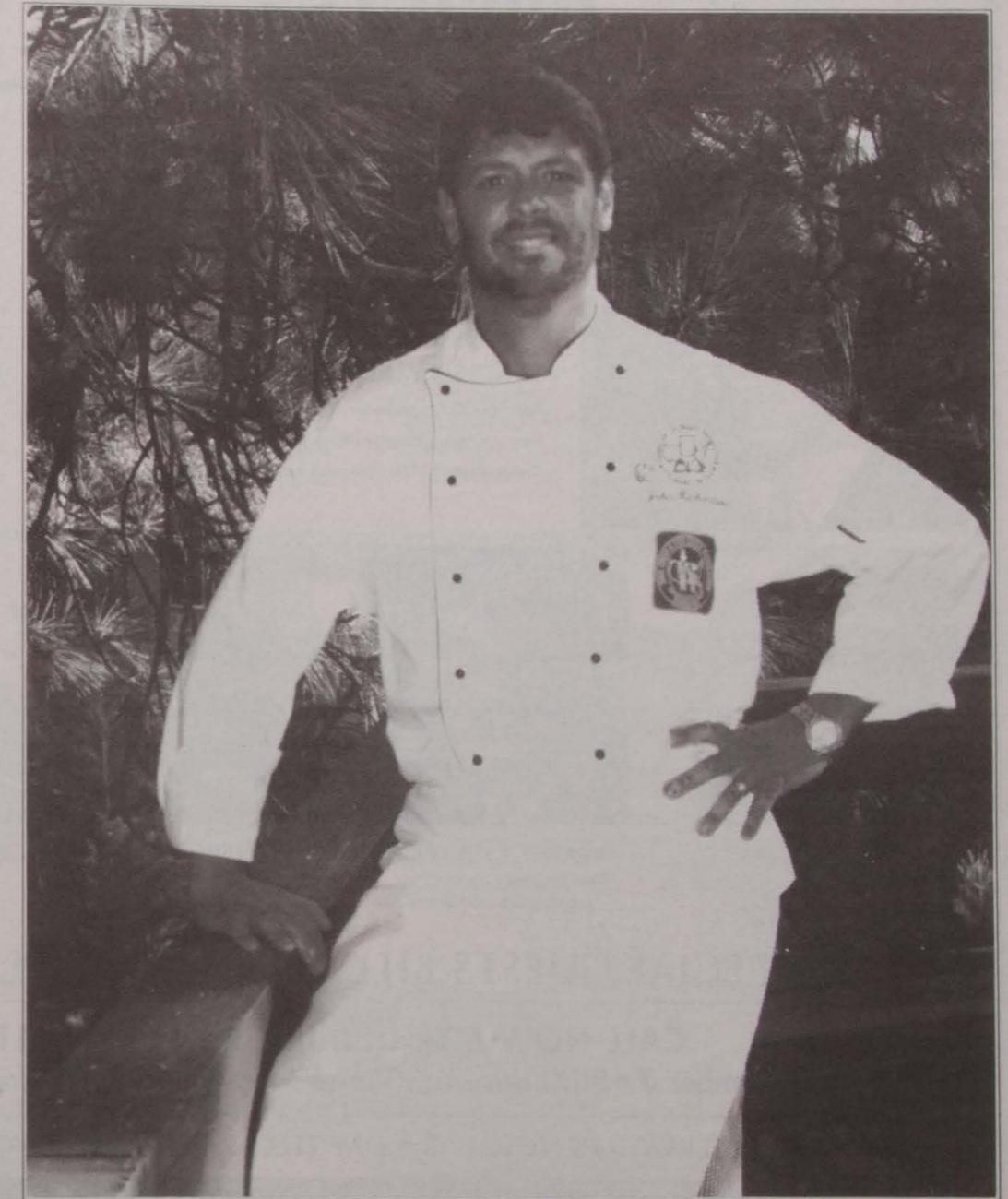
The ebullient and supremely talented executive chef, John Richardson, has returned to the high mountains of his childhood to please and delight diners at Mozart's Bistro in Big Bear Village.

Richardson was born in Alta Dena and raised in Lake Arrowhead. He was immersed in the restaurant and fine dining business from the beginning, as his father, a restaurateur, specialized in creating establishments that featured the best in fine dining accommodations...the stage was set for the son's eventual culinary stardom.

Richardson learned all aspects of the restaurant business, working as a waiter, cook, and manager. Following graduation from the California Culinary Academy in San Francisco, where he received classical training, he spread his culinary wings and took off for Stevensville, Md. As a favor to a friend of his father's, he helped establish Hemming Ways restaurant in the Chesapeake Bay area. He then glided over to The Charthouse Restaurant in Annapolis and became part of its managers' training program.

The young chef owned two restaurants in Park City, Utah, and later worked with some of the finest chefs who were creating beautiful food in Los Angeles. He then joined his father's restaurant in Redlands, Joe Greensleeves, which set new standards for excellence in the Inland Empire. The establishment has won many awards, including the "Gold Award for Contemporary and American Cuisines," and the "Award of Excellence" from the Wine Spectator.

After 10 years, Richardson became the executive chef of Mozart's, where the European-style ambience offered the perfect foil for the chef's uniquely personal style. "I follow the seasons," Richardson remarked. "I use what's happening now." He



John Richardson

gives well-deserved credit to his fine staff for his success at Mozarts.

The weather has a great influence on the chef's choices, and he is impatiently awaiting the ripening of his favorite butternut squashes, which is unseasonably slow this fall.

Widely admired for his wonderful sauces, Chef Richardson's "Soup of Two Soups" consists of

two purees, complimentary in color and flavor, that are somehow poured simultaneously into a bowl, with very steady hands, resulting in a clean line down the middle, and embellished with appropriate garnishes.

"I am an artist, and food is my medium," the chef explained. "People eat with their eyes first. If it looks good and tastes good, then you've won the game. But, it

could always be better. Sometimes, I wish I had just one more second before the waiter takes the plate, so I could improve on it a little more."

He is a member of the American Culinary Federation, the Southern California Inland Empire Chef and Cooks Association and an officer and member of the board, and the National Restaurant Association.

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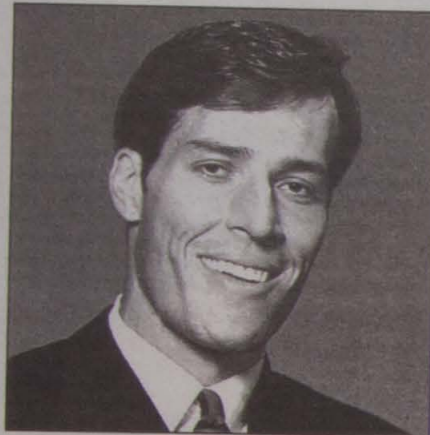
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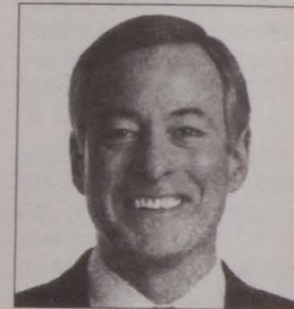
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CORPORATE PROFILE

Cliffstar Corporation—Celebrating 100 Fruitful Years of Growth

A company that was founded in 1899 in Bradford, Pa. by the Rev. Meyer Star, for the purpose of producing sacramental wine, has grown into the leading independent private label juice and juice beverage company in the United States. That same year, Herbert, one of Rev. Star's four sons who shared the company, moved the business to the Dunkirk/Fredonia, N.Y. area to take advantage of the Chautauqua County "grape belt."

In 1929, Herbert changed the company name to Fredonia Products. During the 1940s, the

grape industry enjoyed an unexpected boom in Puerto Rico. Due to a shortage of milk, parents were using grape juice to wean their children. The 1950s saw the beginning of grape juice products and the company pioneered the private label juice business.

In 1971, the company became the Cliffstar Corporation. Herbert Star's son, Stanley, bought out the other family members to become the sole owner, and in 1975, a grocery division was established.

During the last century, Cliffstar has seen continued growth, and has state-of-the-art

manufacturing facilities in Dunkirk and Joplin, Mo. and Fontana, Calif. The company also operates cranberry processing plants in Warrens, Wis. and East Freetown, Mass.

Currently, Cliffstar manufactures more than 145 fruit juices, teas, and low-calorie drinks. Profitable partnerships with national retail chains and wholesalers have positioned Cliffstar as the only national juice company committed exclusively to private label products.

Products are made to order with the highest quality ingredients and delivered promptly.

Contemporary management philosophies and a dedication to its customers maintains the company's position at the top of the private label industry. New products like "smoothies," exotic fruit blends, ciders, Juicy Magic™ and a sports drink, Traxx™ are a few of the expanding line of Cliffstar products.

From a small winery to the largest independent private label juice company in the nation, Cliffstar takes pride in the trust consumers have placed in its products for more than 100 years.



MANAGING

You've Got the Power

by Dr. George Weathersby

The Internet and other computer networks have changed the rules of value creation, in part by turning the traditional view of "decreasing returns to scale" on its head.

According to this 200-year-old view, as an organization grows in size, the incremental value of each new unit tends to decline because of increased complexity, rising overhead costs and other factors. But that concept is fundamentally wrong when it comes to computer networks. They multiply the power of each node by making its infrastructure and computing power available to every other unit. Each unit potentially adds value to all others.

Given this potential, I believe the business community has underestimated the effect of the increasing returns to scale of the Internet.

Consider that in 1998 alone, the market value of one on-line bookstore exceeded that of the two largest chains of physical bookstores. Internet access became the central point of the most significant antitrust suits since the AT&T litigation of 18 years ago, and the Internet became the preferred means of communicating vast amounts of information for governments worldwide.

At the national level, networks are having a tremendous impact because they are inherently global, provide widespread access to information and profit potential, and are virtually impossible to censor or constrain politically. Indeed, governments used to have almost total power over their commerce, information and flows of intellectual and financial capital vis-a-vis external markets. Now that power has been reversed, the state can only react

after the market has already moved over the Internet and similar networked flows of information.

As a result, nations with convertible currencies find their foreign-exchange rates dictated by the most aggressive global investor willing to risk hundreds of billions of borrowed U.S. dollars to speculate on market value. At the same time, every "Web-enabled" consumer can now purchase globally. With two-thirds of the GDP of developed nations driven by consumer demand, it is apparent that the forces and results of Web-based commerce cannot be predicted by business and controlled by governments.

Each type of capital in a company or nation — intellectual, financial and human — is now global, networked and managed by many parties that often are unrelated to the current institutions in power. In the hierarchy of international capital flows, the most transparent and mobile is information and intellectual capital, which flows all too freely on the Internet. Often, without any intervening agent or institutional clearinghouse, information is available on demand from scores of redundant sites at little or no cost.

Financial capital is the next most mobile because of the global infrastructure designed to facilitate capital flows among institutions,

governments and selected individuals. These flows can be huge and nearly instantaneous. Although most follow protocols and have checks and balances, the hedge fund disasters of 1998 demonstrated that the world's range is too open to extraordinarily high-risk "cowboy" capital, with the potential effect of global financial disaster.

Finally, human capital often is en route within a few hours and increasingly adaptable to local business circumstances. Through virtual organizations, human capital can be networked globally and applied locally with only the essential infrastructure provided by networks.

We are in the midst of a major discontinuity. In a former time, most elements of value, wealth and power were tied to land and to those who exercised economic, geographic and political control (literally, the wealth of nations). Today, value, wealth and power are virtually created daily and globally out of the intangible (information, ideas, software code, entertainment, etc.). The necessary capital — intellectual, financial and human — will flow almost intangibly to those creating value wherever they may be.

Dr. George Weathersby is president and chief executive officer of the American Management Association International. He is the author of six books and more than 50 articles.

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GETTING ORGANIZED

"GO" Week - Organizing for the Future

by Cyndi J. Torres

If you're lucky enough to get through a work day accomplishing what you set out to do, great. If at the end of your day, you are free of stress, even better! You are most likely organized and have a good handle on managing your actions.

Fast forward to the average person, who is probably feeling overwhelmed by all the things on today's to-do list. Are you worried about all that you have to do tomorrow, next week or even next year? If you're the business owner, are you so ragged from your roles as entrepreneur, manager, and technician, that you can't even think about updating your business and/or marketing plans to prepare for the success and future of your business? Not surprising, especially as we enter one of the busiest times of the year.

If you have procrastinated about getting organized, why not stop to get organized during the first week of October before the holiday rush begins? National Get Organized Week is October 3 - 9, and is an annual event sponsored by the National Association of Professional Organizers (NAPO). Our theme this year is "Organizing for the Future." So think about it . . . how organized are you for your future?

You might find it difficult to think about the future because disorganization is currently affecting either your personal or professional life (or maybe both). Stop for a few minutes and consider the following areas of organization in terms of deciding whether or not you need new, improved systems in place to deal with your future activities:

Values and Goals

First of all, have you taken the time recently to re-visit your values and think about what is truly important to you? Is your job or the work you do in line with your personal values? Do you have written realistic goals that are also in line with your personal values? Having balance between your values and goals helps bring harmony to your home

and in the workplace. If you haven't yet tried a planner system (paper or computer-based), please consider one for keeping your values in view, goals in track, and as a reminder system of what you want and need to do in the future.

Information Management

Just a decade ago, industry analysts pronounced the dawn of the paperless office. Despite technology advances, there is more paper than ever. Over 95% of the world's information still remains on paper in the form of published articles, letters, handwritten notes, forms, contracts, financial statements, business cards, and receipts. Add to that, digital information such as voice mail, e-mail and information available to us via the World Wide Web.

If your information management system is in the ancient form of an in-box sitting at the edge of your desk piled high with "stuff," it's time for a more efficient, sophisticated, and organized system to manage information in the future.

If you've resisted technology thus far, it's time to give in to it as it is the future. Invest in a computer. Research and invest in a software program that specializes in information management.

By the way, remember to practice the "Four Ds" rule for processing information — do it, delegate it, defer it, or dump it! Basic stuff, yet very effective.

Time Management

Time management is really self-management; we can't manage time, we can only manage ourselves in relation to it. Thus, we can't control how much time we have, but we can control how we use it.

The average employee spends 45 days a year procrastinating, holding on to projects and putting them off until a better time. It's just a bad habit, and by reducing procrastination, you substantially increase the available time in your day. Create a new habit of "doing it NOW" in order to have more time in the future.

Space Management

Having a place for everything and everything in its place simplifies life. Having an uncluttered desk or workspace increases productivity and allows for creativity. Most desks I see are cluttered with stacks of paper, office supplies never used, and memorabilia that has been there so long that you don't even see it. Your desk should be not only a place where you can function efficiently, but also a place where you like to be. Are you comfortable at your desk? Can you do what you need to do there easily? How does it look to other people? Does it reflect the message you want to give to the world about your work and your values?

By making organizing a priority today, you will accomplish what you

want or need to do in the future! After all, there is a certain richness to a life where you have time to stop and savor the moment instead of trying to accomplish three things at once.

Cyndi J. Torres is founder and principal of Streamline Organizing, a Pomona-based consulting business specializing in information and time management. She helps busy people get organized, save money, gain time, and increase their productivity. Her clients range from corporate executives to small business entrepreneurs. Cyndi is also available for in-house seminars on the subject of organization. She can be reached by e-mail at streamlineco@earthlink.net or by calling (909) 241-2690.

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COMPUTERS/SOFTWARE

From the "OO" Section: Your Last Y2K Warning

by J. Allen Leinberger

According to Jay Leno, the best thing about the Y2K computer bug will be the fact that John Tesh's electronic keyboard will shut down. If only that were true.

The fact of the matter is, now that we have survived the 9-9-99 threat, we have to accept the fact that nothing will happen at midnight on New Year's Eve.

Allow me to qualify that. We will party like it's 1999. Barbara Streisand will make \$13 million dollars for her performance that night at the Las Vegas MGM

Grand.

And one other thing — bankers are fully expecting a run on savings accounts, just in case the computers fail.

But they won't.

Oh, people may hoard their money all right, and they will all bring it back shamefacedly on Jan. 4. And they will be stuck with all of that bottled water and the crates of beef jerky and toilet paper that they have stored in their garages.

The 9-9-99 thing showed us the folly of it all. For one thing, midnight hits at 24 different times around the world, so Armageddon

would have to come at hourly points. If things are going to fail, they will go out in New Zealand first. And London will be hit before New York. California will know that Dick Clark blinked out in Times Square three hours before the West Coast has anything to worry about.

Then too, how accurate is your computer? Are you set to exact Greenwich Zulu Time? Are you synchronized to the U.S. Naval Observatory? If not, then your computer will determine when midnight occurs, based on its own internal clock.

I have three computers and they are all close, but they are still about a minute and a half apart. You may be one of those people who likes to set your watch ahead a few minutes so you won't be late. Do you do the same thing with your computer?

Time, you see, is relative after all. It is based on what we all agree on. We celebrate the birth of Christ on Christmas day, but most scholars now think He was probably born around 4 B.C., maybe in August. But, of course, it wasn't called August at that time, was it?

As with 9-9-99, many people start attaching other mystical references to the millennium event. The original idea was that some computers would be confused by the 00 and think it was 1900.

Later, people started talking about the "end times" and the Apocalypse. The "Final Days" are here again. The same thing happened in 999, and history tells us that people gathered in churches at midnight, awaiting the new century or the final Judgment. Do I have to tell you which came first?

So why doesn't your computer think it is 1899 right now? As long as time keeps on ticking, ticking, ticking into the future, why should it suddenly decide to go back? Your watch surely won't go backwards, and the computer in your car's engine won't notice the difference.

You might have a problem, but only if you have a very old computer with a very old and limited oper-

ating system. Banks have been required by the examiners to make sure that they are compliant. World governments, including our IRS, have spent millions to assure that things will be running fine over the holiday weekend. State and federal legislation has been passed to prevent ambulance chasing lawyers from profiting from any Y2K disaster.

The biggest problem right now, according to some experts, is that too many people have spent too much time and money on the "millennium bug" and not enough time or money on new technology. They are ignoring the hardware and software that they should be investing in right now.

Microsoft Windows 2000 is about to come out, as is Macintosh OS9. These programs are where the attention should be paid, and these new operating systems are fully compliant.

Perhaps the biggest losers in the Y2K non-event will be the millennium magazines, books, consultants and such, whose future ends on January 1st. Of course, they are already talking about upcoming trouble dates like 10-10-2000, the first eight-digit day of the new year.

Fortunately, humor is starting to override paranoia. I recently heard an old manual Royal typewriter referred to as a Y2K compliant word processor. KOLA radio (99.9 FM) is giving away a millennium bug, which is actually a year 2000 VW Beetle. *Fast Company* magazine ran a cartoon of an office door marked, "Y2K Inc. — Est. 1999."

Right now the lines of technology are blurring. Cell phones and pocket organizers are merging, so are TVs and computer screens. Digital video, musical downloads, HDTV, USB plugs and more are either here or on the way. To misquote somebody, everything new will be old again.

With all of the things you have to worry about on Tuesday, Jan. 4, 2000, planning for computers breaking down on New Year's Eve is, at best, wishful thinking.

EMPLOYERS GROUP

New Age Discrimination Law is Enacted in California

by Jim Kuns, J.D., Staff Consultant

Governor Gray Davis signed SB 26 on August 2, 1999. The bill, authored by Senator Martha Escutia, was created to nullify the decision in *Marks v. Loral* (1977). That decision permitted employers to lay off older workers because of their higher salaries, even if it represented a disparate impact on them.

Michael Marks worked for Ford Aerospace in Newport Beach. Loral acquired the company and eliminated Mark's job. He was 49 at the time and asserted that employees more than 40 years of age weren't given the same transfer opportunities given to younger employees. The California Supreme Court refused to hear Mark's appeal of an unfavorable ruling on his state and federal age discrimination claims. The lower court had ruled that: "Employers may indeed prefer workers with lower salaries to workers with higher ones, even if the preference falls disproportionately on older, generally higher paid workers."

The legislation supports the FEHA (Fair Employment and Housing Act) Commission's express policy, which condemns employment discrimination against older workers. The age life expectancy is currently more than 80 years of age, and many California residents either are or will be over 40.

According to the new law: "The Legislature declares its intent that the use of salary as the basis for differentiating between employees when terminating employment may be found to constitute age discrimination if use of that criterion adversely impacts older workers as a group, and further declares its intent that the disparate income theory of proof may be used in claims of age discrimination. The Legislature further reaffirms and declares its intent that the courts interpret the state's statutes prohibiting age discrimination in employment broadly and vigorously, in a manner comparable to pro-

hibitions against sex and race discrimination, and with the goal of not only protecting older workers as individuals, but also of protecting older workers as a group, since they face unique obstacles in the later phases of their careers. Nothing in this section shall limit the affirmative defenses traditionally available in employment discrimination cases including, but not limited to, those set forth in Section 7286.7 of Title 2 of the California Code of Regulations."

Senator Escutia said age discrimination claims filed in California are growing. About 15,000 claims have been filed in the last five years. "Now older employees have the necessary defenses in place..." she said.

California employers may still reorganize and reduce staff efficiently. Care should be taken to assure that there is not a disparate impact on older workers.

Supreme Court Rules on Punitive Damages and Sexual Discrimination

In *Kolstad v. American Dental Association*, 119 S.Ct. 2118 (1999), the Supreme Court decided job-bias plaintiffs can seek punitive damages without having to show their employer's conduct was "egregious." However, the Court also decided, regarding punitive damages, that an "...employer may not be vicariously liable for the discriminatory employment decisions of managerial agents, where these decisions are contrary to the employer's "good-faith" efforts to comply with Title VII."

On the one hand, the decision makes for employees to obtain punitive damages, and on the other it shields employers from vicarious liability for the action of supervisors who, without any management consent, violate an employer's good faith anti-discrimination policies. The decision does not impact back pay or other compensatory damage awards.

In 1992, Jack O'Donnell, director of legislation, legislative policy,

council on government affairs, and federal dental services for the American Dental Association, announced his retirement. Carole Kolstad was director of federal agency relations, and Tom Spangler was the legislative counsel for the association. Both applied for O'Donnell's position, and both had distinguished performance ratings.

Leonard Wheat (acting head of the Washington office) asked Dr. William Allen, then serving as respondent's executive director in the association's Chicago office, to make the final promotion decision. After interviewing Kolstad and Spangler, Wheat's recommendation was that Allen select Spangler to fill O'Donnell's post.

Kolstad filed a suit in Federal

District Court, claiming she was discriminated against in violation of Title VII of the Civil Rights Act of 1964. She asserted the entire election process was a sham, and that she was not selected because of her sex. The jury determined that Kolstad was discriminated against on the basis of sex, but the District Court disagreed, and the Supreme Court disagreed with the District Court, and sent the case back to the District Court.

Even if it's determined that Wheat, in fact, selected O'Donnell's replacement, Kolstad would have to show that Wheat was serving in a "managerial capacity" and behaved with malice or reckless indifference to Kolstad's rights.

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CORNER ON THE MARKET

Entrepreneurial Planning Not Quite Like Corporate Planning

by Ron Burgess

The year was 1587. Even though Queen Elizabeth had ordered construction of a fleet of warships, no British subject expected their small ships to give the 132 vessels and 3165 cannon of the invincible Spanish Armada much more than a black eye. But due partly to poor weather, the smaller, agile crafts outmaneuvered the large, heavy warships. With swift, close assaults, under the fire of the cannon, the guns of the English ships were trained on the unprotected underbelly of the behemoths, and won one of the most stunning victories in history.

Small business can learn something from this history lesson. Participation in the same markets (the open sea) as the large powers requires small, agile, hit-and-run assaults, because small business doesn't have the big guns. But interestingly enough, the planning process used by small and large business is surprisingly similar. Should this be? Generally the outline is similar but some of the fundamental issues should be different.

Large companies are driven by stock prices, profit and market share. Lifestyle, vision, and/or growth drive small entrepreneurial companies. Yet, planning seminars and business schools routinely

approach all sizes and types of businesses the same way: writing the mission statement, articulating the vision, reviewing strengths and weaknesses and building the action plan. In entrepreneurial companies, the first questions should be more like, what kind of lifestyle (income) is required? What type of working environment do you want to strive for? What personal gifts and abilities do you have? How should these talents be enhanced? How should the lack of necessary talents be mitigated? What is desired and what can be tolerated?

The next step is to determine if the business has the assets and core competency to achieve the results required by the owner. This process looks much like the model the large companies use in planning. The end result, however, is first measured against owner expectations, not stock prices or return on investments. If the business plan cannot supply the requirements, then the process is amended until it is balanced.

While the large business plan provides a road map for where it is going, the small business plan also provides the parameters for personal compensation, time off, and number of perks taken from the business. These are critical elements, as so many times a personal situation can become the neme-

sis of the business as well.

Let's look into some of the more personal issues that require evaluation before and in conjunction with the business planning process. What kind of lifestyle is desired? This may be easy for some, but can be difficult for others. Some entrepreneurs go into business specifically to make more money than they can in the job market. If they want more money to increase their lifestyles, then this can be symptomatic of those who will have a hard time leaving the appropriate amount of capital in the business. It is true that a very large percentage of millionaires are small business people. However, it is also true that the average millionaire drives a large American sedan, not an expensive luxury import. They live in a nice, larger than average home, but not a mansion. The reason for the accumulation of wealth is due to many years of making a good income and saving a disproportionately large share of that income.

What is the desired work environment and work style? I have clients who simply don't want to wear a tie. They really enjoy the casual approach that some small businesses can afford. But, will this indulgence hurt the business? A women's fashion store would have a difficult time with credibility if the owner came to work in cut-offs. Some kinds of businesses cannot afford the personal appearance that may be desired. If this is the case, evaluate how important that work style really is.

Here is the most important question. Do you have what it takes? Entrepreneurial businesses are not easy (or everyone would do it). They require certain kinds of personal qualities to succeed. Self-discipline may be the most important, for obvious reasons, but other qualities are also critical. I have lost more clients to stress than to business failure. I like to think I have had something to do with the reduced business failure part, but it took me several lost clients to

realize how tough the stress was on them. Some people are just not wired for the constant pressure of leadership, cash juggling, instant decision making and dealing with people problems.

Success breeds another kind of issue-management skill. Some entrepreneurs are fine with a few employees, but a larger staff can require a totally different set of management skills. Some owners can't make the transition into a more organized and delegated work flow. Occasionally, the owner simply doesn't have the characteristics of a manager and will kill the business, without even knowing it.

Fortunately, most of these questions can be successfully explored. Be realistic about how much a business can contribute to personal lifestyle, and balance that with your business goals. Outside perspectives are often valuable to the entrepreneur. Get professional assessment assistance from experienced human resource consultants, industrial psychologists, or career coaches. Be wary of business planning professionals who have done work for large companies and focused on the numbers of planning. Remember they have experience building large war galleons—not swift, maneuverable sailing vessels. If possible, find planning assistance from those who have experience with many other small businesses. Another entrepreneur who was successful in another industry, and is now a consultant, may not yet have the perspective to do more than tell you why he was successful. The right personal assessment and business plan will easily pay for the good advice from experienced entrepreneurial planning experts.

Ron Burgess is principal of Burgess Marketing Management Consulting, he can be reached at H Y P E R L I N K mailto:ronb@burgessman.com or ronb@burgessman.com. For more information on this subject visit www.burgessman.com.

LAW

Chapter 13: The Wage Earner's Bankruptcy

by Lazaro E. Fernandez

We have all heard of the "wage earner's bankruptcy." What is it? It is Chapter 13 of the Bankruptcy Code.

The idea of Chapter 13 is for individuals with regular income—who desire to pay their debts but are currently unable to do so—to repay these debts through a court-approved plan. Thus, the real purpose of Chapter 13 for financially distressed individual debtors, is to propose a Chapter 13 plan and carry out a repayment schedule under which creditors are paid over an extended period of time. During the case, the debtor is protected and monitored by both the court and the Chapter 13 trustee.

In Chapter 13, debtors are permitted to repay creditors, in full or in part, in installments over a 36-month time period. During these 36 months, creditors are prohibited from starting or continuing collection efforts. It is possible to propose a 60-month plan. However, a debtor would need to show a good reason for this time period, and the court must approve it. No more than 60 months is allowed.

Any individual, even if self-employed or operating an unincorporated business like a sole proprietorship, can file a Chapter 13 case. However, the debt limits are no more than approximately \$269,000 in unsecured debts and secured debts are no more than \$750,000. Corporations and partnerships cannot file Chapter 13. Involuntary Chapter 13 cases are not permitted.

Note that an individual cannot

file under Chapter 13 (or any other bankruptcy case) if, during the prior 180 days, a previous bankruptcy petition was dismissed due to the debtor's intentional failure to appear before the court or comply with orders of the court, or if the

debtor voluntarily dismissed the Chapter 13 case after creditors sought relief from the automatic stay.

Chapter 13 is especially useful for dealing with taxing agencies and allows a debtor to pay taxes

through an orderly process. It can also be used to discharge debts that one might not discharge in a Chapter 7 case. It is a useful tool when used properly. If you are struggling to pay your debts, consider Chapter 13.

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Fast-Growing Hispanic Businesses...

continued from page 3

Trenches for laying electrical cables and wire must be filled in every morning and everything has to be put back together by 8 a.m. I have a good understanding with principals and faculty, because we are dealing with a tangible unknown—children—and the situation can be volatile, especially at the junior high level, when students see how far they can push."

One of the most advanced data communications networks in the entire country, recognized by the Smithsonian Institution in Washington, D.C. and included in its archives, is the one at the Hacienda LaPuente Unified School District. Network Construction installed the infrastructure and electrical system, and was involved in the project off and on beginning in 1991, and steadily since 1995.

Although retrofitting schools is the company's specialty, Ortega and his staff also upgraded the telecommunications system at the West Valley Detention Center, and the entire Glen Helen sheriff's facility. They worked in with the population at the detention center, he said, and near a live ammunition firing range at Glen Helen. Even so, those projects were "easier than the schools," Ortega commented, because of the constant concern regarding the children's safety.

People admire a beautiful building, for example, when it is finished, without realizing what sacrifice and hard work went into it, he noted. "It takes vision and courage; this is an aggressive and demanding business when your name is out there and you are contractually bound to a project."

Spectrum Communications Cabling Services, Inc. of Corona is an organization whose proprietor, Robert Rivera, refuses to print owner/president on his business cards, and sometimes pops in "Billy Bob" buck teeth for meetings with new vendors.

He is a serious businessman, however, with a faith in people that was not destroyed in the face of a betrayal that would have hardened the heart of most anyone. Six and a

half years ago, a trusted employee who was a secretary/accounting clerk and also a close friend of the Rivera family celebrated her five-year anniversary with Spectrum, and was presented with a Movado watch at a barbecue. Three months later, she was a guest at a July 4 celebration at the Rivera home; on July 7, the company discovered empty bank accounts—\$80,000 to \$100,000 was missing, and on July 9, the trusted employee fled the country.

In spite of the shock and pain "that tends to callous your heart," Rivera thanks God and his family—wife, Sherry; daughter, Jessica, 10; son, Bobby, 13, friends and loyal staff for his continued faith in people and the success of the 17 year-old business he started with just \$1,500.

On the lighter side, he remarked that he just wants his watch back.

Spectrum specializes in the infrastructure, equipment, wiring and connection of data communications systems in schools and provides Internet filtering to create "safesites" for the students. The company's services also include consulting, computer sales and complete transfer and configuration of systems when companies are relocating. It is listed as the 39th fastest-growing Hispanic business in the nation by *Hispanic Business* magazine.

Rivera's unique sense of humor has helped him through the hard times and honed his perspective on the importance of money. "The dirty secret to success is sacrifice," Rivera commented, "sacrifice of health and family."

"Dollars don't mean more happiness, just more stuff; which brings more responsibility. My financial advisors tell me what I will have when I'm 60. I don't want to wait for that. I want to spend time with my wife and kids now. Y2K can't take that away."

Rivera's philosophy is reflected in a foundation created by his company to which employees donate a percentage of their earnings to their choice of charitable organizations, which includes those that benefit battered women and children in need.

Porrero Enterprises Inc. of Upland, a grading and excavation construction firm, was started in 1985 by Henry Porrero Jr. as a consulting firm serving the construction industry. When Porrero received the general engineering "A" license in 1994, the foundation for the company, now number six on the fastest-growing list, was established.

At first, the company was not family operated, but, starting with Porrero's wife, Carla, in accounting, followed by son, Steven, currently in plan take-offs and estimating, and daughter, Christie Macchione, working as a dispatcher and in rental equipment, the transition is complete.

In addition, Porrero added, "Valuable employees: Steve Thompson and Richard Tompkins are 'jacks-of-all-trades who have added immensely to the company.'"

Independence and self-reliance are keynotes of Porrero's philosophy, but his first rule of business is "to learn right from wrong. The second is that being right doesn't mean you win!"

"There are three types of action

in a situation," he said—"action, reaction, and no action. We prefer to be an action company—let's solve the problem and talk about the 'why' later.

"We try to do things on our own," he said. "I know the government supplies bonding and even cash flow for small companies, but for us, we'll get our own and stand on our own.

"Support from local professionals in insurance and bonding, banking and accounting, have helped the company to keep on a fast track to success," he added. Porrero Enterprises is a member of the National Association of Women in Construction and several other construction associations.

When addressing the challenges of running a small, family-run business, Porrero said, "It is necessary to be able to carry the burden of knowing that, if you fail, not only do the employees and company lose, but the family loses also." However, for him, the rewards of working with his family and loyal associates toward a common goal far outweigh any pressure.

Searching for the Stars of Small Business

The United States Small Business Administration (SBA) is seeking nominations for Small Business Week award categories, which may be made by any individual or organization.

Each year, the President of the United States designates a Small Business Week to recognize small business owners and their contributions to their communities. Awards are given in several categories,

including advocate awards, small business exporter of the year, young entrepreneur of the year, welfare to work, and the Phoenix awards, given to those who contributed to disaster recovery.

Workshops on writing a winning package will be offered in Riverside, San Bernardino, Victor Valley, and the Coachella Valley. For more information, call Stacey Sanchez at (714) 550-7420, ext. 3202.

Save the Date

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Friday, November 19, 1999

An Intimate Tone is Set at the New "Manhattan Room" Jazz Supper Club

The New York Grill, located at 950 Ontario Mills Drive in Ontario, is pleased to announce the opening of the "Manhattan Room," the Inland Empire's newest, most intimate jazz supper club, "upstairs" at the New York Grill, on Friday and Saturday evenings.

Dinner will be served only between 6:30-9:30 p.m., and entertainment starts at 7:45-11:45 p.m. However, late night tables will be available after 9:45 p.m., and will feature late dinner, appetizers, desserts, full bar, and cappuccino.

The room can accommodate 50 people, who may choose from: prime steaks, Australian lobster tail, prime rib, garlic roasted chicken, rack of lamb and seafood specials, all presented with the attentive service that the award-winning restaurant is famous for.

Dinner prices range upwards from \$35, and there is a late night minimum of \$15. Closing time is midnight. For those who enjoy a fine cigar, the Manhattan Room's humidor is well-stocked with cigars that may be enjoyed on the patio.

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On Friday nights, the entertainment will be provided by Amanda and Larry Flayhive who have played all over the world. Amanda has worked with musicians such as: Patti LaBelle, John B. Williams, Anita Baker, and Luther Vandross and the Temptations. Larry has accompanied such artists as Robert Goulet, Anthony Newley, and Morgana King. He began his jazz career with

Chick Corea, and has played with many of the greatest jazz musicians, including Blue Mitchell and Ernie Watts.

On Saturday nights, jazz lovers will look forward to music presented by The Vickie von Eps Trio. A talented pianist and singer, the majority of Vickie's career has been spent in and around Boston, Mass. Heavily influenced by pianists: Oscar

Peterson, Gene Harris, and Les McCann, she has played at major jazz venues also featuring Art Farmer, Dakota Staton, Ruby Braff, and others. Vickie uses a direct approach in her interpretation of the great standards penned by George Gershwin, Cole Porter, Matt Dennis, and Duke Ellington.

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WHO'S WHO IN HOSPITALITY

Scott Megna

With nearly a dozen years in the hospitality industry and as general manager of the Riverside Convention Center, Scott Megna can indeed be considered "Mr. Hospitality."

Amidst the elegant, 50,000 square foot facility located in historic, downtown Riverside, Scott oversees a myriad of details and manages a range of responsibilities including the Center's operations, sales and finances. The Center attracts local as well as national meetings, conventions, and events.

Scott's personal life is literally symbolic of the harmonious marriage of efforts to promote Riverside: his wife, Debbie, is executive director of the Riverside Convention Bureau. This dynamic union has also born sons, Alec, 4, and Cory, 8 months.

Liko Smith



Liko Smith, the general manager of the Heritage Inn in Rancho Cucamonga, moved to the area just under two years ago after stints with public companies such as: Circus Circus Enterprises, Boyd Gaming and MGM Grand Inc.

A strong believer in business giving back to the community, Smith is a member of Rotary International; the Rancho, Fontana, Upland and Ontario Chambers; program committee director of the Rancho YMCA, and treasurer of the Greater Ontario General Managers Association (GOHMA), to name just a few.

Because there is so much to master in hospitality, such as: sales, marketing, yield management, operations, and human resources, he adheres to the basics to prosper long term in a changing environment. Heritage Inn, Cucamonga, finished 1998 with a record year,

and Smith is looking forward to a record year in 1999.

Dennis Wagner



Dennis Wagner has been appointed the new general manager at the Renaissance Esmeralda Resort in Indian Wells, a popular golf and tennis resort in one of the country's most affluent communities.

Wagner has been with the Marriott Corporation for 26 years, and prior to his new position was the general manager at several Marriott properties, including the Chicago Downtown Marriott, and the Hunt Valley Marriott in Baltimore, MD and Portland, ME, as well as vice president of room operations and regional director of room operations for the corporation in Washington D.C.

continued on page 20

HEALTH CARE

Advertorial

Kerlan-Jobe Orthopaedic Clinic Joins Heritage Hospital Team

The Kerlan-Jobe Orthopaedic Clinic is one of today's most recognizable names in the orthopaedic and sports medicine fields. Sports organizations and athletes from around the world take advantage of

its groundbreaking research, surgical innovations, and sports injury know-how. While fame may come from successfully treating sports celebrities, it is the individuals from all walks of life who entrust their

care to the Kerlan-Jobe Orthopaedic Clinic who further enhance the clinic's impeccable reputation.

Heritage Hospital is pleased to announce that the Kerlan-Jobe

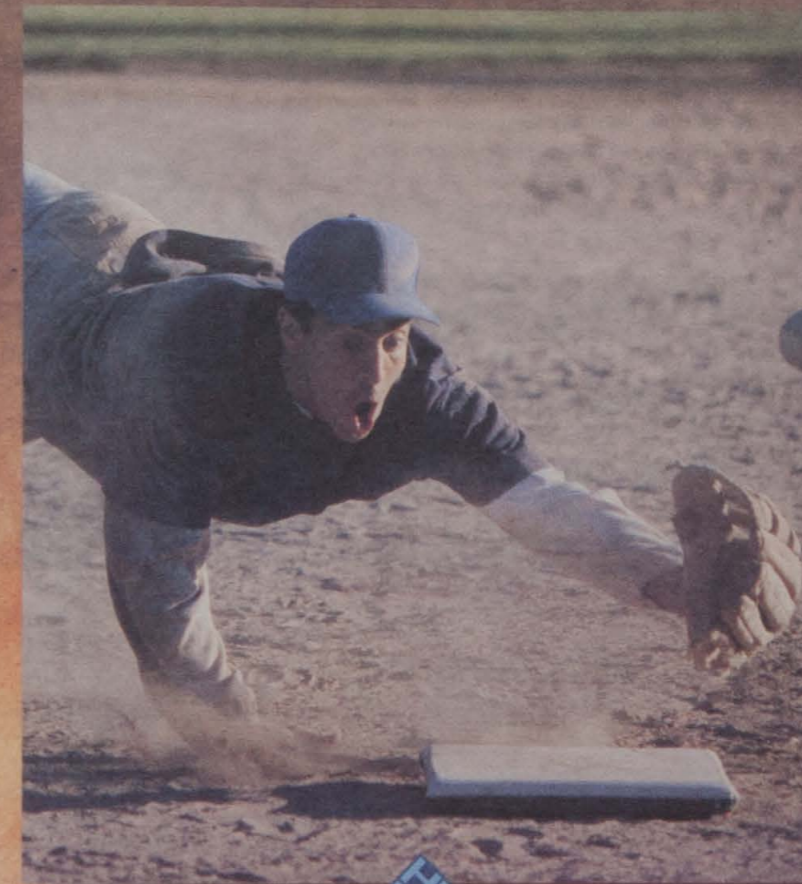
Orthopaedic Clinic has become a member of its team. No longer do you have to drive out of the region for top quality orthopaedic and sports medicine services. Instead, you will find this level of care right here in your own backyard. Whether you have a sports injury, back problems or arthritis, the doctors at the Kerlan-Jobe Orthopaedic Clinic at Heritage Hospital can help. For more than 30 years, the clinic has been recognized as the pioneer in orthopaedic and sports medicine research and education, diagnostic abilities, surgical interventions and outcome-focused rehabilitation. Each year the clinic recruits many of the nation's finest orthopaedic surgeons and trains them intensively in the latest techniques and procedures.

The staff at the Kerlan-Jobe Orthopaedic Clinic remains on the cutting edge of research into body alignment, motion, and muscle action during specific sports activities. Using this specialized knowledge, they have pinpointed the causes of injuries and improved the performances of well-known sports figures in such organizations as the L.A. Dodgers, L.A. Lakers, L.A. Kings, Anaheim Mighty Ducks, PGA Tour, and USC Athletics.

Likewise, these highly-skilled orthopaedic surgeons apply their knowledge to other aspects of orthopaedic care, including the diagnosis and treatment of spine, shoulder, elbow, knee, hand and foot disorders; orthopaedic trauma; arthritis; total joint replacements; congenital disorders; and work-related injuries. From school athletes and weekend warriors to individuals in household accidents and

continued on page 22

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1999 Annual
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Friday, November 19, 1999

WHO'S WHO IN HOSPITALITY

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Under his direction, the Renaissance Esmeralda Resort will cater to both convention groups and leisure travelers, featuring the award-winning restaurant, Sirocco, and the new Pavillion, a popular venue for events, weddings and conferences in addition to some of the finest recreational facilities.

Tim Sullivan



Tim Sullivan, the general manager for Marriott's Desert Springs Resort & Spa in Palm Desert, was formerly resident manager and director of operations, and has been with Marriott International for 20 years.

"I like the sizzle, excitement and diversity of working at a world-class destination resort," says Sullivan. "It's also very satis-

fying to lead a superb group of hospitality associates toward unparalleled levels of guest service."

Prior to relocating to Palm Desert, he was general manager of the Springfield Marriott in Springfield, MA, the Nashua Marriott in Nashua, NH, and regional director of operations for Marriott's Midwestern Region in Chicago, IL.

Sullivan began his career in the hospitality industry as an assistant housekeeping manager at the Crystal City Marriott in Arlington, VA. From there, he has held myriad positions—from assistant front office manager at the San Antonio Marriott in San Antonio, TX to front office manager at the Philadelphia Marriott in Philadelphia, PA.

Sullivan was recently awarded "GM of the Year" by the Marriott Corporation.

He is very active in the Palm Desert community and is a member of the Hospitality Industry Business Council for the Palm Springs Desert Resorts Convention and Visitors Bureau, and the City of Palm Desert Economic Advisory Committee.

Bunty Ahamed



Bunty Ahamed has been named general manager of the 512-room Westin Mission Hills Resort. Most recently, Ahamed was executive assistant manager of The Phoenician in Scottsdale.

No stranger to the Palm Springs area, Ahamed attended Palm Springs High School as a foreign exchange student from Sri Lanka. During college and following graduation, he held executive positions with the Palm Springs Biltmore Hotel & Resort, the Palm Springs Courtyard by Marriott and Marriott's Desert Springs Resort & Spa.

Ahamed graduated from California Polytechnic University in Pomona with a bachelor's degree in hotel/resort management. He has an MBA in strategic marketing from the University of California, Riverside. In addition, Ahamed holds a California Community College Lifetime Teaching Credential and for 11 years taught general business, marketing and hospitality courses at the College of the Desert in Palm Desert.

HMO/PPO ENROLLMENT GUIDE

A Perspective on the Changing Facets of the Healthcare Industry

by Georgine Loveland

Opinions on the rapidly changing face of healthcare in the state of California affecting the Inland Empire varies by individual and by industry. Of concern to every employer is the consequence of newly enacted and pending legislation in the healthcare field.

On Monday, Sept. 27, when Gov. Gray Davis signed a package of healthcare bills, Californians were granted the right to sue their HMO if they have been negatively affected by their HMO's decision to deny or delay necessary medical treatment. Most of these bills will take effect in 2001. "These bills, taken together, will ultimately put medical decisions-making back where it belongs: in the hands of doctors and patients," Gov. Gray Davis said.

Some of the Bills

Bills that have not been signed by Gov. Gray Davis are known by the terms, "enrolled" and "to enrollment," while "chartered" means the governor has signed the bill. Recently chartered bills pertaining to healthcare include: disability eligibility verification; employment sick leave; healthcare changes to specified programs; worker's compensation diagnosis/treatment availability and payment, and Medicare coverage—ensures that the federal government provides access to other HMOs or Medigap policies, for those abandoned by Medicare.

"Enrolled" bills include: second opinion healthcare coverage; creation of school-based health centers; special enrollment period for state retirees; Foster Children's Health Care Services Act, providing specified benefits for children in foster care, and Medicare supplement open enrollment for a terminated Medicare HMO member.

"To enrollment" includes: health insurance management and treatment of diabetes; healthcare benefits for breast cancer services; Med-Cal drug discounts for Medicare beneficiaries; hospice care, and a health pilot program for uninsured working poor families.

Profit and Not-For-Profit

The debate between for-profit and not-for-profit HMOs is not widely understood. Both for-profit and not-for-profit HMOs have to have a sound financial base to stay in business and maintain reserves for state and federal solvency requirements. Both types have to generate net income for investments in business expansion and technology. Publicly traded HMOs access capital through the stock market and not-for-profits through the bond market.

Dealing with change, while providing care

Anyone involved in the healthcare industry is expecting a lot of change, stated Cheryl Brady, spokesperson for **Pacificare of California**. "The new legislation is challenging to all who are trying to continue to offer affordable benefits. There are a lot of issues happening as the industry deals with overall rising healthcare and pharmacy costs. Pacificare's pharmacy formulary list includes about 1,600 drugs, and others can be authorized. We encourage and try to educate members about generic medications which are just as effective and cost less, and operate a mail order pharmacy to lower out-of-pocket costs," she said.

"Also, pharmaceutical companies enjoy a 20 to 30 percent profit margin, largely due to consumer advertising and the demand for "lifestyle" medications, such as Viagra, while HMOs operate at a two to three percent profit margin. This situation drives up costs," she added, "and there should be more control." Much of the pharmaceutical research is funded by the government and grants from other organizations, Brady continued. "Pharmaceutical companies and HMOs need to work together more to control costs."

The right of a consumer to appeal HMO decisions regarding procedures they want but are denied, concerns Jim Harris, spokesperson for **CIGNA Healthcare of California**. "This is what consumers want and should have," he said. "Some have supported an external review in these situations. Also, when a medical emergency arises, consumers must be assured that coverage will be there within the necessary time frame."

Aetna US Healthcare of California "is

somewhat opposed to mandating care by legislation, which ends up increasing costs," said Bobby Pena, head of public relations for the western region. "For example, he said, "The length of a hospital stay for a mother after she gives birth is variable, and should be up to the physician, not decided by mandated legislation."

Aetna insures about 21 million individuals nationally, but as large as the company is, it maintains a local market presence, commented Ed Tanida, general manager for the Inland Empire and Orange County. "We have the strength of the large market, but also have the feeling for the small." The company also focuses on preventative care by developing programs to educate their members, such as the Chronic Disease Program.

"Aetna, as a company, always tries to do the right thing. If you defer to doing the right thing, you're always better off. We try to get the member to the right place at the right time, then everyone is better off."

Open Enrollment

Open enrollment is a time when employers and employees host various healthcare providers and decide on any changes they wish to make in their contracts, or change companies. Some employers host health fairs inviting representatives from various plans.

Locally, Pilgrim Place in Claremont, a not-for-profit facility, holds its open enrollment event in March. A retirement community for retired Christian workers with at least 20 years of service in professional religious work insures 130 employees, who work 20 hours or more per

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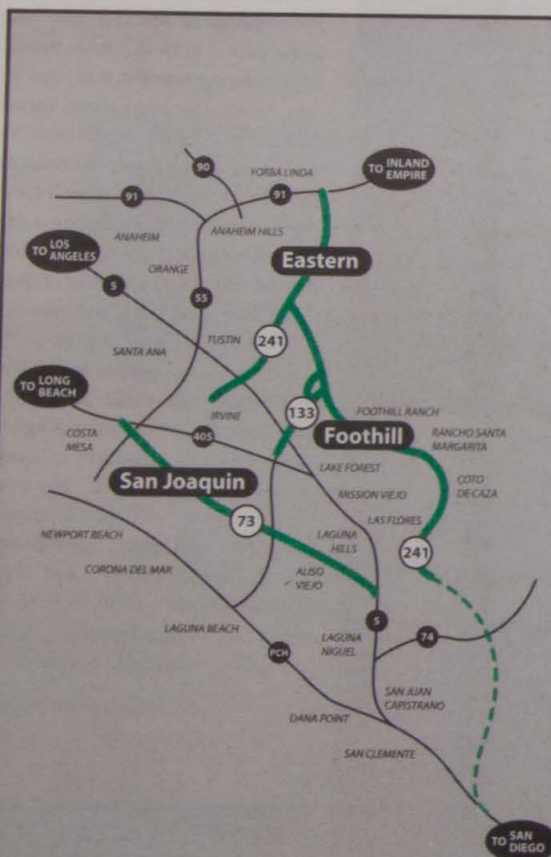
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HMO/PPO ENROLLMENT GUIDE

A Perspective on the Changing Facets...

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week, and are covered by a plan that is completely company-paid, for the employee. Additional coverage for dependents must be paid for by the employee. Until this year, employees paid into the plan, then Pilgrim Place began absorbing the full costs, said Mary Ann Macias, human resource manager. "We try to improve benefits as best as we can, according to our budget," she said. Also worried about rising healthcare costs and keeping a competent workforce happy, Ms. Macias noted that a proposed raise in the minimum wage would probably increase the cost of insurance.

Fairplex in Pomona — fairgrounds/convention center/trade show facility/child development center, employs 250 people year-round, stated Malti M. Desai, benefits administrator. The organization utilized an employee's survey to meet the need of the employees. Fairplex pays for 100 percent of employees' benefits, and 50 percent of their dependents. One hundred employees are union members and covered by their respective organizations. Open enrollment is held in May.

Human Resources

PIHRA (Professionals in Human Resource Association) is a non-profit organization with more

than 4,000 members, that serves as a forum for human resource professionals—those who are constantly faced with a vast array of employment issues, including healthcare. An annual seminar updates members on the latest developments in healthcare benefits, providing an up-to-date repository of information regarding the overall well-being of employees in the Southern California region.

Websites

www.healthgrades.com—Clarifies health insurance information; offers "report cards" on physicians, hospitals and health plans making it easier to choose the coverage you need. This site also offers

a glossary of medical terms and procedures.

www.healthplandirectory.com—Provides well-organized directories of physicians, hospitals, and health insurance providers; contact information on HMOs and PPOs, and physicians' backgrounds and board certification.

www.insweb.com/insurance101/qa/health-q.htm—Gives the searcher a straightforward list of answers to frequently asked medical insurance questions, and more.

www.medicarehmo.com—Use for information regarding Medicare HMOs and PPOs, and browse its Senior Web Center for articles on choosing the right health plan or doctor.

Kerlan-Jobe Orthopaedic...

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seniors with arthritis and joint problems, every patient is treated by professionals who know how to get you back into the game of life.

If an orthopaedic injury or condition is preventing you from enjoying life to the fullest, schedule an appointment with the Kerlan-Jobe Orthopaedic Clinic at Heritage Hospital. Call 909/481-2378.

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HEALTH CARE

Advertorial

The Importance of Businesses Giving Back to the Community

by Cyndie O'Brien

As the competitive business environment intensifies and companies search for ways to cut costs, it's easy to question the financial benefits of community-outreach or charitable programs. And yet, as Inter Valley Health Plan has learned, these are the programs and policies that can often help lead to a "healthy" company.

There are a number of major benefits that a company receives when it gets involved with giving back to the community that it serves and is a part of. We at Inter Valley are celebrating our twentieth anniversary in late October and we have always made our community a priority — both during the business day and after hours. We truly believe that two decades of fostering a community-minded attitude has helped nurture our success.

First, charitable contributions and events that benefit the community as a whole are benefiting the very customer base and driving force of an organization. One of the events we stage annually (each October) is our "Adopt-a-Grandparent" day. A space in a local park is reserved and about 100 children (selected by the local school district) are paired with local senior citizens for a day of story-telling, arts and crafts, free lunches, and a visit from the local fire department.

Some bottom-line minded corporations may argue that funds allocated to such events are "wasteful." This could not be further from the truth — they are, in fact, among the best investments a company can make. Over time, charitable events pay for themselves in the form of increased morale, more productive employees and a company that customers feel good doing business with.

For several years, Inter Valley has underwritten the activities of the annual "MS Walk" to raise money to help fight Multiple Sclerosis. Such a partnership has enabled us to play a role in an important cause, help a worthy charity raise funds, and establish positive name recognition

in areas we serve. We also host United Way company activities, promoting the United Way to all our staff.

Since the individuals who make up your local community often associate a company with the good deeds

it has done, it also is a wise move to engage in theme-appropriate community functions. For example, Inter Valley, being a healthcare-based organization, often holds regular, free health-related events in the community. One such Inter Valley

event is "Wellness on Wheels," an RV staffed with health professionals which provides locals with flu shots, hearing exams and blood pressure checks at no charge. Inter Valley frequently supports the health educa-

continued on page 25

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who pick up the phone to answer
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And, Inter Valley also has Member Service Reps who pick up the phone to answer your employees questions.

You'll love our responsiveness and our track record.



For 20 years, non-profit Inter Valley Health Plan has built a reputation of providing the highest level of service.

Service that now covers 5 counties in Southern California, and had 95% of our employers renewing last year.

That's because Inter Valley can give Plan members and

their employees something most health plans just can't offer; a guarantee that we'll return calls, promptly.

So call your broker today, and ask about the Health Plan that takes better care of everyone—especially you.



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Pomona Valley Hospital Medical Center Strengthens Learning Experience for Students

For many years, Pomona Valley Hospital Medical Center has been the training site of choice for hundreds of healthcare students. Clinical experience within a hospital atmosphere is the ideal venue for healthcare students to complete their classroom education, and apply cutting-edge technologies.

From high school students in the San Antonio Regional Occupational Program (ROP) and nurses in training at local community colleges and universities to physicians in the Family Practice Residency Program, PVHMC serves students of all ages. "We are really a center for education as well as a center for patient care," said Rita

Ostravich, director of education. "The hospital has built a strong reputation for being the benchmark in progressive education."

Since 1979, PVHMC has hosted the San Antonio ROP training program. This California legislated vocational training program is targeted to high school students, but is also avail-

able to adults if there are openings. Its goal is to equip students with the necessary skills for an entry-level position in the healthcare field.

At the college level, PVHMC trains students for various healthcare careers, including: nursing, physical therapy, and radiology, to name a few, in a class environment or one-on-one instruction. Undergraduate nursing students train in groups of 8-12, with an instructor, while graduate students working toward their BSN or MSN degrees are assigned to an advanced degree nurse. Nursing students work part-time for four to nine weeks.

The hospital also offers a Student Internship Program. Nursing students work in paid positions as hospital associates. In a partner relationship with Chaffey College, the medical center notifies the college when externship positions are available.

In the physical therapy department, a staff therapist works one-on-one with students from colleges such as Cal-State Long Beach, Cal-State Northridge, University of Southern California, Western University of Health Sciences, and Loma Linda University.

The radiology department also has an agreement with Chaffey College to train students in diagnostic imaging, and with Loma Linda University for sonography. "Our hospital has an extremely busy radiology department, so the students who train here are fully prepared for their careers as radiologic technologists," said Beverley Roberts, clinical manager of radiology.

PVHMC offers the family practice residency program for those who have their medical degrees, to provide physicians with the clinical experience they need to establish their own private practices. At the family health center, resident physicians see and treat patients and work in the local community.

As the medical center continues to lead the way in providing clinical training to students, both the hospital and the community benefit. Many of the highly trained medical students are hired by the hospital. Also, the knowledge these students have gained through their training experiences improves healthcare outcomes for patients and families in the local community.

High Desert Opportunity '99

OCTOBER 21, 1999

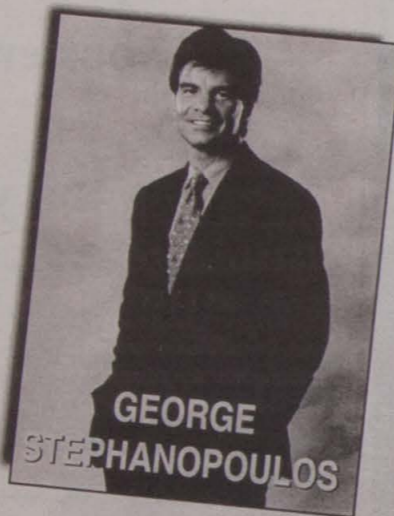
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HEALTH CARE

Breast Cancer Awareness Month Programs Being Offered

The Robert and Beverly Lewis Family Cancer Care Center of the Pomona Valley Hospital Medical Center is offering three free events for the public during October, "Breast Cancer Awareness Month." "Awareness, screening, and early detection can make a difference in the survival rate for breast cancer," said Linda Bosserman, M.D., F.A.C.P., associate medical director for the cancer care center.

On Wednesday, Oct. 6, from 7 to 8:30 p.m., the center has scheduled a program to help women understand the risk factors of breast cancer. Computer analyzed questionnaires, to determine the individual's risk of breast cancer, will be provided to those attending. Information about the new STAR (Study of Tamoxifen and Raloxifene) breast cancer prevention trial will also be discussed.

On Saturday, Oct. 16, from 11 a.m. to 2 p.m., women are invited to attend "In Touch with Breast Health for the New Millennium," an annual breast cancer awareness event, featuring a luncheon and fashion show. In addition to lunch, door prizes and educational displays, the program will include special presentations by

Businesses Giving Back...

continued from page 23
tion efforts of local senior centers as well.

Inter Valley Health Plan has made an organizational career of everything from food drives, free wellness classes and rebuilding damaged homes to delivering Christmas gifts and meals or sponsoring trips to baseball games for needy children in the area. Indeed, community giving is part of who we are at Inter Valley, illustrating clearly that benefiting others — benefits us.

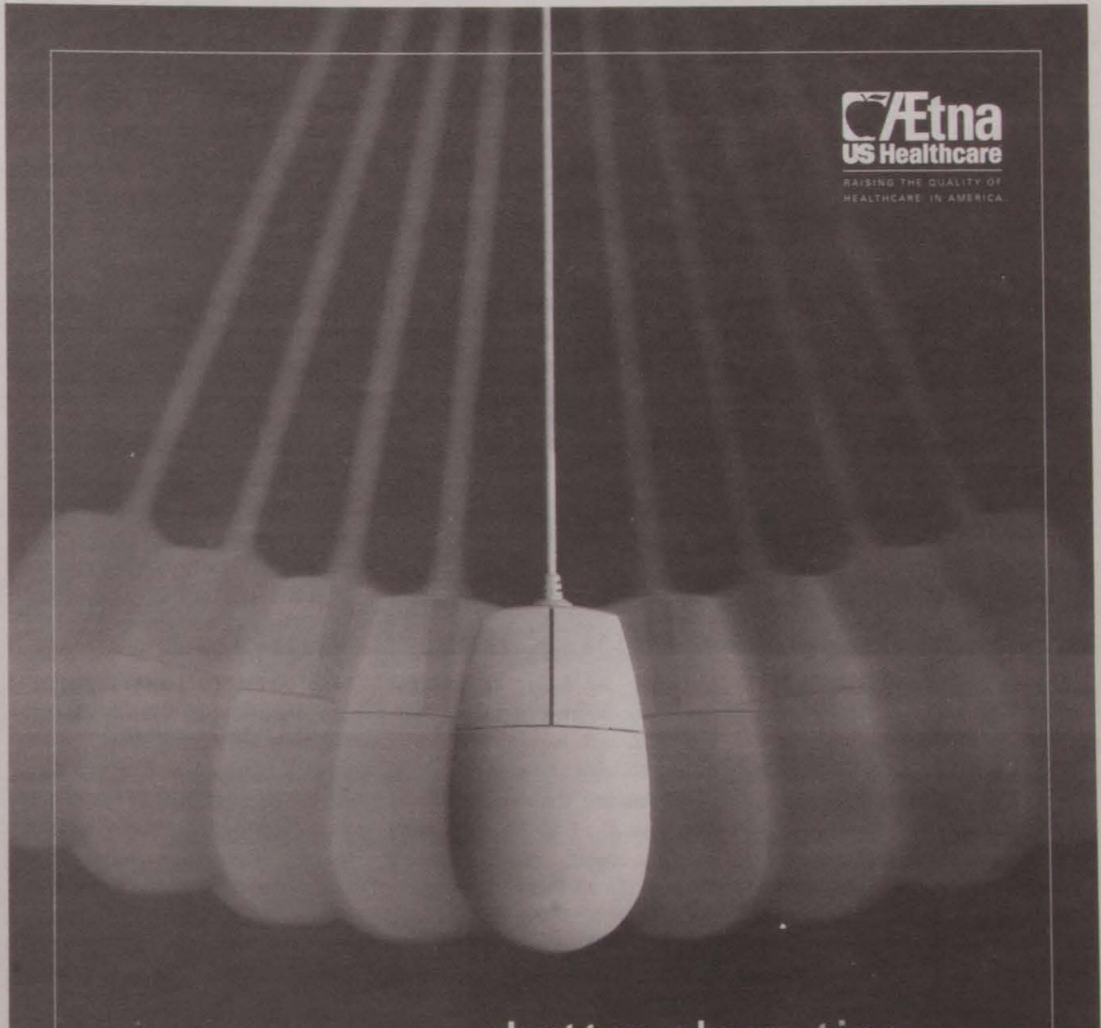
Cyndie O'Brien is Director of Corporate Communications for Inter Valley Health Plan, a non-profit HMO headquartered in Pomona. Cyndie is an active member in the community and serves on several boards, including the American Red Cross.

Jan Eggleton, R.T. (R)(M), who will speak on "What is New in Breast Imaging—Looking Into the Year 2000" and an oncologist, who will discuss future advances in breast cancer prevention and treatment. This event is being co-sponsored by Inter Valley Health Plan and ProMed

Health Network of Pomona Valley. On Wednesday, Oct. 20 from 2:30 p.m., a "Special Touch" breast health class will be held at the center. In conjunction with the American Cancer Society, this class focuses on early detection methods and includes clinical breast exams by the center's

experienced nurse educator. Reservations are requested.

The Calculate Your Risk and Breast Health classes will be held at the Cancer Care Center, 1910 Royalty Dr., Pomona. For information or reservations, call (909) 865-9555.



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HEALTH CARE

The Case of the Disappearing Doctors...

continued from page 3

reimbursements to medical groups.

Warnings of the potentially disastrous results affecting medical groups and independent physicians' associations comprising the 77,000 licensed physicians in the state show a growing financial burden which has been reported by the California Medical Association (CMA) and the accounting firm of PriceWaterhouseCoopers (PWC).

"Medical groups and independent physicians associations are going bankrupt across the state because HMOs are forcing doctors to do more with less," according to Jack Lewin MD, chief executive officer of the CMA. Individual physicians are in greater danger. "The picture is even bleaker for the individual physicians," stated Lewin. Price Waterhouse estimates that each doctor receives only \$13 out of the average \$120 healthcare premium paid in California, to run his or her office.

About 10 million people in California receive their medical care through medical groups or IPAs. The average capitated payment to a medical group is about \$30 per patient, a drop of 35 percent from 1990-93, while the cost of living has risen 25.2 percent, states the California Medical Association.

Capitation is defined as a fee or payment of a uniform amount for each patient and was formerly calculated on an actuary basis, a statistical approach of ascertaining insurance risks and premiums translated into a dollar value.

Now, however, reimbursements are set at whatever the market will bear, stated in a "take it or leave it" HMO contract. Health plans in California wield tremendous economic power over patients and physicians who have no choice but to go along with the plans' demands. This means the IPA (Independent Physicians Association) often loses money because it has contractually agreed to accept a certain sum for each patient's services, no matter how extensive they may be. The negotiating power is in favor of the

HMO which can always do business with another IPA.

"The intimate human relationship between healer and patient should not be jeopardized by any mechanical method of reimbursement, and that's what capitation does," stated Steve Thompson, vice president of the California Medical Association.

"Physicians should be able to negotiate," Thompson continued. "For-profit HMOs, many of which are traded on the stock market, are far removed from the ancient physician/patient relationship, and are based on greed and the desire to make profits. The bottom line has replaced service. Making profits off the backs of patients—I find that unconscionable," he concluded.

Where has the doctor gone? He or she is probably seeing another patient after spending an average of only 10 minutes with you. What about those questions you forgot to ask? This scenario is probably not the physician's fault. Some doctors are forced to increase their patient load because of financial burdens.

On the other hand, patients may feel they are facing an insecure healthcare future when they question what will happen to them if their physician or medical group goes bankrupt. The results could be disastrous, the CMA explains in its special report, "The Coming Medical Group Failure Epidemic," dated Sept. 2, 1999. There was a total of 113 bankruptcies and closures from 1996-1999 in the state and 12 in the Inland Empire.

The CMA Foundation's Summit on Medical Group Insolvency, and the PriceWaterhouseCoopers report, "Healthcare: An Industry in the ER," emphasize the financial instability among medical groups and independent practice associations, creating a classic "no-win" situation for both patients and their physicians.

Fifty-three percent of the 19 million Californians enrolled in managed care enter the healthcare system through physician organizations. The collapse of two of these organizations in one year, FPA Medical Management and

MedPartners Provider Network, resulted in many California physicians shouldering more than \$100 million in unpaid bills for services provided to HMO patients. Recently, it was reported that six more physicians organizations, representing 650,000 Southern Californians, are for sale.

In March, 1999, a California State Senate Insurance Committee hearing revealed that there were interruptions in care that resulted in serious harm to patients and physicians alike.

Also in March, one major health plan tried to force 90,000 of its Southern California patients to leave their MedPartners-affiliated physicians. Only after government officials protested were patients allowed to keep their original doctors.

What needs to be done to improve the situation? Five solutions are offered in the report: (1) Give physicians the power to negotiate with the HMOs. Currently, health plans exert so much economic power that neither patients nor physicians have any voice; (2) Payment (capitation) rates are not based on the actual costs of medical care, but rather on what the market will bear; (3) A limit should be set on administrative costs so that they are not excessive; (4) Eliminate the physicians' responsibility to assume the risk of pharmacy drugs, which has shifted from HMOs to medical groups thereby undermining their financial stability. If pharmacy costs exceed a group's capitated payments, the balance must be made up by each member, and (5) Health plans must be made accountable to provide timely, financial information to physician groups so that they may make necessary changes and decisions regarding their economic health and survival.

Locally, Dr. Carl Schultz, president of the medical staff at the San Antonio Community Hospital in Upland, said that especially in this area, "Medical groups don't get a fair share of the premium dollar right now. The share is really small." Dr. Schultz also said that health management organizations are

keeping a lot of the insurance dollars for themselves and that payments to IPAs are often not adequate for the amount of service provided. "The frustration level is high," Dr. Schultz added, "because the IPA is trying to take care of its patients and is not eager to squeeze in more, but must have enough patients to even out the risk."

In San Bernardino, Dr. Kenneth C. Lane, president of the San Bernardino Medical Society observed, "I believe that the business community has offered no solutions and no willingness to solve this problem, because it has controlled businesses' costs for more than eight years. I think there has been no appreciation, by the business community, of the public trust that the HMOs have violated by profiting in this manner."

Most healthcare plans are now for-profit, with Wall Street as their bottom line, as evidenced by their "take it or leave it" system of contracting, Dr. Lane said, "which can take thousands of dollars out of a practice and force it into bankruptcy. The physicians have no choice."

Dr. Lane will present a business briefing and discuss the looming healthcare crisis at the University of California, San Bernardino, on Thursday, Oct. 28, beginning at 7:30 p.m. For information, call (909) 880-7774.

Another "Bogeyman" in this scenario is the Balanced Budget Act of 1997, "which has only made things worse," Dr. Lane added. Due to this legislation, which cuts Medicare funding to many local teaching hospitals, layoffs have occurred at the UCLA Medical Center, Loma Linda University Medical Center, and USC University Hospital.

Individual physicians complain that the ever present paperwork load is increasing. At the same time, their Medicare reimbursements are declining and they are not being paid for the time they spend with their elderly patients, who may require more attention and often have multiple medical problems.

HEALTH CARE

HealthFair Expo '99 Shows Families the Way to a Healthier Tomorrow

Prevention of health problems and the possibility of saving lives are the reasons for the twenty-second annual "HealthFair Expo '99," to be held on Sunday, Oct. 24, from 9 a.m. to 3 p.m. at the Loma Linda University Drayson Center in Loma Linda. The fair represents a unique partnership among corporate and non-corporate sponsors to fill the gap in preventive healthcare. In 1998, more than 3,000 people took part in the event, and more than 25 percent had no health insurance.

The American Red Cross, the originator of the fair, is also the governing organization. Corporate sponsors are: NBC, Chevron USA, Inc., and the Healthcare Association of Southern California. Beginning as a regional program in Southern California, this year, the "HealthFair Expo" was launched nationally.

Primary prevention, including education, risk reduction and screening, forms the foundation of the event, and secondary prevention—the early detection and monitoring of disease—is also a key component in the effort to improve the health and quality of life for Inland Empire residents.

Health fair screenings have identified serious health problems on several occasions, commented Richard Huse, RN, MBA, director of nursing quality management at Loma Linda University Medical Center.

"One participant was found to have dangerously elevated thyroid hormone levels," he said. "She had chosen to take advantage of the optional blood tests. When her results became available, we forwarded her lab results to her physician for treatment of hyperthyroidism." Other participants were found to have abnormally high blood sugar levels, and were referred on to medical care for evaluation of possible diabetes.

"Another woman was found to have a mass growing in her

throat, and the potential tumor was constricting her esophagus," Druse added. She was referred to determine if the tumor was carcinogenic (cancer producing). If the problem had not been discovered, the situation could have

become life-threatening.

HealthFair Expo participants' screening results are reviewed as they leave the fair. When abnormal findings warrant follow-up, they are referred to their primary physician if they

have one. A significant portion of HealthFair Expo participants are without primary physicians or insurance. Loma Linda University operates the Social Action Community Health

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HEALTH CARE

HealthFair Expo '99...

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System (SACHS), which provides healthcare to 50,000 patients annually, and is a referral resource for follow-up on identified health problems.

Many Americans today lack access to an ongoing source of primary healthcare, and to the essential preventive services that reduce risk factors. Problems in accessing these services may include: healthcare costs that have sky-rocketed, inadequate health insurance, lack of transportation, restrictive hours of service and language and cultural barriers.

Families and individuals will have the opportunity to participate in their own healthcare management at the event, and free flu shots will be given to seniors. Comprehensive infor-

mation will be available on a variety of healthcare subjects and free screenings offered, including: blood pressure, body fat management, dental, vision and stroke screenings, posture analysis, and glaucoma and cataract testing.

Also, free information is provided on topics such as: women's health, children's safety, diabetes and cancer, disaster preparedness, first aid, nutrition, and much more.

The Kids Care Fair, planned to enhance the well-being of the community's children, is held every April, rather than in the fall when most of these events are scheduled. Free immunizations, chicken pox vaccinations, health screenings, crafts, children's safety, and entertainment for the whole family are featured.

Having a Say on Healthcare—Patients and Doctors Will Decide

by Georgine Loveland

A package of bills that ultimately will "put medical decision-making back where it belongs—in the hands of doctors and patients," was signed by Gov. Gray Davis on Sept. 27, raising questions about probable increased healthcare costs due to the reforms, and speculation about mandates rolling down the pike in the future.

"Too often, critical medical decisions are being made by cost-cutting bookkeepers, instead of care-giving doctors," said the governor. "It's time to make the health of the patient the bottom line of every managed care company in California."

Governor Davis first signed a total of 19 bills that included the creation of a new department of managed care to act as the watchdog of

HMO providers, and a benefits package to cover cancer screenings and mental healthcare. He then signed the final two bills from a package of healthcare reforms:

AB 55 by Assemblywoman Carol Migden, guarantees consumers the right to appeal their HMO's decisions through a new, external review process, conducted by an independent group of medical experts.

SB 21 by Sen. Liz Figueroa gives patients the right to hold HMOs accountable and to sue when substantial harm is caused by wrongful denial, delay of treatment, or modification of a physician's recommendations.

"With the help of many legislators from both sides of the political aisle, we have developed a well-crafted, even-handed package of
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BANKING

Common Mistakes Made by Businesses in Financial Crises

by Alan G. Tippie, Esq. and David S. Kupetz, Esq.

Businesses in financial crises are often in a state of chaos. The time and attention of management, unable to address the causes of the financial distress facing the company, is consumed with "putting out fires." Moving from emergency to emergency, management fails to focus on long-term needs. In consulting with business clients to prepare for a financial restructuring, whether that restructuring takes place outside of bankruptcy or under the jurisdiction of the Bankruptcy Court, it is important that counsel (and/or other professionals involved) guide the client so that important legal and practical considerations are not left unattended. Common mistakes made by businesses experiencing financial distress include:

1. Letting Go of Accounting Personnel

Management of financially troubled companies frequently focuses attention on cutting expenses. This is commendable in many instances. However, the mistake is made when management thinks that accounting personnel are expendable.

More so than at any other time in the business life of an operation, accounting personnel are indispensable during a financial crisis. As the restructuring consultant or attorney attempts to analyze the economics of the business proposed to be saved, it is the numbers which tell the story. While there

may be some merit to the conclusion that the accounting personnel contributed to the financial crisis, and that retention of such personnel will only prolong the agony, hiring new accounting personnel before termination of the existing group is generally the better approach. This approach assumes, of course, that grievous problems exist.

New accounting personnel, no matter how competent, are more often than not going to be hampered by the absence of old personnel to explain the existing systems, location of records, types of reports which may exist, and idiosyncrasies of the bookkeeping process.

2. Refusing to Communicate With or Misleading Creditors

Whether a restructuring is to take place as an out-of-court workout or through a reorganization plan in bankruptcy, maintaining good relationships with most, if not all of the company creditors, is not only a wise practice but could be the glue that makes even a bad case good. Even unfavorable news is better than no news at all. Ignoring the telephone calls and inquiries will almost always result in creditors presuming that there is something more to hide than just the fact that they aren't being paid—that they already know. What is worse than refusing to return that call, however, is communicating incorrect or misleading information.

The person who wants to stay in business generally cannot accept the concept that conveying the existence of financial distress can be anything but bad. With that atti-

tude, the options are to convey no information, or to convey inaccurate information with the hope that extensions of credit will not dry up. Again, the lack of information that merely leads to speculation is never complimentary. With all of the negative light of silence, though, misleading information can be infinitely worse.

3. Misleading Employees

Employees should be treated with no less respect than creditors, and likewise should not be victims of inaccurate or misleading information. Rumors of financial distress within an organization are the fodder upon which resumes are made. While an employee may be one of those whom management desires to terminate for expense reducing purposes, the one that got away may be the one the company

needed the most.

4. Failure to Timely Identify and Eliminate Bleeders

Depending on the nature of the business and the magnitude of its operations, the company should be able to independently analyze selected aspects of its structure, whether those aspects be broken down into separate departments, divisions, locales, subsidiaries or otherwise. This requires an ability to study, among other things, the financial reports for that division, department, etc., and bring back the importance of the accounting and reports for that division, department, etc., and the accounting and bookkeeping personnel. To the extent that independent studies of this type are not already a part of the management review, an initial-

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Computer Retailers in the Inland Empire

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Ranked by Inland Empire Revenue

Company Address City, State, Zip	1998 Revenues: I.E. Total	Services	Products	#Empl. Inland Empire #Stores Inland Empire Yrs. in Inland Empire	Marketing Director	Top Local Exec. Title Phone/Fax E-Mail Address
1. MicroAge Jaguar Systems 4135 Indus Way Riverside, CA 92503	\$16.7 Mil. \$16.7 Mil.	Networking Connectivity, Client Services	Novell, Hewlett-Packard, Compaq, NT, WEB, ISP	50 1 21	George F. Hoanzi	George F. Hoanzi Vice President (909) 273-7950/734-5615 ghoanzi@jaguar.net
2. Burtronics Business Systems 216 S. Arrowhead Ave. San Bernardino, CA 92402	\$15 Mil. \$15 Mil.	Novell, Microsoft NT, IBM/H.P./Compaq/Gateway Service Center	Novell, Microsoft NT, IBM, H.P., Compaq, Acer, Premio, Authorized Resellers	72 2 41	George Squires	Tom Thompson Executive V.P. (909) 885-7576/885-7416
3. Human Computer 3678 Van Buren Blvd. Riverside, CA 92503	\$10 Mil. \$10 Mil.	Computer Sales, Networking, Hardware/Software Repair	IBM Compatibles	22 4 5	Kevin Yost	Mike Kim General Manager (909) 343-2800/343-2869
4. Computerland Upland 1335 W. Foothill Blvd. Upland, CA 91786	\$6 Mil. \$9 Mil.	Computer Sales, Computer Service, Networking, Training Center	IBM, Compaq, Hewlett-Packard, Epson, Nec, Apple Macintosh	25 2 15	Erik Pipins	Tim Lee President (909) 946-4774/946-4868 erik@salesonweb.com
5. CompuTeam Inc. 1001 E. Cooley Dr., #101 Colton, CA 92324	\$6 Mil. \$6 Mil.	Sales, Service, Training Installation, Technical Support, Networking	Hardware, Software, Peripherals, Accessories, All related equipment	20 1 17		John Mirdo President (909) 783-1225
6. Advanced Micro Computer 6667 Indiana Ave. Riverside, CA 92506	\$4.5 Mil. \$4.5 Mil.	Sales, Service, Training, Technical Support, Upgrades, Networking	IBM Compatibles, other names on request, Custom-Built Systems	12 1 8	James Nguyen	James Nguyen General Manager (909) 682-1455/682-9940
7. Netseller.com 7207 Arlington Ave., Ste. G Riverside, CA 92503	\$3.6 Mil. \$3.6 Mil.	Computer Sales	Computer Hardware Surplus	23 1 3	Bruce Nicklin	Bruce Nicklin Owner (909) 637-0460/637-0463 sales@netseller.com
8. Unitek Technology, Inc 2037 Pointe Ave. Ontario, CA 91761	\$3 Mil. \$6 Mil.	Own Warrant Support, Limited Repair for Regular Customers	HP, Compaq, IBM, Apple, Unitek Brand Hardware, Software, Peripherals, Microsoft NT & Novell Networks	23 1 11	Eugene D. Rossel	Yubo Ho President (909) 930-5700/930-5710 aircommando1@earthlink.net
9. Minco Computers 23300 Sunnymead Blvd. Moreno Valley, CA 92553	\$2.6 Mil. \$2.6 Mil.	Microsoft, Novell, Complete Service/Repair,	IBM PC Compatibles, Compaq, Microsoft, Software	10 1 13	Larry Min	Larry Min Owner (909) 242-3443/485-2138

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 Inland Empire Business Journal 1999.

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BANKING

Ross DeVol Offers Insights on Asian Economic Picture

by Georgine Loveland

A conversation with Ross C. DeVol, author and director of regional studies and demographics at the Milken Institute in Santa Monica, and the *Inland Empire Business Journal*, addresses the current economic situation in Asia.

"The worst trouble spot is Indonesia," DeVol said, "where the economy has decreased by 14-15 percent and there are 200 million people. In terms of our exports, it's not that significant, but it is in terms of human suffering. There is a great danger of the instability and unrest spilling over into neighboring areas. The ethnic Chinese have fled, and they have been the primary business owners and controlled much of the country's finances. They are reluctant to return to the pent-up hatred the

Indonesians feel for them, and may never want to," DeVol explained. The country has lost its business base, and businesses may not come back until after the next presidential election is held. "Trade alone is not as important as the human tragedy of violence and unrest," he said.

However, on an encouraging note, many Asian countries are recovering. South Korea has achieved a five to six percent improvement rate of economic growth in the past two quarters, he stated, moving forward in restructuring banks and financial institutions, many of which have been historically controlled by large, family-run organizations known as "chaebols," restricting cash flow for new businesses.

Hong Kong and Thailand are also recovering, he said. But, the

recent earthquake in Taiwan destroyed silicon chip-making factories in that country, which was devastating to the economy.

The good news, DeVol added, is that Japan's economy is back stronger than anticipated, due to instituted reforms in banking. Japan's economy was at a standstill for seven to eight years. But, the recovery is still premature until the country gets back on a sustainable growth track. Japan is vital to the entire region because it imports from other Asian countries. When its economy is unhealthy, it hurts all Asian nations, which are economically interdependent.

Even though Japan's prognosis is improving, he sees no possibility for the country to return to its once high pinnacle of economic power. DeVol also predicts that country to have the dubious honor of being

the first country in the world to see a declining population that in 2003 will become stagnant, and by 2010, will experience an absolute decline in population.

World population growth in general is slowing, DeVol said, and due to lack of immigration and socio-economic circumstances, the Japanese and others do not feel compelled to have more children, but choose to have just one, to better care for and educate their offspring.

"It is important to understand that we have a global economy, and events that happen elsewhere, even in unexpected places, can begin a strange sequence of events that can still affect us. We need to recognize this and engage foreign governments through our own government and support organizations

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Burnham Real Estate Services Awarded New Contracts

The asset management division of Burnham Real Estate Services announced the recent addition of eight new properties in Southern California, including one in Redlands.

The Arroyo Vista Apartments is a 63-unit complex located at 1416 West Orange Ave. in Redlands, and offers one and two bedroom units with amenities,

including a pool, spa, and laundry facilities. Cathy Lundstedt will serve as manager.

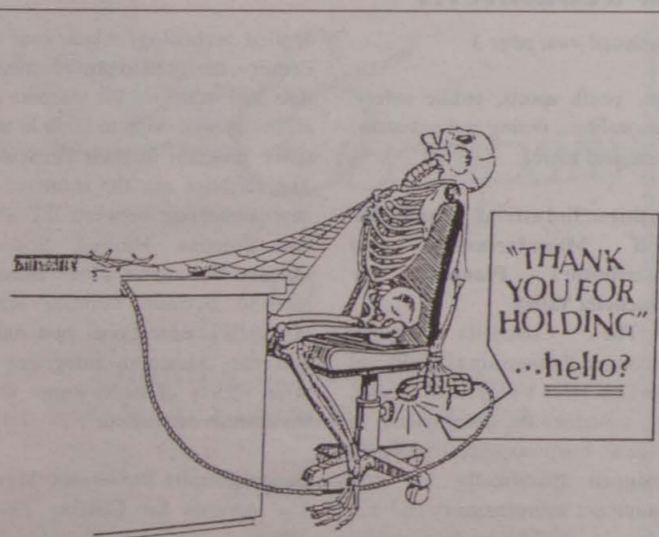
"Our management portfolio is growing steadily with the addition of high-quality properties throughout Southern California," said Stath Karras, executive vice president with Burnham. Our full-service capabilities have given us a strong competitive edge in the market."

Ron Haney is Named Branch Manager at Robert Half International

Robert Half International Inc., the world's first and largest staffing service specializing in the accounting, finance and information technology fields, has announced the promotion of Ron Haney to the position of Palm Desert branch manager.

Haney, who joined the compa-

ny in 1998, has three years' experience in the staffing industry, as well as five years' experience in sales and marketing in the financial and insurance industries. He earned a bachelor's degree in psychology with a minor in business management at St. Edwards University in Austin, Texas.



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BANKING

Common Mistakes...

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zation plan. Responsible persons may be subject to individual liability. In addition to the problems created by having the attention of a person indispensable to the reorganization directed toward fending off collection efforts against that individual, the unpaid tax makes it more difficult to confirm a plan.

8. Giving Collateral or Additional Collateral in Exchange for an Extension of Debt

Pressures imposed upon a debtor before it elects to file for bankruptcy protection many times will result in business decisions which may appear sound at the time, but which prove later to have been unwise. One such decision may be the giving of collateral or additional collateral in exchange for an extension of credit or the maturity of existing debt. While the grant of a security interest may be avoided after the case is filed as a preferential transfer, the short limitations period and the success of one or more defenses available under the statute may preclude such recovery. Further, while the security interest exists, the debtor may be faced with motions for relief from the automatic stay; disputes regarding the right use of cash collateral; objections to the sale of the collateral free and clear of the lien so granted, and questions as to the proper treatment to be afforded the creditor under a plan. Though there may be valid motivations to give new or additional collateral to secure a debt, the strongest motivation should be the extension of new credit in an amount equal to or greater than the value of the collateral being offered. Anything short of that should be avoided if possible.

By avoiding common mistakes made by debtors before a bankruptcy filing, businesses may give themselves a fighting chance to avoid that arena, or, if that is not practical, to succeed in Chapter 11.

Strengthening Roots in the Community

by C. Salvatore Curasi

When PFF Bank & Trust decided to establish a full-service branch in Corona, there were plenty of business reasons. As one of the leading growth centers of the Inland Empire, Corona residents and businesses needed more banking choices. In April, 1998, PFF

opened its newest branch in the Corona Hills Plaza.

An equally important part of PFF's philosophy also includes rolling up its sleeves and getting involved. When the city of Corona was completing the final stages of its long-awaited Promenade Community Park, trees were needed and the bank offered to help.

In August, the first tree was donated by PFF and planted during the park's dedication, followed by more trees on Oct. 2. Thanks to local businesses, approximately \$5,000 has been raised. Those wishing to participate in the tree drive may call Corona Partners for Parks and Recreation at 909-736-2490.

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11:00 a.m. to 2:00 p.m.
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\$45 per person

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Having a Say on Healthcare...

continued from page 28

reforms that will improve healthcare delivery in California, while keeping it affordable for families and their employers," Gov. Davis said. He also called on the California congressional delegation to pass a national patients' bill of rights.

Four additional bills that relate to cancer screening, mental healthcare, and hospice are as follows:

- SB 5 by Sen. Richard Rainey covers the screening, diagnosis, and treatment of breast cancer. Enrollment cannot be denied because of personal or family history of the disease.
- AB 88 by Assemblywoman

Helen Thomson requires plans to cover the diagnosis and medically necessary treatment of severe mental illness at any age, and serious emotional disturbances in children.

- SB 349 by Sen. Liz Figueroa requires coverage psychiatric emergency medical conditions, and provides additional screening, examination, and evaluation of a patient to determine whether an emergency exists.

- AB 892 by Assemblywoman Elaine Alquist adds hospice care to the basic services to be provided by healthcare service plans.

- SB 64 by Sen. Hilda Solis covers a variety of diabetic services and supplies. Currently, there are no

standards and an inconsistency in the level of diabetic coverage.

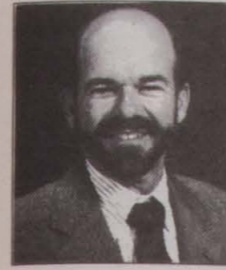
Some of the legislation will not go into effect until 2001, but costs will definitely rise, according to Cheryl J. Brady, spokesperson for PacificCare of California. PacificCare is very supportive of the external review bill, she said, noting that PacificCare had implemented its own about eight months ago.

But, legislation that mandates programs such as mental health coverage raises a concern regarding the effect of the legislation on small businesses that may be adversely economically impacted. "Some bills affect costs and premiums and may not benefit every consumer out

there," she added, referring to the bill regarding HMOs' liability and the patients' right to sue. "We are still analyzing and working closely with the legislature on the issues." Brady said that she hoped that the changes will increase consumer confidence and rebuild trust in HMOs.

Walter Zelman, president of The California Association of Health Plans stated his approval of the governor's managed care reform package, that should substantially increase consumer confidence. However, he also stated his concern about proposals which may "produce more in the way of higher costs than benefits to providers."

Faces in Business



J. Paul Vicknair

Associate Provost of Academic Personnel, Cal State San Bernardino

J. Paul Vicknair of San Bernardino has been named the associate provost of academic personnel at Cal State, San Bernardino.

Vicknair has several years experience in faculty governance; has chaired one of Cal States largest departments, math, and had served as the college of natural sciences dean since 1997.

Vicknair will implement faculty merit increases and oversee faculty development, as well as oversee the teaching resource center. "A number of CSU campuses are recruiting faculty," he said, recalling that hiring numbers decreased a few years ago. "CSUSB needs to continue to be successful in this area. We need to highlight the strengths of the university and region." He earned his Ph.D. at Louisiana State University in 1982, where he taught prior to coming to Cal State.

Lisa Lawson

Corporate Communications Manager, Southern California Water Company

Lisa Lawson has been appointed corporate communications manager for Southern California Water Company, the second largest investor-owned water utility in California.

A veteran of more than 10 years experience in public outreach and communications, eight of those years were spent in the water industry.

Lawson formerly managed public outreach efforts at Mesa Consolidated Water District.

She is an elected member of the Association of California Water Agencies California Water Awareness Campaign, serves on the American Water Works Association and California Water Association public information committees, and is the editor of the California Water Association's newsletter, "On Tap."

Lawson is a graduate of California State University, Long Beach, where she earned a bachelor's degree in journalism with an option in public relations and a marketing minor.



Stuart Noble-Goodman

Associate Dean of Whitehead College

Stuart Noble-Goodman has joined the University of Redlands as associate dean of Whitehead College. He will be responsible for the management of academic programs in Whitehead's five regional centers throughout Southern California.

Noble-Goodman will work to enhance advice and academic support for working adults enrolled in undergraduate and graduate-degree programs. "One of the qualities that distinguishes University of Redlands programs for working adults is our commitment to effective teaching," said Whitehead Dean Mary Boyce. "Noble-Goodman shares this commitment."

He was formerly co-director of the writing program and director of the university scholars program at Benedictine University in Illinois. He began teaching while a graduate student at Duke University, where he earned doc-

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2. Metrocall 1392 W. Seventh St. Upland, CA 91786	12,200 6.2 million	Alexandria, Virginia	Voice Mail, Data Services on Demand, Stock, Sports News and Weather Updates, Display and Alphanumeric Text Messaging, 1 1/2 Way Paging	Gene Finley Sales Manager (909) 920-5300/920-5315
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4. Lazer Communications Systems, Inc. 6833 Magnolia Ave. Riverside, CA 92506	9,568 17,439	Riverside, California	Business Phone Systems Voice Mail Systems Computer Wiring	Bob Green President (909) 788-6000/788-6145
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Inland Empire Selected for rePlanet Recycling Program

Ten new Inland Empire rePlanet facilities, located adjacent to Stater Bros. Markets, offer machines capable of accepting unsorted cans and bottles at the rate of one unit per second or 60 units per minute. These centers will help consumers efficiently and quickly recycle their cans, bottles, polyethylene plastic bottles (PET stamped on the bottom), and newsprint.

rePlanet was created by TOMRA, the world's leading manufacturer and inventor of the first RVM, reverse vending machine, incorporating electro-optical recognition.

The machine dispenses a ticket for each item, which can then be redeemed at the market.

A list of rePlanet locations, all located next to Stater Bros. Markets, follows: 2995 Iowa Ave. and 9225 Magnolia Ave. in Riverside; 9155 Jurupa Ave., Glen Avon; 3633 E. Highland Ave., Highland; 1085 W. Highland Ave., San Bernardino; 8228 N. Sierra Ave., and 18140 Arrow Route, Fontana; 2790 Hamner Ave., Norco, and 2053 Washington Blvd. and 1904 Rancho Ave. in Colton.

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THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Fleetwood Enterprises	21.875	20.375	1.50	7.4
PFF Bancorp Inc.	21.000	19.875	1.13	5.7
CVB Financial Corp.	26.250	26.000	0.25	1.0
Hot Topic Inc.	27.375	27.313	0.06	0.2
Channell Commercial Corp.	10.469	10.500	-0.03	-0.3

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Life Financial Corp.	4.313	5.500	-1.19	-21.6
Watson Pharmaceutical Inc.	29.563	35.875	-6.31	-17.6
Keystone Automotive Inds. Inc.	12.063	14.500	-2.44	-16.8
National RV Holdings Inc.	20.688	24.125	-3.44	-14.2
Provident Financial Hldgs.	17.375	19.938	-2.56	-12.9

Name	Ticker	9/27/99 Close Price	8/30/99 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co. (H)	AWR	31.375	35.250	-11.0	37.13	22.19	16.3	NYSE
Channell Commercial Corp.	CHNL	10.469	10.500	-0.3	11.38	5.75	11.0	NASDAQ
CVB Financial Corp.	CVB	26.250	26.000	1.0	29.63	18.38	21.4	AMEX
Fleetwood Enterprises Inc. (L)	FLE	21.875	20.375	7.4	39.81	19.94	7.8	NYSE
Foothill Independent Bancorp (L)	FOOT	12.000	13.250	-9.4	15.88	9.25	12.8	NASDAQ
HOT Topic Inc.	HOTT	27.375	27.313	0.2	31.63	9.88	18.0	NASDAQ
Kaiser Ventures Inc.	KRSC	12.813	13.063	-1.9	15.00	8.00	NM	NASDAQ
Keystone Automotive Industries Inc. (L)	KEYS	12.063	14.500	-16.8	21.63	11.88	10.3	NASDAQ
Life Financial Corp.	LFCO	4.313	5.500	-21.6	8.00	2.00	NM	NASDAQ
Modtech Holdings Inc. (L)	MODT	7.750	8.625	-10.1	20.75	7.38	8.6	NASDAQ
National RV Holdings Inc. (L)	NVH	20.688	24.125	-14.2	29.50	13.13	8.1	NYSE
PFF Bancorp Inc.	PFFB	21.000	19.875	5.7	21.38	10.75	14.2	NASDAQ
Provident Financial Holdings Inc.	PROV	17.375	19.938	-12.9	20.56	13.50	10.3	NASDAQ
Watson Pharmaceutical Inc.	WPI	29.563	35.875	-17.6	63.00	29.31	18.4	NYSE

Notes: (H)-Stock hit 52 week high during the month, (L)-Stock hit 52 week low during the month, NM - Not Meaningful

Five Most Active Stocks

Stock	Month Volume (000's)
Watson Pharmaceutical Inc.	19,694,000
Fleetwood Enterprises Inc.	5,555,600
HOT Topic Inc.	1,464,600
Keystone Automotive Inds. Inc.	1,196,500
PFF Bancorp Inc.	946,300
D & P/IEBJ Total Volume Month	32,179,800

Monthly Summary 9/27/99

Advances	4
Declines	10
Unchanged	0
New Highs	1
New Lows	6

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Healthy Regional Economy Boosts Property Leasing in Inland Empire

Growth and expansion in Southern California and the Inland Empire have greatly increased the leasing of properties in the area. "Leasing velocity in Southern California recently just exploded off our charts," stated Allen Palmer, senior vice president of Legacy Partners.

"We're experiencing strong activity in a number of market sectors, including the 101 Tech Corridor in Ventura County, Los Angeles' Westside, and the Inland Empire." Palmer also credits Legacy Partners' new "Xtreme Leasing" program for the increased activity.

For example: the Empire Lakes Corporate Center, a 242,000-square-foot office complex in Rancho Cucamonga, equipped with the latest state-of-the-art systems and innovations able to

accommodate various business endeavors, is nearly filled. A three-story office building, overlooking the Arnold Palmer-designed Empire Lakes Golf Club, is located within the 380-acre master-planned Empire Lakes Center.

Southern California Edison is relocating its 575-employee operation from San Bernardino to the development. The company will occupy almost 90,000 square feet when one of its customer service centers relocates in October. The center handles telephone and bill processing for more than 4.5 million customers throughout the entire region.

The California Credit Union League and its seven affiliates will occupy more than 74,000 square feet at the property when it moves from its offices in Pomona, due to the need to be near

Ontario International Airport, shopping, and restaurant amenities.

ADP is relocating to the center from Ontario; Los Angeles County Children's Services will occupy 53,000 square feet, and many more are following suit.

The Empire Lakes Corporate Center features quick access to the area's major freeways; has its own Metrolink station, and is adjacent to the Ontario Mills Mall.

"Tenants are expanding within the Inland Empire marketplace," Palmer commented, "further reinforcing its viability as a business incubator. They are being drawn to the development following an extensive improvement program that elevated the former defense contractor facility into a Class A office facility."

Second Generation Follows in Founder's Footsteps at Walter's Mercedes-Benz in Riverside

by Georgine Loveland

Steve Kienle was in junior high when he walked to his father's business every day after school. He served as a "go-fer" and helped to clean up Walter's Auto Sales and Service, which was begun on Long Island, N.Y. and established in California in 1964.

As he grew older and learned all about the business, Kienle knew he wanted to make it his career, too. "I never met a man who worked harder than my father," he said, "he has always been a great role model." Walter Kienle, at 71, still is a presence at the business every day. He and his wife, Helga, instilled a sense of duty and responsibility in their son and two daughters.

Now general manager of Walter's Mercedes-Benz, Kienle commented that one of the things he enjoys most is dealing with people; and he has great regard for his 94 employees and his clients. "Our mission is carried out through the whole organization," he said. "We have mutual respect for each other. It is a family."

Steve Kienle and his wife, Cathy, are the parents of two sons—Ryan, 17, and Jonathan, 19. Mrs. Kienle is the business's on-site special events coordinator, spearheading the more than 50 charitable events and localized community projects each year, and also handles all customer service for Walter's Mercedes-Benz.

"This whole industry is pretty much customer-service oriented,"

Kienle added, and has always experienced great paradigm shifts. Customer satisfaction takes you into the twenty-first century. Business is real simple when you have respect for your employees and clients."

Great believers in giving to the community whenever they can,

Cathy and Steve Kienle are the chairpersons for the Fourth Annual Walter's Children's Charity Classic golf tournament for the benefit of Loma Linda University Children's Hospital. The event will be held on Nov. 8 at the Victoria Club in Riverside.

"If everybody just does a little

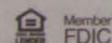
bit, we'll have a better environment to live in," Kienle said. "So much in our society revolves around the word 'me.' People don't want to take responsibility, the 'I'll do it, but what's in it for me?' attitude. Businesses, along with private individuals, really need to give something back to our communities."

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For the Benefit of Loma Linda University Children's Hospital

California Supreme Court Rules that Liability Insurance Covers Breach of Contract Damages

Insurance policyholders benefited when the California Supreme Court ruled that general liability (CGL) policies cover damages awarded for breach of contract, as well as damages awarded in tort. This decision will save the state's businesses an estimated \$1 billion or more in recovered insurance benefits. *Vandenberg vs. Superior Court*, No. S067115 (CAL).

Standard CGL policy language stipulates coverage for sums the policyholder is "legally obligated to pay as damages." In 15 earlier cases, the insurance industry had convinced both California Courts of Appeal and federal courts, that this language excluded coverage for liabilities in "contract," covering only liabilities in "tort." These anti-poli-

cyholder California cases had been followed by many of the nation's courts.

These rulings limited the value of CGL policies, because many businesses conduct their primary commercial activity under contract, rather than dealing directly with the public. In the construction industry, for example, damage to property may be litigated as breach of contract.

As a result, the chief liability exposure for many companies is contract, not tort. Therefore, businesses pay between 25 and 50 percent of their general liability insurance premiums to cover these contractual risks. The insurance industry seeks to have all that expensive coverage declared null and void, and thereby reap an enormous windfall.

Faces in business ...

continued from page 47

toral and master's degrees in English, following his undergraduate studies at the University of California, Berkeley.

La Quetta Bush-Simmons

Director, Southern California Housing Development Corp.

The Rev. La Quetta Bush-Simmons has been named director of community outreach and internal advocacy by the Southern California Housing Development Corporation (SCHDC), a nonprofit, affordable housing provider.

Rev. Bush-Simmons will work with staff and training procedures, public relations and community relations, marketing, social programming, attend conferences, and outreach programs.

Formerly the acting executive director of the Pomona Inland Valley Council of Churches, she has 13 years of experience in the non-profit field and has been involved in more than 11 service organizations, including the Pomona Human Relations Taskforce, African American Affairs International, and Antioch Missionary Baptist Church.

Rev. Bush-Simmons was named outstanding volunteer for the Pomona Valley Human Relations Council, listed in the "International Who's Who of Professionals," and is the recipient of many honors and awards.



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1. Haven Management, Inc. 2151 Convention Center Way, Ste. 206-A Ontario, CA 91764	4,000,000	0 0 4,000,000 0	15 7 1996 Ontario, CA	Creekside West Village Master Association	Dan Saldana President (909) 937-7199/937-7175 havenmgm@ode.net
2. Pacific Gulf Properties 9774 Crescent Center Dr. Rancho Cucamonga, CA 91730	3,000,000 15,000,000	3,000,000 0 0 0	10 3 1994 Newport Beach, CA		Jon Carley Regional Manager (909) 483-1166/483-1163 jcarley@pacificgulf.com
3. MGR Services Inc. 1425 W. Foothill Blvd., Ste. 200 Upland, CA 91786	2,460,000	20,000 400,000 1,800,000 240,000	130 34 1982 Upland, CA		Michael Rademaker President (909) 981-4466/981-6267
4. Davis Partners Inc. 1420 Bristol St. North, Ste. 100 Newport Beach, CA 92660	2,136,155 8,562,080	2,117,056 19,099 0 0	8 3 1981 Newport Beach, CA	Pomona Industrial Parks I & II, Mission Plaza	Brian E. Petersen Principal (949) 752-2066/752-8776 brian@davis-partners.com
5. Interpacific Asset Management 5505 Garden Grove Blvd., Ste. 150 Westminster, CA 92683	1,844,700 2,800,000	260,000 178,000 881,700 525,000	16 8 1990 Westminster, CA	Temescal Village, Kendall Center, Mission Plaza	William E. Garrett Jr. President (714) 891-8804/892-1397 iamrealty@aol.com
6. Grub & Ellis Management Services, Inc. 261 S. Figueroa St. Los Angeles, CA 90012	1,700,000 131,000,000	200,000 200,000 0 1,300,000	16 4,400 1998 Northbrook, IL		Jim Rosten Western Regional President (213) 596-2000/972-8905
7. City Commercial Management, Inc. 10722 Arrow Rte., Ste. 500 Rancho Cucamonga, CA 91730	1,600,000 1,700,000	700,000 400,000 0 500,000	WND 6 1975 Rancho Cucamonga, CA	One Corporate Plaza, Daybreak at Ontario Mills, Arrow Owners Association	Wallace M. Schultz President (800) 576-2489/(909) 948-1662 citycom@city-commercial.com
8. CB Richard Ellis 4141 Inland Empire Blvd. Ontario, CA 91764	1,409,621	0 56,000 0 1,353,621	12 4 1992 Los Angeles, CA		Linda Collic Sr. Real Estate Mgr. (909) 418-2297/418-2100 lcollic@cbrichardellis.com
9. McKenna & Company 1119 S. Milliken Ave. Ontario, CA 91761	1,200,000 3,200,000	1,200,000 0 0 0	4 4 1987 Ontario, CA	Milliken Business Center, Cino Crossroads Business Park	Maureen M. Corona President (909) 390-0333/390-0104 cslusser@mckenna.com
10. Heyming & Johnson, Inc. 7130 Magnolia Ave. Riverside, CA 92504	986,300	15,000 14,000 832,800 24,500	398 15 1983 Riverside, CA		Frank Heyming, CPM President (909) 781-5900/686-8914
11. Spieker Properties, Inc. 3281 E. Guasti Rd., Ste. 175 Ontario, CA 91761	800,000 40,000,000	160,000 640,000 0 0	10 15 1996 Menlo Park, CA	One Lakeshore Center	Mark Valentine Vice President (714) 634-4100/634-1500
12. Property Management Associates 202 Airport Dr., #250 San Bernardino, CA 92408	425,000 4,500,000	0 200,000 0 225,000	10 2 1996 Culver City, CA		Elliott J. Lentz, CPM Regional Manager (909) 890-0777/890-0425 ejlentz@yahoo.com
13. Jacobs Development Co. 6820 Indiana Ave., #210 Riverside, CA 92506	392,000	0 210,000 10,000 172,000	15 12 1969 Riverside, CA		Doug Jacobs President (909) 788-9887/788-4314 jacdevcom@aol.com
14. Industrial West Desert Division, Inc. 41-865 Boardwalk, Ste. 106 Palm Desert, CA 92211	350,000	0 0 350,000 0	15 6 20 Palm Desert, CA		Steve Metzler President (760) 773-4443/773-4998

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 1999 Inland Empire Business Journal.

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Christopher North, May, 1830

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1606-1668

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Real Estate Notes

Former Sperry Van Ness partner **Scott R. Wilson** has recently opened **Wilson Commercial** based in Coachella Valley ... **Ware & Malcomb Architects, Inc.** has been awarded the architectural design for the **Origen Rail Center**, an industrial project that will be built in Rancho Cucamonga ... **CB Richard Ellis** represented Space Center as landlord in a 10-year, 317,000-square-foot lease with **Starkist Foods, Inc.** ... **MidiLand, Inc.**, a manufacturer and marketer of computer speakers and other multimedia accessories, has leased a 45,792-square-foot industrial building in Pomona to house its corporate headquarters, according to **Grubb & Ellis Company** ... **eteetime.com™** has moved to a new corporate office, located in the city of La Quinta ... **Lee & Associates Commercial Real Estate Services** represented both buyer and seller in the \$2,116,000 sale of 17.5 acres in Riverside. The buyer plans development of a 260,000-square-foot building to expand an existing cold storage enterprise ... **Erik J. Hernandez** has been named director of information and marketing services for **The Seeley Company**, ... **Oltmans Construction Co.** announces a new \$8.5 million build-to-suit corporate headquarters and manufacturing facility for **Highland Plastics** located in Mira Loma ... **Lee & Associates Commercial Real Estate Services** represented a \$1.5-million purchase of a 58-acre site in the San Bernardino mountains near Ontario, from Loma Linda University ... **Desert Fashion Plaza** to undergo renovation and be renamed to **Desert Walk** ... **Casa De La Paz** in San Bernardino was sold for \$1,900,000 announced Kevin Assef, regional manager for the Ontario office of **Marcus & Millichap Real Estate Investment Brokerage** ... **53 unit apartment complex** in Azusa was sold for \$1,885,000 announced Kevin Assef, regional manager for the Ontario office of **Marcus & Millichap Real Estate Investment Brokerage** ... Lake Elsinore residents support new development in their city according to a public opinion survey conducted by **The Town Group**. "...the residents of **Lake Elsinore** what their town to grow and want city government to help provide more opportunities for work and recreation," states Todd Olson, president of **The Town Group**. The Town Group recently received city approval for the first village of **Liberty**, which will consist of five neighborhoods, a resort hotel, an 18-hole golf course, and 1,500 homes.

— compiled by *Rebecca Rodriguez*

BCCR is a First in Corporate Real Estate Certification

Board Certified in Corporate Real Estate (BCCR) is the first industry-wide certification program for corporate real estate professionals.

Launched in 1996 by the International Development Research Council, the program answers the need for professionals to move past the category of "deal makers," into more strategic roles.

Candidates must pass comprehensive tests in five core competencies in this big-picture approach which demands in-depth knowledge of the entire

corporate real estate spectrum. The capstone of the course is an intensive three-day workshop that integrates the skills from the five core competencies, and demonstrates how the industry can be aligned with broader goals.

To be eligible for the program, applicants must have at least five years of experience in the corporate real estate industry and a bachelor's degree, or 10 years of experience without a degree.

For more information, call **BCCR** at (404) 252-3663.

PROFESSIONAL WOMEN'S ORGANIZATIONS



- Professional Women's Roundtable (PWR Chapter of the National Assn. for Female Executives): Robbie Motter, Exec. Dir., 909-679-8048.
- Inland Empire National Association of Women Business Owners (IE-NAWBO): Morna Neland; 909-985-3479.
- Executive Women International, Inland Empire Chapter: Rebecca Sawyers, 909-799-1999.
- American Business Women's Association, San Bernardino Chapter: Patricia Heacock, 909-427-1839.
- American Business Women's Association, Redlands Chapter: Terry Brown, 909-793-1131.
- Women to Women Networking Group, Inland Empire: Patricia Heacock, 909-427-1839.
- Colton Business & Professional Women: Estella Aboytes, 909-794-3633.
- Professional Women of Redlands: Theresa Lantz, 909-796-7419.
- East Valley Professional Women's Network: Terry Brown, 909-793-1131.
- Rialto Business & Professional Women: Janetta Anderson, 909-877-0625.
- Yucaipa Christian Business & Professional Women's Council: Sharon Orr, 909-820-2080.
- Women Entrepreneurs Network: Marcy Musselman, 909-789-8417.
- Womens Referral Service: Jo A. Della Penna, 909-394-4603.

This information was provided by "For You Magazine."

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DESERT BUSINESS JOURNAL

Palm Desert Website Begins Millennium Countdown with Sister City

Log on to www.palm-desert.org for the "countdown to the millennium," both locally and in Gisborne, New Zealand. For the 100-day countdown, Digital Internet Services posted a special millennium section on the Palm Desert Website, including countdown clocks for both Palm Desert and Gisborne.

The Palm-Desert-Gisborne

Millennium Lights 2000 Celebration will be a major community event to celebrate with Palm Desert's sister city, Gisborne, New Zealand. Due to its proximity to the International Dateline, it will have the first millennium celebration in the world—21 hours ahead of Palm Desert.

Westfield Shoppingtown Palm

Desert has joined with the city to host the pre-millennium party. Festivities at the mall begin at 11 p.m. on Dec. 30, 1999, and will include many exciting activities as Palm Desert counts down to the Gisborne Millennium at 3 a.m., Palm Desert time. Big screen televisions placed throughout the mall will broadcast live updates from station KESQ-TV reporters who

will be in Gisborne.

"We are looking forward to a wonderful community event. With our sister city, we have the unique opportunity to be the first to celebrate the new millennium," said Sheila Gilligan, director of community affairs for the city of Palm Desert.

For more information and updates, call 760-346-0611.

Howard Ben Tré: Exhibition Opens at Palm Springs Desert Museum

The Palm Springs Desert Museum will present a major exhibition of glass sculptures by Howard Ben Tré, one of the world's premier sculptors, opening on Dec. 11, 1999, through March 12, 2000.

The exhibition will showcase 30 sculptures—11 works on paper and four public art projects, and begins its national tour at the Palm Springs Desert Museum. For more information, call (760) 325-0189.

Loan Growth at Canyon Bank Warrants Additional Staff

Due to tremendous growth during the past year, Canyon National Bank in Palm Springs has added new staff members to its loan department.

Sue Batts will join the bank as loan officer, specializing in construction, commercial real estate, and commercial lending. Recently, vice president of construction lending at Hemet Federal Savings, and formerly chief lending officer at Palm Springs Savings Bank, and has assisted

Coachella Valley borrowers for more than a decade.

Kathy Cooper, formerly administrative loan assistant of Canyon National Bank, joins the consumer lending department as loan officer, and has five years of loan experience.

Robert M. Cross, chief credit officer, noted that, "The additional staff demonstrates the bank's ongoing commitment to be responsive to the needs of our customers."

Cabazons Unveil Documentary on Saving the Salton Sea

The Cabazon band of Mission Indians has unveiled a powerful new documentary regarding the restoration of North America's third largest inland body of water—the Salton Sea.

"Saving the Salton Sea: Solutions and Their Impact," is a 30-minute educational video being broadcast on public access and cable television. Since the fate of the sea rests as well in the hands of elected officials whose decisions weigh heavily on the commitment of the resources needed to turn proposed solutions into reality, copies are being sent to federal and state legislators.

Narrated by actor William DeVane of Thermal, the documentary features interviews with members of Congress and environmental experts, who explore several alternatives.

"Educating the public is an important step in finding a solution to the crisis facing the Salton Sea, evidenced by staggering numbers of fish and bird die-offs," said Cabazon CEO Mark Nichols. "The National Audubon Society, the Coachella Valley Mountains Conservancy, and the Cabazons stand united to announce the beginning of a coordinated educational campaign on the relationship between water transfers and our beloved Salton Sea."

To order the video documentary, send a check or money order for \$9.95, plus \$3.50 shipping and handling (plus \$1 S&H for each additional video) to: Cabazon Band of Mission Indians, Attn: Arianna, 84-245 Indio Springs Parkway, Indio, CA 92203-3499.

CB Richard Ellis Announces Sale of Desert Oasis Apartments

CB Richard Ellis, the world's leading real estate services company, has announced the sale of Desert Oasis Apartments, a 320-unit apartment building located in Palm Desert. The sale of this 280,000-square-foot building for more than \$17 million marks the largest multi-family transaction of the year in the Coachella Valley.

"We're seeing a clear coming-of-age for the apartment market here in Coachella Valley, with a growing year-round residential population that is becoming younger and younger," said Sean Deasy, senior vice-president of CB Richard Ellis. "With

greater retail business and the increasing strength of the regional economy, Palm Desert and its surrounding cities are no longer seen solely as tourist retreats and seasonal getaway locations."

CB Richard Ellis research indicates that the media age of the valley has decreased dramatically over a course of a few short years. Deasy explained, "The average age of residents in this area in 1985 was 64. Today, it's less than half that at 31 years old. Because of this shift, multi-family units have easily been able to maintain more than 90 percent occupancy."

Sample Savory Fare—Support Local Chefs and Cooks Association

The Southern California Inland Empire Chefs and Cooks Association appeals to all the "foodies"—chefs and cooks, gourmets and gourmands in the Inland Empire.

The 15-year-old non-profit organization sponsors a monthly chef's dinner; many special food-related activities and festivals; golf tournaments and charity events; sponsors culinary students at the best institutes in the country and helps place them in restaurant positions; holds food competitions, and offers information on food trends, wine and nutrition.

All events are open to the public, said John Richardson, CEC of Mozarts at Big Bear, and 4-year director of the association. Chef Richardson stated that starting out

as a chef often means hard work and little money at first, and stressed the importance of continuing education to help a young cook or chef build a successful career.

The Southern Inland Empire Chefs and Cooks Association can help apprentices and students direct their careers, and support the needs of executive chefs as well as opening an exciting new world of culinary adventure to the residents of the Inland Empire.

For more information on special events and/or membership, call John Richardson at (909) 336-2562, or address inquiries to ACF-S. Cal. Inland Empire Chefs and Cooks Association, P.O. Box 690, San Bernardino, CA 92404.

Inland Empire Restaurant Review

My Breakfast at the BC Cafe

by Joe Lyons

Is breakfast really the most important meal of the day? Not at my place. At best I scratch some butter-type spread over burnt toast and pour hot water on top of brown coffee-type crystals.

But the recent rush of Sunday brunches seems to have made big breakfasts quite fashionable. Truth to tell, the really BIG breakfasts have always been around, just not as visible, and usually at rough-hewn old-style locations.

Now there is a TV commercial that says breakfast is back. At BC Cafe, it truly is.

We started with a short stack of pancakes (\$4.09). Of course, a short stack may not be tall but it is certainly wide. Then came the remarkable stuffed French toast with Philadelphia cream cheese and boysenberry sauce (\$5.89).

This may not be good for me, but I really don't care.

The BC Cafe has more than 20 omelets on the menu, including a Louisiana hot link (\$7.69). Instead, I tried the Louisiana hot links farm breakfast (\$7.39). It includes home fries, peppers, cheese, mushrooms and a wonderful cornbread. The links are just hot enough without being too much for the start of the day.

One item that is listed as an omelet, but doesn't look like one, is the frittata (\$8.79). Actually, it comes in three styles, but any one of them is a lot by itself.

Next, I had the full smoked ham steak with potatoes and eggs (\$8.39). If you're not up to it, the ham breakfast comes in a half-steak size (\$6.69).

I also enjoyed the corned beef hash that came with hash browns and fried eggs (\$6.29).

The menu also lists a number of classic breakfasts, country breakfasts and basic breakfasts. There are also Kick Back Jack flapjacks,

French toast, and waffles.

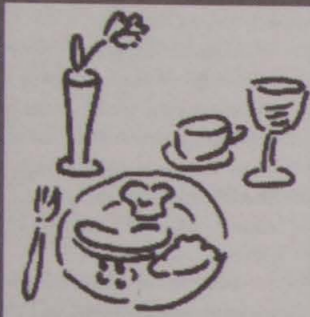
At our host's recommendation, I tried the Belgian waffle with whipped cream, smothered in strawberries and peaches (\$5.29).

Since this is breakfast, you need to know that the coffee is top-of-the-line and the orange juice is freshly squeezed. In fact everything, including the beans and rice, the grits and the flour tortillas, are all made fresh each day. This is much better than in my kitchen, where the eggs and bread are probably as old as my avocado green refrigerator that they sit in.

BC Cafe is open until 3 p.m. each day, seven days a week, so there is a full lunch menu as well—but I left, full—before I got to it.

You will too.

BC Cafe has two locations: 701 South Indian Hill Blvd. in Claremont, (909) 482-1414 and 10123 Foothill Blvd. in Rancho Cucamonga, (909) 989-1440.



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MEAD ON WINE

First Time for Everything

by Jerry D. Mead

Ever since Geyser Peak Winery in Northern Sonoma County imported Aussie winemaker Daryl Groom, the winery's image, quality and fortunes have gone steadily upward. Groom has earned the respect of not only critics and consumers, but that of his peers. In little more than a decade he has come to be thought of as one of a handful of great California winemakers.

Another area where Groom excels is in wine competitions, though he would be the first to tell you that he can't take all the credit. To my knowledge, Geyser Peak is the only winery in the world with a bonus program for every employee based on numbers of medals won at wine shows.

That's right...at the end of every year, every single winery employee (not just the winemaking staff) receives a share of a bonus based on competition performance. Management kicks in so much for a bronze medal, more for a silver, and more yet for a gold. Special awards like double-golds or "best of show" honors fatten the pot even more. Groom believes this incentive motivates everyone from the viticulturists, to cellar workers, bottling line employees, even the hospitality people, to do their very best. That's why he always shares the credit.

For most of the past decade, Geyser Peak has been one of the top three medal winning wineries of the year.

As many good years as Groom and Geyser Peak have had, 1999 looks like it has to be the best ever, and there's still a few competitions to go.

For the first time in the history of London's International Wine & Spirits Competition, one of the largest in the world, Daryl Groom was named Winemaker of the Year for the second time, based on the performance of his winery. No winemaker had ever before been named twice. To make the victory twice as sweet, Groom did it in two consecutive years. That's right...he did it in 1998 too.

At the end of 1998 this column named the 1997 Geyser Peak Sauvignon Blanc "White Wine of the Year" and gave it 100 points. Then the 1998 was named "Best Sauvignon Blanc" at the New World International in February of this year.

With all the other gold medals and special honors won so far in 1999, it's as much acclamation as any one winery has ever received in a single year of judging. Then lightning struck again.

At a special awards event on July 27, the California State Fair announced a string of gold, silver and bronze medals for Geyser Peak, and named it "Winery of the Year"...for the second consecutive year. Once again, no winery had ever received the honor twice, so two years in a row was totally unprecedented.

Somehow I don't think manage-

ment will mind a bit paying what will almost certainly be the largest competition incentive bonus in its history.

Geyser Peak 1997 "Sonoma" Chardonnay (\$12). Exceptional wine for the price. Lovely smoky vanilla aromatics. Ripe apple and tropical fruit enrobed in more vanilla, with smoky, toasty, barrel-char after flavors. Case purchases highly recommended. Rating: 90/94

Geyser Peak 1996 "Sonoma" Zinfandel (\$14). Big ripe plum, headed toward prune, aroma. Just avoids over ripeness. Flavor is more ripe plum with a hint of something tar-like and complex. Match with a blackened steak or pork chop or maybe a piece of venison loin. Rating: 87/85

Geyser Peak 1996 "Alexander Valley Reserve" Cabernet Sauvignon (\$32). Big blackberry and black cherry aromas and flavors with some pleasant smoky

complexity. Very concentrated and intense. Will improve with 10 or more years cellaring. But if you're drinking it tonight...save \$20 and drink the "Sonoma" version. Rating: 92/82

Geyser Peak 1996 "Reserve Alexandre" Meritage Red (\$42). A blend of five top Bordeaux varieties, Cabernet, Merlot, etc., in a very elegant style, French oak-aged and very complex. Smoky, toasty barrel charcoal bouquet and taste along with black cherry and grapefruit. Very concentrated and intense but with very round, approachable tannins. Enjoy it now or in 2015. Rating: 95/84

Geyser Peak 1996 "Sonoma Reserve" Shiraz (\$32). Shiraz is the synonym for Syrah preferred by Australians. All about plum and smoke. A powerful ripe mouthfeel, no harsh tannins but plenty of backbone. Nice with a rack of lamb or a blackened salmon.



Wine Selection & Best Rated

by Bill Anthony

Galleano Winery Port 1996 \$14.95 Collins Ranch, Cucamonga Valley, California, Aleatico Port "Sherry Crema" NV \$16.95 Cucamonga Valley, California	Cambria Winery & Vineyard Pinot Noir 1996 \$24.00 Julia's Vineyard, Santa Maria Valley, California
Black Rock Wineworks Zinfandel 1996 \$14.50 Lake County, California,	Christian Brothers Sherry NV \$6.00 California, Dry Sherry Sherry NV \$6.00 California, Cream Sherry
Blake Hickok Sauvignon Blanc 1995 \$16.00 Napa Valley, California Meritage Type Red 1992 \$25.00 Napa Valley, California, "Claret"	Cosentino Winery "The Poet" 1995 \$36.00 Napa Valley, California, Meritage Red "The Novelist" 1996 \$18.00 California, Meritage White, Barrel Fermented
Bonterra Vineyards Cabernet Sauvignon 1995 \$12.99 North Coast, California Viognier 1996 \$23.00 North Coast, California, "Organically Grown"	Gloria Ferrer Chardonnay 1995 \$19.00 Carneros, California Brut 1989 \$27.00 California, "Carneros Cuvee" Brut 1990 \$19.00 California, "Royal Cuvee" Blanc de Noirs NV \$14.00 Carneros, California
Sangiovese 1995 \$23.00 Mendocino County, California Syrah/Shiraz 1995 \$25.00 Mendocino County, California, "Organically Grown"	

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NEW BUSINESS

J D S Financial Network, 6331 Viola Terr, Chino Hills, CA 91709, Jimmy Stovall
J E Gosa & Co. Prop Mgmt., 3903 Brockton Ave., Ste. 5, Riverside, CA 92501-3212, Judith Bockes
J E Hill Tow Truck Rep., 14745 Owen St., Fontana, CA 92335-8001, Jerry Hill
J G L Electric Telecom, 809 Azure Ct., Upland, CA 91786-6406, Gloria Luna
J Group Cad Auto Sys., 134 Peppertree Dr., Perris, CA 92571-2748, Angel Jurado
J M Enterprises, 11558 Palm Meadows Dr., Rancho Cucamonga, CA 91730-7253, Jeanne Arana
J J Mac Industries, 2270 Treemont Pl., Corona, CA 91719-7865, Joseph MacDonald
J J P Construction & Maint., 6767 Jones Ave., Riverside, CA 92505-1007, Mayela Rivera
J Kadmel Candy Co., 10298 Candlewood St., Rancho Cucamonga, CA 91730-1606, Elaine Lombardi
J M S Warehouse Inc., 1751 California Ave., #101, Corona, CA 91719-3377, J M S Warehouse
J N R, 2279 E. Racquet Club Rd., Palm Springs, CA 92262-2622, Cesare Lagana
J Omega Designs, 3420 Royal Ridge Rd., Chino Hills, CA 91709-1422, Craig Javid
J R & Associates, 965 N. Mountain View Ave., San Bernardino, CA 92410-3619, Damián Hart
J R H Financial Ins Svc. Inc., P.O. Box 73, Moreno Valley, CA 92556-0073, J R H Financial
J R N Construction Co., 8939 Sage Ct., Alta Loma, CA 91701-4855, Ian Nascimento
J T Svc., 661 W. Harvard Pl., Ontario, CA 91762, Jose Olmedo
J V V Manufactured Homes, 3654 Wagoner Ln., Corona, CA 91719-1961, Jose Valadez
Jack & Jill's Child Boutique, 260 Second Ave., Pomona, CA 91768, Jennie Cavanaugh
Jack R. Gosney, 16441 Rancho Escondido Dr., Riverside, CA 92506, Anne Cummins
Jack's Basket Co., 5634 W. Mission Blvd., Ontario, CA 91762-4652, Da Yuan Imports
Jalan Network Svc., 24664 Shepardson Dr., Loma Linda, CA 92354-2716, Matthew Marlowe
Jam Sportswear, 1105 W. Redlands Blvd., Redlands, CA 92373-8015, Jennifer Heflin
Jamison Enterprises, 1908 W. Acacia Ave., Apt. 82, Hemet, CA 92545-3708, Frank Jamison
Jan Wielert Rentals, 27841

Jefferson Ave., Temecula, CA 92590, Temec Vly. RV
Janiking, 4985 N. Stoddard Ave., San Bernardino, CA 92407-3134, Charles Quick
Jason's Garden & Landscape, 13707 Highland Ave., Etiwanda, CA 91739-2041, Opal Scott
Jaureguis Dish System, 1189 Chestnut St., San Bernardino, CA 92410-2601, Gerardo Jauregui
Jaw's Furniture & Fixtures, 2352 N. Volturmo Rd., Palm Springs, CA 92262-3875, Jeffrey Jurasky
Jaymax Enterprise, 35035 Avenue, Yucaipa, CA 92399-4466, Jerome White
Jedi Travel Svc., 2949 S. Vineyard Ave., Ontario, CA 91761-6475, Jaime Melero
Jeffrey Court Beauty Salon, 7367 Central Ave., Highland, CA 92346-3509, Maria Gallego
Jenny's Fish Shoppe, 14507 Palmdale Rd., Victorville, CA 92392-2744, Virginia Pierce
Jeno Tech, 11532 Claridge Dr., Rancho Cucamonga, CA 91730-7244, Jeno Ventures
Jest For Fun, 30183 Cove View, Lakeview, CA 92587, William Currey
Jett Refrigeration, 35010 Cedar Rd., Barstow, CA 92311-7244, John Tennyson
Jettech's Computer & Print Svc., 14072 Hillcrest Dr., Fontana, CA 92337, Richard Simmons
JHP Enterprises, 13330 Noble Pl., Chino, CA 91710-4723, Joanna Hartman
Jiffy Lube 1287, 13870 Peyton Dr., Chino Hills, CA 91709-1601, Allied Lube Inc.
Jimspectech, 79645 Kingston Dr., Indio, CA 92201, Jilane Mason
Jiron Computer Consult., 14945 Manzanita Dr., Fontana, CA 92335, Jiron Consulting Inc.
Joanie's Custom Designs Flooring, 18650 Collier Ave., Lake Elsinore, CA 92530-2751, Joanne Perez
Joe Lopez Assoc., P.O. Box 3114, Indio, CA 92202-3114, Joseph Lopez Jr.
Joey Thomas Co., 29377 Rancho California Rd., Temecula, CA 92591-5206, Joseph Domnanyoni
Johnny GS Sheet Music City, 555 N. Benson Ave., Upland, CA 91786-5075, Elinor Rudy
Jones Prop Mgmt., 233 Cajon St., Ste. 5, Redlands, CA 92373-5239, Jon Roberts
Jose & Daughter Trucking, 10375 Bryan St., Riverside, CA 92505-1711, Jose Barajas
Jose Gonzalez Jr., 22279 Naples Dr., Moreno Valley, CA 92557-5909, Jose Gonzalez Jr.
Joys Designs, 13214 Chukar Ct., Chino, CA 91710-3899, Victoria Warner
JS Life Enterprise Intl.,

25655 Redlands Blvd., Loma Linda, CA 92354-2050, Teofilo Layon Jr.
Judith Ann Interiors, 47764 Mirage Ct., Palm Desert, CA 92260, Judith Vincent
Judy's Business Svc., 3946 N. Sierra Way, San Bernardino, CA 92405-2300, Leonora White
Judy's Roadrunners, 1487 Wedgewood Ave., Upland, CA 91786-2516, Tom Tyson Jr.
Julie's Cleaning Svc., 11241 Campbell Ave., Riverside, CA 92505-2404, Julie Anderson
Jaymaster Staffing Solutions, 30220 Yellow Feather Dr., Canyon Lake, CA 92587-7418, Benken Enterp.
Juneteenth Cultural Museum, 2911 Golden Trails St., Ontario, CA 91761-9157, Juneteenth Amer. Inc.
Juniper Care, 16016 Juniper St., Hesperia, CA 92345-3528, BRC Enterprise
Jurupa Mini Units, P.O. Box 20559, Riverside, CA 92516-0559, Robert Blumenthal
Jus TLC, 42367 Thornton Ave., Hemet, CA 92544-8446, Sonia Simmons
Jest For Fun, 30183 Cove View, Lakeview, CA 92587, William Currey
Jett Refrigeration, 35010 Cedar Rd., Barstow, CA 92311-7244, John Tennyson
Jettech's Computer & Print Svc., 14072 Hillcrest Dr., Fontana, CA 92337, Richard Simmons
JHP Enterprises, 13330 Noble Pl., Chino, CA 91710-4723, Joanna Hartman
Jiffy Lube 1287, 13870 Peyton Dr., Chino Hills, CA 91709-1601, Allied Lube Inc.
Jimspectech, 79645 Kingston Dr., Indio, CA 92201, Jilane Mason
Jiron Computer Consult., 14945 Manzanita Dr., Fontana, CA 92335, Jiron Consulting Inc.
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Jose & Daughter Trucking, 10375 Bryan St., Riverside, CA 92505-1711, Jose Barajas
Jose Gonzalez Jr., 22279 Naples Dr., Moreno Valley, CA 92557-5909, Jose Gonzalez Jr.
Joys Designs, 13214 Chukar Ct., Chino, CA 91710-3899, Victoria Warner
JS Life Enterprise Intl.,

757 W. Monticello St., Ontario, CA 91762-6333, Kathi Lenzi
Keedy's Fountain & Grill, 73633 U.S. Highway 111, Palm Desert, CA 92260-4033, David Chapman
Ken Swenson Ins. Agency, P.O. Box 1270, Alta Loma, CA 91701-8270, Kenneth Swenson
Kenny Nail, 9849 Foothill Blvd., Rancho Cucamonga, CA 91730-3680, Hi Thanh
Kes America, 221 Corporate Ter, Corona, CA 91719-6000, Soon Chung
Key Chain Phone USA, 2001 3rd St., Ste. D, Riverside, CA 92507-3434, Steven Carroll
Keystone Liquor, 14529 San Bernardino Ave., Fontana, CA 92335-2564, Yung Kim
Kid's Exchange Resale Outlet, 130 S. Mountain Ave., Upland, CA 91786-6268, Diana Vallance
Kid's Kaddy, 2496 N. Church Ave., Rialto, CA 92377-8865, Janet Edwards
Kindercreations, 13995 Claremont Ln., Etiwanda, CA 91739-2167, Jillian Gray
Kitchen Connection, 43500 Monterey Ave., Palm Desert, CA 92260-9305, James Zobrist
Kitty Kat Express, P.O. Box 441, Lake Elsinore, CA 92531-0441, Ryan Slaughter
Kneaded Therapy Massage, 22691 Inspiration Pt, Canyon Lake, CA 92587-7813, Kelly Kennedy-Navarro
Koa Camp Ground, 5400 Ntl Old Trails Hwy, Needles, CA 92363, Robert Brown
Krazy Kup Coffee House, 10248 Hole Ave., Riverside, CA 92503-3400, Sallah Maramed
Kreative Kandy, 22944 Windtree Ave., Wildomar, CA 92595-8230, Christine Petrone-Martin
Kroll Building Enterprises, 10032 Manzanita Dr., Alta Loma, CA 91737-2918, Kroll Bldg. Ente., LLC
Kuma Tire Dist., 6539 Magnolia Ave., Riverside, CA 92506-2411, David Kuma
L & M Marketing Co., 331 Selkirk Dr., Corona, CA 91720, Lewis Mykes
L & R Professional Billing, 33776 Fairview Dr., Yucaipa, CA 92399-2220, Jennifer Ryan
L & W Mgmt. Grp., 43725 Monterey Ave., Palm Desert,

CA 92260-9305, James Zobrist
Kitty Kat Express, P.O. Box 441, Lake Elsinore, CA 92531-0441, Ryan Slaughter
Kneaded Therapy Massage, 22691 Inspiration Pt, Canyon Lake, CA 92587-7813, Kelly Kennedy-Navarro
Koa Camp Ground, 5400 Ntl Old Trails Hwy, Needles, CA 92363, Robert Brown
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Kreative Kandy, 22944 Windtree Ave., Wildomar, CA 92595-8230, Christine Petrone-Martin
Kroll Building Enterprises, 10032 Manzanita Dr., Alta Loma, CA 91737-2918, Kroll Bldg. Ente., LLC
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L & M Marketing Co., 331 Selkirk Dr., Corona, CA 91720, Lewis Mykes
L & R Professional Billing, 33776 Fairview Dr., Yucaipa, CA 92399-2220, Jennifer Ryan
L & W Mgmt. Grp., 43725 Monterey Ave., Palm Desert,

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MORE NEW BUSINESS

Livermore
L A Auto Transport, 18839 5th St., Bloomington, CA 92316-3722, Luis Vallejo
L A Outback, 40040 Calle Yorba, Murrieta, CA 92562-5936, Barry Martin
L G S Drug Testing, P.O. Box 1194, Upland, CA 91785-1194, Lori Lal
La Barca Restaurant, 82720 Miles Ave., Indio, CA 92201-4230, La Sorpresa Tortilleria Inc.
La Boutique, 3410 La Sierra Ave., #F316, Riverside, CA 92503-5203, Paul Ryan
La Turbina, 4749 Riverside Dr., Chino, CA 91710-3337, Octavio Barajas
Lindero Child Center, 4280 Lindero Rd., Phelan, CA 92371-7832, Karl Larrison
Little Tiger Martial Arts, 1331 Kendall Dr. Ste. 1, San Bernardino, CA 92407-4174, Ricky Jackson
Lizelle Publications, 150 N. Grand Ave., Ste. 201, West Covina, CA 91791-1752, Lizelle Inc.
Lake Elsinore Marina & R V Park, 32700 Riverside Dr., Lake Elsinore, CA 92530-7880, Onterra Rv Reso
Lloyd's Fence Co., 10479 Alder Ave., Bloomington, CA 92316-2303, Jimmy Gandara
Lloyd's Limousine, P.O. Box 2273, Victorville, CA 92393, Lloyd James
Local Motion, 649 Carnation St., Palm Springs, CA 92262-2082, Warren McConvey
Loma Linda Spine & Rehab. Ctr., 1230 E. Washington St., Colton, CA 92324-6450, Spine & Rehab America Inc.
Lomac Technology, 29040 Avenida Gaviota, Sun City, CA 92587-9587, Mark Lochowicz
Lopez Cleaning Svc., 13560 Betsy Ross Ct., Fontana, CA 92336-3422, Juan Leon-Lopez
Lopez Truck Svc., 7506 Del Rosa Ave., San Bernardino, CA 92410-4128, Carlos Lopez
Lorhette Cosmetics, 1630 E. Francis St., Ste. F, Ontario, CA 91761-5785, Mac O. Eunu
Los Coyotes Walk Run Club, P.O. Box 1002, Guasti, CA 91743-1002, Stephen Crawford
Louie's Barber Shop, 18670 Valley Blvd., Bloomington, CA 92316-1838, Louie Villagran
Louisiana Classic Cajun Food, 597 E. 21st St., San Bernardino, CA 92404-4840, John White Sr.
Love Of Art Enterprises, 3519 Belvedere Way, Corona, CA 91720-6326, Dana Puppi
Loving Mothers, 25611 Elder Ave., Moreno Valley, CA 92557-7638, Christine Fledon
Lube On Wheels, 3135 Whata Rd., Riverside, CA 92509-1432, Manuel Ngo
Lulus Hair Salon, 1345 University Ave., Riverside, CA

92507-4443, Maria Navarette
Luminage Studio, 24910 Washington Ave., #101, Murrieta, CA 92562-9755, Honihea Smith
Luxor Properties, 2629 Olympic View Dr., Chino Hills, CA 91709-1306, Abdelgawad Abdelgawad
Luxurious Fantasys, 196 Spectacular Bid St., Perris, CA 92571-4664, Ida Tyler
Luymag Svc., 19059 Valley Blvd. Ste. 411, Bloomington, CA 92316-2248, Guadalupe Estrada
Lynn Mangel's Sales, 10789 Redwood Ave., Fontana, CA 92335, Lynn Mangels
M & M Cleaners, 12222 Heacock St., Moreno Valley, CA 92557-7101, Hieu Nguyen
M & M Handy, 959 Acacia St., Corona, CA 91719-2602, Hoang Muu
M & M Liquor, 15661 Mauna Loa St., Hesperia, CA 92345-2548, Mansour Maida
M & M Property Mgmt., 14257 Cholame Rd., Victorville, CA 92392, Henrietta Moreno
M Borden Graphics, 11241 Wayfield Rd., Riverside, CA 92505, Michael Borden
M H M Group, P.O. Box 2007, Rancho Cucamonga, CA 91729-2007, Oscar Villena
M J Mobile Detail, 10650 Mountain View Ave., Apt. 401, Redlands, CA 92373-8457, Jesse Apodaca III
M L A Chino Hills, 14584 Pipeline Ave., Chino, CA 91710-5634, Pravín Shah
M S Construction, 74817 Joni Dr., Palm Desert, CA 92260-2035, Mike Strohecker
M S Webbing, 4719 Golden Ridge Dr., Corona, CA 91720-9418, Lisa Sarmento
M V P 2, 933 Fairway Dr. #183, Colton, CA 92324, Malik Stalbert
Mabuhay Trucking, 654 E. Fairfield Ct., Ontario, CA 91761-6000, Romeo Salagan
Mac Realty, 13826 Paprika Ct., Moreno Valley, CA 92553-4861, Kathy Uribe
Madlins Modeling Agency, 2688 E. Julian Rd., Palm Springs, CA 92262-6562, Louise Madlin
Maggie's School Uniforms & Hosiery, 5850 Etiwanda Ave., Ste. 103, Mira Loma, CA 91752-2275, Magdalena Mesa
Magical Dollars, 15263 Hook Blvd. #70, Victorville, CA 92394-2122, Dorothy Hemenway
Magniffascant Candle Co., 9672 Fairfield Ct., Alta Loma, CA 91737-8923, John Constantine
Malls R Us Com., P.O. Box 494, Idyllwild, CA 92549-0494, Jenalyn Rose
Mama's School, 84136 Avenue 44, Spc. 394, Indio, CA 92203-5794, Hank Wexner
Mammoth Industrial

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Products, 2454 Grand Ave., Huntington Park, CA 90255-6304, Douglas Salazar
Maranatha Auto Dismantler, 15614 Arrow Rte., Fontana, CA 92335, Anania Furdul
Maranatha Enterprises, 15252 Slover Ave., Fontana, CA 92337-7297, Armand Ybarra
Marielena, 1800 E. Old Ranch Rd., Apt. 172, Colton, CA 92324-4667, Jason Fillman
Marlu Creations, 112 E. 3rd St., Rialto, CA 92376-5904, Maribel Carlos
Martinez Vocational Svc., 155 W. Hospitality Ln., Ste. 205, San Bernardino, CA 92408-3300, Richard Martinez
Martinez Vocational Svc., 3350 Shelby St., Ste. 242, Ontario, CA 91764-4884, Richard Martinez
Masuvisa Barber & Beauty Salon, 4439 Mission Blvd. Ste. D, Montclair, CA 91763-6067, Margarito Mora
Matrix Systems, 6137 Nogales St., Riverside, CA 92506-2237, James Wright
Mattress Express, 215 W. Big Springs Rd., Riverside, CA 92507-4725, Glenn Manley
Maverick Executive Search Grp., 2963 Berkeley Rd., Riverside, CA 92506-1404, Shelley Moore
Maxfreight Com, 9155 Archibald Ave., #201, Rancho Cucamonga, CA 91730, Randall Harding
Mc Boggled Books, 23890 Tahquitz Rd., Apple Valley, CA 92307-2047, Michael Severson
Mc Breen's Floral Design, 5415 Tenderfoot Dr., Fontana, CA 92336-1140, Kellie Becerra
McDonald's Restaurant, 91544 Hwy 111, Indio, CA 92201, Evergreen Of De. Inc.
McDocuments Legal Prep. Svc., 1546 J.T. Easley Dr., Corona, CA 91763-2505, Renee McClendon
McGrueders Wine, 1943 River Rd., Norco, CA 91760-3306, Louis Bergna
McKibban Consulting, 34889 Wildwood Canyon Rd., Yucaipa, CA 92399-5047, Steve McKibban
Mdisnet, 577 N. D St., San Bernardino, CA 92401-1324, Reginald Young
Med. Stuff, P.O. Box 8607, Redlands, CA 92375-1807, Kimberly Hughey
Medical Bill Adv. Grp., 2851 S. La Cadena Dr. #102, Colton, CA 92324, Darla Stern
Medical Center, 322 W. Hobson Way, Blythe, CA 92225-1640, Marshall Grant
Megaforces Security Agency, 255 N. "D" St., Ste. 218, San Bernardino, CA 92401-1713, Dennis Caldwell
Melmat Construction, 3015 Graceland Way, Corona, CA 91720, Robert Lambing
Mendoza Design, 40770 Breezy Pass Rd., Apt. D, Palm Desert, CA 92211-7207, Yolanda Fuentes
Merli Concrete Pumping, 1230 W. 130th St., Gardena, CA 90247-1502, Stefan Merli
Metal Magic, 2081 3rd St., Riverside, CA 92507-3438, Lynn Miller
Metal Mulisha, 30125 Gulf Stream Dr., Lakeview, CA 92587, Brian Deegan
Metro Financial, 104 E. Olive Ave., Ste. 103, Redlands, CA 92373-5255, Metrociti Mortgage
Mexcoil Processing, 1495 Columbia Ave., Riverside, CA 92507-2013, Mex. Coil. Inc.
Mexico Tire Shop, 114 N. Campus, Ontario, CA 91764, 1500 Laurel Ave., #D, CA 91768, Ma Rodriguez
Michael Duffey Enterprises, 3975 Riverside Dr., Chino, CA 91710-3070, Michael Duffey
Micros & Stitches, 440 S. El Cielo Rd., Ste. 6, Palm Springs, CA 92262-7928, Thomas Sarkisian
Mikes 28, 2084 State Ln., Big Bear City, CA 92314-9698, Michael Rufener
Mikka Concepts, 940 Archie Valley Ct., Calimesa, CA 92320-1010, Kathleen Cazzell
Milicich Bros. Trucking, 12207 Carlisle Ave., Chino, CA 91710-2346, Walter Milicich
Millennium Computers, 2232 Quince Way, Upland, CA 91784-1347, Brannon McEvers
Millennium 1st Realty, 123 W. B St., Ontario, CA 91762-3502, Anthony Hernandez
Millennium 1st Realty, 123 West "B" St., B-C, Ontario, CA 91762, Anthony Hernandez
Millennium Real Estate, 5607 Bonnie Brae St., Montclair, CA 91763-2505, Alimon Williams
Millennium Video, 7580 Indiana Ave., Riverside, CA 92504-4119, Diana Unzueta
Miller Vending Svc., 10865 Sunnyside Dr., Yucaipa, CA 92399-3329, Chris Miller
Miller's Christmas, 3969 E. Guasti Rd., Ontario, CA 91761-1548, Miller Christmas Corp.
Million Dollar Enterprise, 8209 Mondavi Pl., Rancho Cucamonga, CA 91730-7117, Kimberly Bartosh
Mine Mine Mine, 25920 Washington Ave., Murrieta, CA 92562-7243, Willis Bloemsma
Mineo Bros Septic Svc., 11075 Manada Rd., Phelan, CA 92371-4665, Anthony Mineo II
Mirage Water Features, 75080 Saint Charles Pl., Palm Desert, CA 92211-9077, Absolute Product Inc.

Coming Soon

Sneak Preview

Coming in the November Issue

EDITORIAL FOCUS
RETAIL SALES, INDUSTRIAL REAL ESTATE,
COMMERCIAL R.E./OFFICE PARKS,
EDUCATIONAL SERVICES DIRECTORYSUPPLEMENTS
"WHO'S WHO" IN COMMERCIAL REAL ESTATE,
EXECUTIVE GIFTS,
HUMAN RESOURCES GUIDETHE LISTS for NOVEMBER*
COMMERCIAL R.E. DEVELOPMENT PROJECTS,
COMMERCIAL R.E. BROKERS,
FASTEST GROWING I.E. COMPANIES
MORTGAGE COMPANIESINLAND EMPIRE
business journal

SPACE RESERVATION

DEADLINE

October 20

For information call:

*Is your company on OUR list? It should be! If you think your company qualifies to be included on any of the November lists and you have not received a simple questionnaire from Inland Empire Business Journal, please contact Jerry Strauss at: (909) 484-9765 ext. 28

(909) 484-9765

MORE NEW BUSINESS

Mires Properties, 1171 Baywood Dr., Corona, CA 91719-3346, Mitsui Real Estate

Mission Lube & Detail, P.O. Box 846, Upland, CA 91785-0846, Twins LLC

Mobile Irrigation, 31434 Via San Carlos, Temecula, CA 92592-1618, Philip Farrell

Mobile Mike's Auto Detailing, 6375 Heatherwood Dr., Riverside, CA 92509-6174, Michael Givens

Mobile Productivity Solutions, 7955 Layton St., Rancho Cucamonga, CA 91730-2622, Jose Calero

Modern Auto Classics, P.O. Box 1411, Ontario, CA 91762-0411, Karen Woodson

Mohn Building Systems, P.O. Box 391442, Anza, CA 92539-1442, Richard Mohn

Monarca Michioacana, 1510 6th St., Coachella, CA 92236-1714, Gregorio Santiago

Monco Communications, P.O. Box 3373, Landers, CA 92285-0373, Stan Spaeth

Moonsadow Spas, 79300 Bowden Dr., Indio, CA 92201-1217, Jerett Wingrove

Moore Interstate Transport, 201 N. 1st Ave., Upland, CA 91786, Amalia Arana

Moreno Acupressure, 12362 Perris Blvd., Moreno Valley, CA 92557-7423, Reynold Halstenberg

Morrison Consulting, 14945 Merrill Ave., Fontana, CA 92335-4222, Russell Morrison

Morrison's Landscape Maintenance, P.O. Box 3129, Patton, CA 92369-3129, David Morrison

Mortgage Capital Resource, 10630 Town Center Dr. #105, Rancho Cucamonga, CA 91730, Lily Kaut

Mortgage Ins Refund Tracers, P.O. Box 1151, San Jacinto, CA 92581-1151, Matthew Kreitz

Mottes Romola Farms, 28380 Hwy 74, Romoland, CA 92585, Frank Hettland

Mountain West Communications, 101 E. Hobson Way, Blythe, CA 92225-1700, William McClure

Mr. Donuts, 14910 Perris Blvd., Moreno Valley, CA 92553-7181, Ung Navy

Mr. Moms, 44555 La Cruz Dr., Temecula, CA 92590-3952, Scott Slumpff

Mr. Vs. Sports Bar & Grill, 12249 Hesperia Rd., B1-C, Victorville, CA 92392, Wayne Vanderwall

Mt. Ave. Animal Hospital, 1155 N. Mountain Ave., Ontario, CA 91762-1707, Paul Carey

Mt. Fresh Foods, 2007 Date Tree Rd., Colton, CA 92324-8462, Juana Moya

Mt. Grove Business Services, 9935 Alder St., Rancho Cucamonga, CA 91730-1538, David Dunlap

Mt. Kenpo Academy, P.O. Box 1104, Cedar Glen, CA 92321-1104, Janet Bryan

Mt. Valley Appliance, 11715 Cottontail Ln., Apple Valley, CA 92308-7575, Lynette Silva

Munchies Vend Svc., 11852 Mount Vernon Ave., #M473, Grand Terrace, CA 92313-8207, Jason Kounas

Munoz Trucking, 13967 Santa Ana Ave., Fontana, CA 92337-7034, Sergio Munoz

Murcia Const Co., P.O. Box 3124, Apple Valley, CA 92307-0059, John Quarelli

Muse Publications, P.O. Box 802, Alta Loma, CA 91701-0802, Marsha Williams

Museum Productions, P.O. Box 391370, Anza, CA 92539-1370, Louis Demartino

Mx Enterprise Systems, 11711 Sterling Ave., Riverside, CA 92503-4973, Min Hong

Mylia Mgmt. Group, 7633 Dickens Ct., Rancho Cucamonga, CA 91730-7259, Deanna Kenard

Myong Concepts, P.O. Box 891, Mentone, CA 92359-0891, Marlon Chauncey

Mystic Images Photo, 44301 Grand Canyon Ln., Palm Desert, CA 92260-3068, Jerry Dalven

N Care, 1025 N. Tippecanoe Ave., San Bernardino, CA 92410-4085, Michelle Howard

N I V Express Inc., 31910 Florida St., Redlands, CA 92373-7554, N I V Express

N K Prof Svc., 11315 Mountain View Dr., Apt. 192, Rancho Cucamonga, CA 91730-7294, Neil Singla

N K Professional Svc., 5621 Hunt Club Dr., Fontana, CA 92336-1167, Gary Laclaire

Naim Mouchamel & Youssef, 17672 San Bernardino Ave., Fontana, CA 92335-5975, Naim Mouchamel

Nationwide Auto Sales, 3933 N. Mountain View Ave., San Bernardino, CA 92405-2331, Albert Ballesteros

Native American Stories, 17960 Pine St., Hesperia, CA 92345-6241, Fred Popejoy

Natl. Tracer Foundation, P.O. Box 993, Upland, CA 91785, Natasha Collis

Natu Vida, 129 N. McKinley St., Ste. 104, Corona, CA 91719-6564, Maria Mendez

Natural Attractions, 33230 Gillette St., Lake Elsinore, CA 92530-5737, Deborah Anderson

Natural Incenses & Crafts, 9410 Felipe Ave., Montclair, CA 91763-1905, Edith Andrade

Natural Serenity Massage, 51730 Avenida Ramirez, La Quinta, CA 92253-6114, Elizabeth Wheeler

Natures Garden Natural Products, 1478 Hilltop Ln., Norco, CA 91760-2915, Julie Kilsook

Natures Gifts By Two Sisters, 23723 Cork Oak Cir., Murrieta, CA 92562-2069, Darcy Marshall

Needles McDonalds, 1201 3rd St., Needles, CA 92363-2957, Gregory Cook

Nena's Cleaning Svc., 42200 Margarita Rd., Apt. 1310, Temecula, CA 92592-5444, Martha Carrera

Net 4 The Web, 1042 N. Mountain Ave., #B335, Upland, CA 91786-3631, Michael Lancaster

Network Integration Svc., 665 E. Banyan St., Ontario, CA 91761-6012, Michael, McLain

Network Media Group, 79808 Arnold Palmer, La Quinta, CA 92253-4755, David Frizzelle

Neville Bros Lawncare Svc., 1505 N. Monterey Ave., Ontario, CA 91764-1832, Edward Neville

New & Used Thrift Store, 3456 Del Rosa Ave., San Bernardino, CA 92404-2858, Sharrown Edwards

New Century Homes, 6900 Brockton Ave., Ste. 200, Riverside, CA 92506-3818, Donald Kearney

New Century Ministries, 12056 Mount Vernon Ave., #288, Grand Terrace, CA 92313-5116, Nevada Pacific Resources

New Color, 1070 E. 9th St., Upland, CA 91786-5427, Jeff Reyes

New Life Service Co., 1531 W. La Deney Dr., Ontario, CA 91762-1047, Arturo Lopez

New West Tile, 12327 San Joaquin Ct., Victorville, CA 92392, Ruben Arreola

Newt's Gift Shop, 10151 Arrow Rte., Apt. 75, Rancho Cucamonga, CA 91730-4768, Newton Hallwanger

Nile Auto Sales, 10616 Jurupa Rd., Mira Loma, CA 91752, Mamdouh Riadon

Nite & Daybeds Etc., 9223 Archibald Ave., Rancho Cucamonga, CA 91730, Glendia Goodwin

Niteboy Entertainment, 3685 Blair St., Corona, CA 91719-2002, Andrew Reyes

Nitro 2 Go Bakersfield, 8020 Palm Ave., Ste. D, Highland, CA 92346-4218, Jeffrey Diehl

Noble Dvlpmnt. & Consulting, 30552 Bridgeview Cir., Temecula, CA 92592, Jeffrey Noble

Noble PC, 9302 Shadowood Dr. Apt. F, Montclair, CA 91763-1938, Bradley Houska

Noka, 12204 Cottonwood Ave., Chino, CA 91710-2623, Candida Echeverria

Northpark Christian Academy, 5395 N. "F" St., San Bernardino, CA 92407-3140, Life Changing Ministries

Notes 2 U, 4975 Denver St., Montclair, CA 91763-3245, Raymond Templin

Numa Tech Mbl. Auto Rep., P.O. Box 3141, Sun City, CA 92587-1141, John Moser

Number 1 Again, 8270 Foothill Blvd., Rancho Cucamonga, CA 91730-3105, Mei Ling Wang

Nutrend Homes, 2222 Frontage Rd., Corona, CA 91720-2814, P L Whittenton

O P M Trucking, 14313 Gateside Ct., Victorville, CA 92394-6916, Patrick Rodriguez

Oak Hills Distributing, P.O. Box 293708, Phelan, CA 92329-3708, Larry Woodruff

Oak Tree Properties, 39017 Harris Rd., Yucaipa, CA 92399-9403, David Libman

Oasis Sports Mktg. Agency, 697 S. Calle Petunia, Palm Springs, CA 92262-7224, Pete Thuresson

Oh My Greetings, 449 E. Arenas Rd., Apt. 811, Palm Springs, CA 92262-6685, David Mauro

Old Town Smoke Shoppe, 1743 Ruby Dr., Perris, CA 92571-4708, Dorie Violanti

Olympic Golf Co., 1100 Olympic Dr. Ste. 101, Corona, CA 91719-3223, Alex Rodriguez

Omega Graphics, 13824 Magnolia Ave., Chino, CA 91710-7027, Rivas Industrie

Omnidata Of Riverside, 7177 Brockton Ave., Ste. 329, Riverside, CA 92506-2634, T C D Enterprises

Omnific Resources, 3611 Elmwood Dr., Riverside, CA 92506-1234, Jerry Good

On Air Construction, 31240 Corte Alhambra, Temecula, CA 92592-5419, Onair Communict

On Guard, 903 Fullerton Ave., Corona, CA 91719-2516, Maurice Jones

On The Surface, 129 Front St., Hemet, CA 92543-4111, Linda Bullard

One Stop Auto Center, 10595 Limonite Ave., Mira Loma, CA 91752-2645, Yarbi Romero

One Ways Sales & Mktg., 509 Wheeler Cir., Corona, CA 91719-1173, James Willis

Ontario Auto Exchange, 1810 S. Lake Pl., Ontario, CA 91761-5788, Michael Koptyra

Ontario Clinica, 403 W. "F" St., Ontario, CA 91762-3207, Ruben Ruiz M.D.

Organizers Plus, 40835 Calle Medusa, Temecula, CA 92591-6915, Nelson Betancourt

Orient Expression, P.O. Box 344, Rimforest, CA 92378-0344, Mingli Hempstead

Ortega & Sons Roofing, 68030 Estio Rd., Cathedral City, CA 92234-5613, Randolph Wooley

Outdoors Innovations, 2878 Olympic Rd., Joshua Tree, CA 92252, Christopher Salciccioli

Donna L. Bunch, 26946 Patterson St., Perris, CA 92069, assets: \$87,325; Chapter 7.

Johnandy Carper, Judith E. Carper, aka Judith E. Masura, 29234 Campbell Ave., Moreno Valley; debts: \$378,952, assets: \$326,060; Chapter 7.

Larry A. Castillo, Claudia J. Castillo, 1602 Garretson Ave., Corona; debts: \$193,489, assets: \$213,777; Chapter 13.

Roy Chafey Roofing, Inc., 861 Santa Clara Cir., Hemet; debts:

Merri L. Kaplan, dba At Merri's House, 73-467 Poinciana

Thomas W. Johnson, Donna Johnson, 1510 Pamela St., Redlands; debts: \$277,466, assets: \$220,675; Chapter 7.

Clarence Paul Howell, aka Clarence D. Harwell, Colleen H. Harwell, aka Dolleen H. Harwell, dba C. P. Harwell Photography, dba Harwell Enterprises, 8385-D Western Trail Pl., Rancho Cucamonga; debts: \$199,156, assets: \$139,289; Chapter 7.

Sol Rivera, aka Sol I. Rivera, 24115 Cottonwood Ave., #H89,

John D. Reed, 33720. Canyon Ranch Rd., Wildomar; debts: \$259,000, assets: \$187,850; Chapter 7.

Louis C. Redix Jr. M.D., dba Louis C. Redix Jr. M.D. Inc., dba Hand Center of the Inland Empire Inc., Medical Practice, 1101 E. William St., Barstow; debts: \$815,219, assets: \$13,523; Chapter 7.

John D. Reed, 33720. Canyon Ranch Rd., Wildomar; debts: \$259,000, assets: \$187,850; Chapter 7.

Gemino Antonio Pilapil, Maria Luisa Lim Pilapil, 24643 New Haven Dr., Murrieta; debts: \$335,353, assets: \$203,950; Chapter 7.

Louis C. Redix Jr. M.D., dba Louis C. Redix Jr. M.D. Inc., dba Hand Center of the Inland Empire Inc., Medical Practice, 1101 E. William St., Barstow; debts: \$815,219, assets: \$13,523; Chapter 7.

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John D. Reed, 33720. Canyon Ranch Rd., Wildomar; debts: \$259,000, assets: \$187,850; Chapter 7.

BANKRUPTCIES

Arthur E. Anderson, Jo Ann Anderson, 525 Esther Way, Redlands; debts: \$246,122, assets: \$129,120; Chapter 7.

Gretchen Anne Andrews, dba The Lactation Connection, 22650 De Soto St., Grand Terrace; debts: \$353,865, assets: \$123,300; Chapter 13.

Peter Paolo Balestracci, Tima Eve Balestracci, 39632 Via Temprano, Murrieta; debts: \$180,029, assets: \$241,800; Chapter 13.

Bronson Dewey Barnett, Marilyn June Barnett, dba Surefix, A Sole Proprietorship, aka Bronsons Floor Designs, A Sole Proprietorship, dba Contax Plus & Associates, A Sole Proprietorship, 67555 20th Ave., Desert Hot Springs; debts: \$155,418, assets: \$70,000; Chapter 7.

Frank D. Bellino, April M. Bellino, dba GWS Auto, 24177 Cruise Cir., Canyon Lake; debts: \$480,966, assets: \$205,700; Chapter 7.

Christopher J. Bente, Fannie Torres Bente, aka Fannie T. Bente, faw Associated Benefit Consultants, faw World Wide Waves, Inc., faw Worldwide Waves, Inc., faw And Waves International, faw Associated Business Consultants, 42248 Camino Merano, Temecula; debts: \$492,803, assets: \$34,700; Chapter 7.

Jennifer L. Birdseye, aka Jennifer Lynn Birdseye, 30347 Cecelia St., Temecula; debts: \$212,531, assets: \$198,288; Chapter 7.

Ray D. Bowling, aw RB & Associates, aw Natural Stone, 557 Marlowe, Big Bear City; debts, assets schedule not available; Chapter 13.

Earl Robert Wilson, Bowser, aka Earl R. Bowser, aka Earl R. W. Bowser, Holly Janie Bowser, aka Holly J. Bowser, dba Bowser Multimedia Productions, fdba Bowser Video Productions & Graphic Arts, 9999 Foothill Blvd., Rancho Cucamonga; debts: \$129,294, assets: \$68,298; Chapter 7.

Donna L. Bunch, 26946 Patterson St., Perris; debts: \$206,092, assets: \$87,325; Chapter 7.

Johnandy Carper, Judith E. Carper, aka Judith E. Masura, 29234 Campbell Ave., Moreno Valley; debts: \$378,952, assets: \$326,060; Chapter 7.

Larry A. Castillo, Claudia J. Castillo, 1602 Garretson Ave., Corona; debts: \$193,489, assets: \$213,777; Chapter 13.

Roy Chafey Roofing, Inc., 861 Santa Clara Cir., Hemet; debts:

Merri L. Kaplan, dba At Merri's House, 73-467 Poinciana

Thomas W. Johnson, Donna Johnson, 1510 Pamela St., Redlands; debts: \$277,466, assets: \$220,675; Chapter 7.

Clarence Paul Howell, aka Clarence D. Harwell, Colleen H. Harwell, aka Dolleen H. Harwell, dba C. P. Harwell Photography, dba Harwell Enterprises, 8385-D Western Trail Pl., Rancho Cucamonga; debts: \$199,156, assets: \$139,289; Chapter 7.

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Arthur E. Anderson, Jo Ann Anderson, 525 Esther Way, Redlands; debts: \$246,122, assets: \$129,120; Chapter 7.

Thomas E. Clements, Mary M. Clements, 23775 Menifee Rd., Nuevo; debts: \$210,823, assets: \$188,840; Chapter 7.

Thomas Troy Cothey, Lanette Marie Cothey, 32166 Cala Torrente, Temecula; debts: \$217,342, assets: \$205,585; Chapter 7.

Paul Mark D'Santi, 40400 Sierra Maria Rd., Murrieta; debts: \$344,533, assets: \$355,000; Chapter 7.

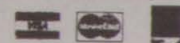
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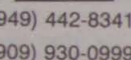
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Gift of Love Survives Caring Norco Woman

Florine Vaughn and her husband, Ted, shared a special love that has never ended, but continues to give, even though they have both passed away.

Florine was an only child who didn't marry until she met the love of her life while touring Africa. It was there that she fell in love with the man leading her safari. They were married and lived in South Africa for 10 years.

Soon after the couple moved to this country, Ted was diagnosed with terminal liver cancer. His wife contacted the Corona Regional Medical Center Hospice program. Mr. Vaughn was dead in three weeks, due to the fast-moving cancer.

Again, Florine turned to Hospice, this time as a bookkeeping volunteer. Hospice became her family, then misfortune struck

again. Florine's heart began to fail and severe osteoporosis developed. On Thanksgiving weekend in 1997, Florine Vaughn died in a nursing facility, one month after suffering a massive stroke.

But, she left a legacy of love. In her will, Florine bequeathed funds to the Corona Regional Medical Center, the American Cancer Society, and the Hospice of Corona.

The Corona Regional Medical Center Foundation will use the bequests to help fund the new Corona Breast Imaging Center, which will open in October, and to refurbish the hospital's oncology unit. A plaque will be installed in memory of Florine Vaughn, who looked into the future, and in spite of her own pain and loneliness, provided care for others.

Chamber of Commerce



Ontario Chamber of Commerce, Celebrates 90th Anniversary

In celebration of 90 years of service to the businesses and the community of the greater Ontario area, the Chamber of Commerce cordially invites you to attend an evening of history and elegance. The black tie optional event will be held on:

Friday, October 8, 1999
Ontario International Airport
Old Terminal Building
6:00 p.m. - Reception
7:00 p.m. to 11:00 p.m. Dinner,
Program and Dancing
\$50.00 per person
\$500.00 per table
Price of ticket includes parking

For more information or to make reservations, call Coral Parks at the Ontario Chamber of Commerce.
(909) 984-2458

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- **Business Services:** Networking, referral service, educational seminars and low cost advertising.
- **Governmental Affairs:** We ensure that a united voice for business is heard at the Federal, State, County and City level. We are the "Watch Dog" on legislative matters that impact business.
- **Economic Development:** The primary responsibility of the chamber is to create and support a positive business climate and to provide members an opportunity for growth and profit.
- **Community Development:** The leadership of the chamber is dedicated to the concept of a well balanced community.

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What's Happening in the Theatre Arts in the Inland Empire

by Georgine Loveland

A spectacular array of sparkling theatrical events is planned for the Inland Empire this season.

The curtain goes up on the inaugural season of the Inland Empire Philharmonic which will call the Gardiner W. Spring Auditorium in Ontario its home. A "Tchaikovsky Spectacular," featuring Eugene Mursky on the piano, opened the musical doors on Sept. 24. A "Halloween Ghoulish Gala" will arrive on Oct. 29, when compositions including those by: Mussorgski, Ravel, Saint-Saens and Offenbach set the mood for Halloween drama. Concertgoers may attend dressed in costume and enjoy such treats as the "Sorcerer's Apprentice," by Dukas.

The beginning of the New Millennium will be ushered in, in grand style on Jan. 21, 2000, at 8 p.m., when Beethoven's "Symphony No. 5" soars through the air, and Holst's "The Planets" beckons to musical space travelers.

While welcoming the new arrival, Inland Empire concertgoers also delight in the return of an old friend, the Riverside County Philharmonic, performing at the Riverside Municipal Auditorium, and celebrating its 41st season. Patrick Flynn is the music director for both organizations.

Information on all concert subscriptions, additional scheduled performances and special events such as the "Holiday Concert" on Dec. 11, featuring Michael Isaacson as guest conductor, and the "Statesman Series" on Feb. 19, with acclaimed pianist Byron Janis, is available by calling toll free, 1-877-744-5849.

The music continues to play as the San Bernardino Symphony Orchestra unveils its 70th season of delighting audiences. On Oct. 16, at 8:15 p.m., "Triple Vision: A Portrait of Scotland" will be pre-

sented, comprised of three composers' musical interpretations of the beauty, history and spirit of Scotland.

Mozart's memories of Prague are the inspiration for "Mozart in Prague" on Nov. 13, and a special "All American" program will be presented on Feb. 5, featuring gorgeous classical music by American composers.

Stewart Robertson is the San Bernardino Symphony Orchestra's music director. All concerts are held at the California Theatre in San Bernardino. Call 909-381-5388 for more information on this season's offerings.

On a lighter note, the popular Riverside Civic Light Opera is currently staging a production of "The Cocomnuts," based on the 1926 Marx Brothers production, through Oct. 10. "Ain't Misbehavin'," a Fats Waller musical show, running from Nov. 11-21, will be followed by "Carousel" in February. All shows are held in the Landis Auditorium on the Riverside Community Campus. Call 909-222-8100 for tickets and more information on scheduled productions.

Theatrical Arts International, an organization which presents national and international tours, has established the California Theatre in San Bernardino as the base for its traveling productions which travel to as many as 160 cities, after performing in San Bernardino on weekends.

And finally, meet Huckleberry Finn, Tom Sawyer and Mark Twain during the month of October, on weekends from Oct. 2-31 in old town Upland, when the Grove Productions will present "The Adventures of Huckleberry Finn." Performances of this classic American musical at the Grove Theatre on the corner of Ninth St. and Third Avenue will start at 7:29 p.m. on Fridays and Saturdays, and at 3 p.m. on Sundays. Call 909-920-4343 for tickets and information about this high-spirited show.

CALENDAR 99

SAVE THE DATE

- 1999**
- October 8** Riverside Community College District's Center for International Trade Development will host a workshop that will focus on developing/updating your international marketing plan on Oct. 8th from 7:30 a.m. to 12:00 p.m. at the Holiday Inn in Riverside. Identifying the best potential markets, choosing a market entry strategy, how to find overseas trading partners, screening potential distributors and sales reps, and implementing the marketing strategy are the topics to be discussed. This \$45 workshop is part of a five workshop series that leads to a certificate in international business. Call (909) 682-2923 for registration/directions.
 - October 21** The High Desert Opportunity '99, 17th annual Business Conference will be held on Oct. 21 at the San Bernardino County Fairgrounds in Victorville. The conference will feature keynote speaker George Stephanopoulos along with speakers discussing the advantages the High Desert offers to new and expanding business. Exhibit booths will represent community organizations, governmental agencies, utilities and area business. For more information call (760) 245-7600.
 - November 19** The Inland Empire Business Journal presents the Human Resource Legislative Conference Luncheon at the Ontario Airport Marriott, in Ontario. This dynamic, hands-on conference will have legislators address employee-related legislation existing and pending in Sacramento. This event will be held at the Ontario Marriott by Ayers. The cost is \$45. Contact Rebecca at (909) 484-9765 ext. 25 for more information.

- 2000**
- February 25** The 10th Annual Inland Empire Business Journal Economic Forecast Conference is set for Fri., Feb. 25 at the Ontario Airport Marriott in Ontario. This conference will feature top local economists and legislators addressing economic issues pertaining to the Inland Empire. The cost is \$65. Contact Rebecca at (909) 484-9765 ext. 25 for registration and sponsorship information.
 - May 12** The 10th Annual Women and Business Expo is set for May 12, 2000 at the Ontario Convention Center. This dynamic expo will feature major keynote speakers, over two dozen breakout seminars, and tons of networking opportunities. Sponsorship and exhibiting spaces are already filling up. Call for further details. Contact Rebecca at (909) 484-9765 Ext. 25.

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: (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: (909) 981-1720. Regional office: (800) 767-7337.
- Wednesday**
- Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.
 - Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: (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.
 - 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.
- 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.self-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.

12 The SBDC and the Employment Development Center with co-sponsor Palm Springs Department of Economic Development invite you to attend the "New Employer Seminar." This seminar will take place on Tuesday, Oct. 12 from 9:30 a.m. to 12 noon. The topics to be discussed include: What Constitutes Employment; The Difference Between Employees and Independent Contractors; What Payments Are Considered Wages; How to Complete Required Forms; Tax Due Dates and Reporting Options; New Laws and Emerging Issues; and Services Provided by EDD. There is no cost for this event. For reservations, please call (760) 864-1311.

20 Does your thinking limit your success? Jim Muller will be the speaker on the topic at the Oct. 20th Professional Women's Roundtable (PWR) dinner meeting. Networking and dinner precede the speaker, beginning at 6:00 p.m. at the Canyon Crest Country Club, 975 Country Club Drive, Riverside. Cost is \$20 at the door. RSVP to (909) 679-8048.

13 The Center for International Trade Development is offering a three and one half-hour workshop on Wednesday, Oct. 13th from 1:00 p.m. to 4:30 p.m. This workshop will describe the important elements of an import/export transaction, such as required documentation, production capacity, shipping, insurance, evaluation of business potential, and the methods of getting paid. A transaction flow chart will guide you through the sequence. For information and registration for this \$25 workshop, call the Citrus College Center for International Trade Development at (909) 629-2247.

20 The Employers Group invite you to attend a seminar regarding "Employment Law Update." The seminar will be held at the Mission Inn located at 3649 Mission Inn Avenue in Riverside. The cost for members is \$129, non-members is \$149, three people or more \$109. Call (909) 784-9430 for reservations and information.

13 The Small Business Development Center is offering a two-hour workshop that covers the various financing options available to small businesses on Wednesday, Oct. 13 from 9:00 a.m. to 11:00 a.m. The array of SBA loans are covered, the general qualifying criteria, the application process and the documentation needed in applying for a SBA loan. Upon completion of this orientation, attendees will be able to meet with professional business consultants, by appointment, at no charge, for assistance on preparing the necessary documentation for a SBA loan. For information and registration call the Mt. San Antonio College Small Business Development Center at (909) 629-2247.

21 - 28 Business owners and start-up entities alike are encouraged to attend the business workshop series which is offered exclusively through the Small Business Development Center. The workshops include instructional hand-out material and in-depth discussion on all phases of business planning and goal setting, marketing plans, loan proposal preparation and financing options. For reservations or additional information, call (909) 791-2545. The cost of the workshop is \$25 per person. Pre-registration at least 48 hours prior to the workshop is strongly recommended.

17 Local business owners and employees are invited to attend a free Employment Tax Seminar on Tuesday, Oct. 19, from 9 a.m. to 12 noon, sponsored by the State of California, Employment Development Department. The seminar will be held at the Employment Tax Customer Service Office, 464 West Fourth St., Fourth Floor, in San Bernardino. Featured topics will include: the difference between employees and independent contractors, state payroll reporting tax requirements, tax law updates, and minimizing unemployment insurance costs. Call Vicki Doss at (714) 288-2619 for reservations.

28 The Employers Group invites you to attend the Cobra Compliance Workshop. The workshop will be held at the Employers Group I.E. Regional Office, Bldg. 4 located at 3600 Lime Street, Ste. 421, Riverside. The cost for members is \$215, non-members is \$270, three people or more \$195. Call (909) 784-9430 for reservations and information.

19 Learn how to conduct a full and complete investigation that would be seen as "adequate" by a judge or jury at the Professionals in Human Resources Association (PIHRA) professional development seminar "How to Conduct an Internal Investigation". The speakers will also talk about A/B/60: Eight-Hour Day Restoration and workplace Flexibility Act, which reinstates mandatory daily overtime after an eight-hour workday. This breakfast seminar will be held on

30 & Nov. 6 (2 meetings) California State University San Bernardino, College of Extended Learning presents a two-day workshop "Web Publishing for Everyone" Saturday, Oct. 30th, and Nov. 6th. The workshop is from 8:30 a.m. to 5:30 p.m. and will be held at Upland High School in Upland. Cost is \$130. For reservations and additional information call (909) 880-5981 Extension 470.

EXECUTIVE TIME OUT

Moscow — A City Rushing to the Present

by Camille Bounds, Travel Editor

Moscow is the capital of the Russian Federation which covers almost twice the area of the United States and spreads from St. Petersburg in the west over the Urals and the vast Siberian plains to the Sea of Okhotsk in the east.

Founded more than 850 years ago as the center of one of several competing minor principalities, the first mention of Moscow is recorded in the Russian Chronicles in 1147. The city is



Photo by Beverley Pace

A view of one side of St. Basil's Cathedral on Red Square, Moscow.

so vast, like the whole country, and heavily populated (more than 10 million residents), that the following thumbnail sketch barely scratches the edges of this mysteriously alluring city, that is going through labor pains—trying to catch up with the ways of capitalism.

A city full of contradictions

Moscow is a city full of contradictions. It is beautiful and ugly. People will shove and push on the streets, but invite you into their homes where you will be treated with the greatest hospitality and generosity. It can be gritty and civilized; it can be flashy, and at other times calm and gentle. Needless to say it is interesting.

A city within circles

Moscow is huge and intimidating to the inexperienced visitor. The city is built in circles within circles. The outer circle designates the city limits, while the more important sites are within the

inner Garden Ring and the innermost Boulevard Ring. At the very center are the Kremlin and Red Square. The Moscow River cuts an arc through the center of the city.

Three stunning cathedrals

The Moscow Kremlin may be the most culturally significant place in Russia. The first prince to take the title of czar was Ivan III, (the Great) who imported Italian architects to build the Kremlin, (fortress). When architects Fioravanti, Ruffo and Solari completed the structure in 1495, it was lauded as an "eighth wonder of the world." The imposing red brick walls that encircle the Kremlin are more than 7000 feet long, 65 feet high and in some spots, 20 feet wide. There are four gates and 20 towers.

Three stunning cathedrals were protected within the triangular walls. Each was used for a different purpose. The Assumption Cathedral for coronations, the Annunciation Cathedral, which is topped with nine golden domes, was the site for royal christenings and weddings, and the Archangel Cathedral was the burial place for the czars through the 17th century. The enclosure covers 12 acres; in addition to the extraordinary cathedrals, there are museums, palaces, government buildings, and churches.

"Red" was beautiful

Red Square started out as the eastern moat protecting the Kremlin, but was eventually filled with red cobbled stones. Sometime in the 15th century, the resulting square was paved. In old Russia, the word (krasnaya) "red" meant beautiful, thus the source of the name. In medieval times it was the city center and major market place, filled with wooden carts, where vendors from all over the world came to sell their wares. It is suspected that the Great Fire of Moscow that destroyed most of the old city in 1737, started here. Today when crossing Red Square, there is the feeling of reliving a passionate history.

Beauty is in the eyes of all beholders

St. Basil's is the outstanding attraction of Red Square. It is stunningly beautiful, especially at night when it is flooded with lights that create the look of a castle from the most elaborate fairytale. There is a legend

that Ivan the Terrible had the architects blinded so that they could not duplicate this remarkable structure.

Ivan was terrible

Ivan IV (the Terrible) was one of many Ivans in Russian history. All were colorful and unique in some way but this Ivan earned his title "the Terrible" honestly. He terrorized everyone within his grasp and killed his eldest son in a fit of rage. He married six times, (it is noted that Elizabeth I turned him down). He has been credited with molding much of old Moscow and Red Square.

He built St. Basil's (1555-60) to commemorate his victories over the Tartars. Nine victories were celebrated, each with a new chapel and colorful dome. Each one was dedicated to the saint on whose day the victory was won.

You can buy tickets with rubles at the kiosk outside the Kremlin walls. A better idea is a reliable tour service.

A change of times

The Lenin Mausoleum is located at the foot of the Kremlin. The embalmed body of this famous leader is available for public viewing. Interest has waned in the waxen figure and the impressive hourly changing of the guard has been discontinued. There have been debates about burying the remains.

Night life with variances

Moscow has a varied night life with theater, circus, concerts and variety performances. The Bolshoi Opera and Ballet Company presents 30 different performances a month.

Where to stay:

Several new hotels have been opened in Moscow and the four-star properties offer all amenities and luxuries, but they are extremely expensive. The Aerostar Hotel (\$265-\$320 double) is centrally located and only 30 minutes from the airport. Hotel Metropole Inter-Continental (\$320-\$420 double) is across from the Bolshoi Theater and a block from Red Square. The Renaissance Moscow Hotel (\$185-\$230 double) is not as centrally located or as ostentatious. Any hotels with lower rates that are mostly on the outskirts of the city—apply the caveat of "buyer beware." Sometimes you can get lucky and fall into a gem, but be careful.

Dining:

The better hotels are expensive, but have fine food, service and ambiance. There are smaller restaurants with basic fare at much lower prices. And there is always McDonald's. One great surprise is that Russian champagne is very good and reasonably priced. Imported wines from Georgia, Ukraine and Moldova, and Armenian cognac are excellent.

Getting there:

From Los Angeles (LAX) to Sheremetyevo Airport in Moscow, Delta, Lufthansa, Japan Airlines, SAS and Aeroflot all have connecting flights to Moscow. Book 21 days in advance for the best rates.

Getting around

There are extensive bus, trolley and subway (metro) services available.

Train travel in Russia is generally comfortable. A good idea is to buy your tickets in advance.

Taxis should be ordered by phone in advance. It is not a good idea to hail a strange one on the street. Always carry directions in Russian and your hotel address and phone number. (Hotel match books are good.)

Important travel tips

Avoid carrying or displaying large amounts of money. Leave expensive jewelry at home. Keep your cameras and any valuable personal belongings out of sight. Don't leave valuables in your hotel room. Some of the better hotels have safety deposit boxes. USE THEM!

Tipping: A 10 to 15 percent service charge is usually included in your billing. Otherwise 10 percent is customary.

A passport, visa and a return ticket is necessary to enter the Russian Federation.

Be alert to pickpockets

An international or national driver's license is mandatory if you are going to drive in the Russian Federation. You can apply for an international drivers license at any AAA office, which will also make passport photos for a nominal fee.

Camille Bounds is the travel editor for *The Inland Empire Business Journal* and the *Western Division of Sunrise Publications*.

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