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VOLUME 11, NUMBER 2

\$2.00 February 1999

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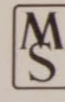
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
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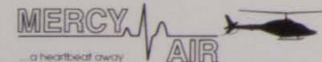
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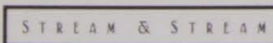
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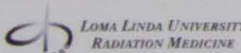
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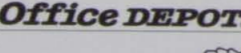
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CLOSE UP



Nell Soto **\$2.00**

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AT DEADLINE

Pilot Corporation to Take Over Travel Center in Hesperia

Pilot Corporation, America's largest supplier of trucking diesel fuel, will take over Newton's Outpost Station next month to open a new Pilot Travel Center.

Pilot will continue to serve the fast-growing Victor Valley area, said executive vice president Mark Hazelwood. This is the third Inland Empire store for the Tennessee-based company.

The Newton family will continue to operate the Outpost Cafe, a regular stop for high-way customers.

Pomona Police Targeting Alcohol Establishments

Restaurants and other establishments that sell alcohol in the city of Pomona are being targeted for an undercover inspection by the Pomona Police Department. Using teenage decoys under the supervision of a police officer, the department is planning to check whether minors can buy alcoholic beverages at Alcohol and Beverage Control licensed establishments.

The decoys will operate under guidelines designed to prevent bartenders, store clerks and others from being entrapped. Clerks who know-

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Yep, it's a long way down! Big Bear-based Peak Performance! turns regular CEOs, managers and accountants into daring acrobats and over-achievers. Turn to page 5 for Roger Harvey's story.

SCIA Development Contract Approved; May Recession-Proof Victor Valley, Observer Says

The operators of the Southern California International Airport (SCIA, formerly George Air Force Base) and an Orange County developer have signed an agreement which may result in hundreds of millions of dollars and thousands of jobs for the Victor Valley economy. The Southern California Airport Authority, made-up of the members of the Victorville City Council, and representatives of Stirling, a Laguna Hills-based development firm, signed the agreement in mid-January. It calls for Stirling to develop the 4,000-acre retired military base into a multi-faceted commercial complex built around the aviation industry.

While Stirling is not required to make a down-payment on the property, SCIAA and Stirling will split

net proceeds equally.

The agreement met with enthusiasm from local leaders. Joseph W. Brady, president of the Bradco Companies and publisher of the *High Desert Report* said "Anytime somebody can come up here and develop SCIA and bring 15,000 jobs in 10 years, we're supportive. I only hope they can make it 30,000 jobs." Brady said that the deal makes a bright future for the high desert.

Brady described Victorville and SCIA as being headed in the same direction as Ontario, with massive warehousing and distribution centers built around airport facilities. The difference, Brady said, is that Ontario is running out of land while Victorville has an

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Labor Department Proposes Rules for New Immigration Law

Proposed regulations for hiring foreign professionals under H-1B visas, as changed by the new American Competitiveness and Work Force Improvement Act, have been issued by the U.S. Labor Department. The proposed rules for H-1B workers are open for public comment on or before Feb. 4.

The new law, signed by President Clinton on Oct. 21, 1998, increased the number of H-1B visas available annually from 65,000 to 115,000 for fiscal years (FY) 1999 and 2000 and to 107,500 FY 2001 before reverting to 65,000 FY 2002.

The new law requires H-1B dependent companies (or companies found to have willfully violated the law) to attest that they will not lay off any similarly employed American workers 90 days before or after filing a petition requesting an H-1B worker. They must also make good faith efforts to recruit U.S. workers for these jobs. These dependent compa-

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Kaiser Permanente Presents \$25,000 Good Neighbor Grant to Children's Fund of San Bernardino County

Kaiser Permanente Medical Center in Fontana recently awarded a \$25,000 Good Neighbor grant to Children's Fund of San Bernardino County during their 10th Annual Celebration of Giving event. The grant will be used towards an emergency medical fund for outpatient services for indigent children which Kaiser created last year.

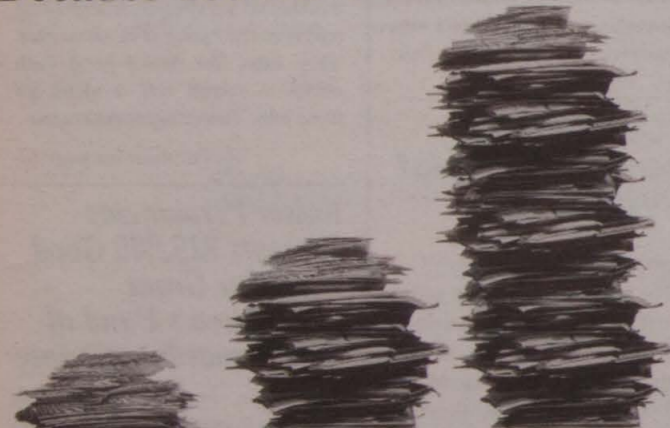
Children's Fund has cases referred to it by case managers, teachers, school nurses and other agencies that service low-income families. The grant also gives Children's Fund the resources to provide medications,

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ABOUT THE COVER

The Loma Linda University Medical Center is not only one of the leading healthcare providers in the Inland Empire, it is also a world leader in medical science and technology. Their cutting edge efforts in infant care, cardiac care and cancer treatment have produced life-saving results that have become standard around the globe. The *Inland Empire Business Journal* is proud to salute Loma Linda University Medical Center with this month's cover.

It is the type of innovation seen at Loma Linda and across the region that gives the Inland Empire such a promising outlook. On Feb. 19, the IEBJ will host the annual Economic Forecast Conference at the Ontario Marriott Hotel. Look to page 62 for more information on this outstanding, informative preview of what will develop in 1999.

QUOTE

It is worth remembering that output per man in this country has increased on the average about two per cent a year during this century. Mere continuation of this trend will mean a future full of better things for more people. But it is my own feeling that the tremendous gains which have been achieved by machine techniques may be substantially matched when we learn to make better use of ourselves as people.

—Henry Ford, II

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A Global View at the Top of the Hill

Congressman David Dreier, Now One of the Most Important Players in Washington D.C., Sees the Inland Empire's Economic Fortunes Tied to Trade, Exporting

by Robert Parry

He is the highest ranking member of the California congressional delegation ever. He is among the five most powerful people on Capitol Hill. He is a strong, committed advocate of business, especially world trade and exporting. He is from our own backyard. He is Representative David Dreier, and he's got big plans for California.

Dreier, a Claremont Republican, became chairman of the House Rules Committee in early January. That body has immense control of all of the nation's legislation. It is the Rules Committee which determines the procedures by which all bills that go through the House will be considered.

Rules Committee spokesman Richard Mills compared the committee to a "traffic cop" for legislation. The committee schedules the time and length for all debates and votes, the number of amendments which may be added and other technical aspects of the legislative process. The committee can even

change the language of a bill after it is passed out of a committee. So, as head of the Rules Committee, Dreier has vast opportunities to influence the legislative landscape.

The post was actually held by the Speaker of the House until its duties became so time consuming that they were separated in 1910.

As the youngest chairman of the committee ever, Dreier has led a recodification of the rules to simplify, streamline and modernize the

it was "hard to miss the President's desire to be all things to all people"

operations of the House. A bi-partisan group of committee members worked to condense the package of rules from 51 to 28 and eliminated outmoded and confusing language. Dreier's package constituted the first significant changes to the rules in 115 years.

The congressman is not shy about the opportunity he has. "I really feel very honored to be in a position to help the people of the Inland Empire and all of California," he said, adding that he intends to use his position to advance a legislative agenda which he feels will strongly benefit Californians. He said that his top priority is to improve the ability of

Peak Performance! You Can't Fall to the Top

by Roger Harvey

Peak Performance! is an Inland Empire experience that stratosphere companies like Goodyear Tire, MCI and AT&T have called upon for a boost to the next level. For the cost of a round of golf they also deliver adventure and excitement as metaphors for the real-life challenges of small organizations, youth groups and even families. CEOs frozen with fear on one of the high ropes courses can attribute their breathlessness to the pristine mountain views 7,000 feet above freeway traffic. But, even if you are coaching a team of blindfolded co-workers through a maze near your sea-level office, the Peak Performance! trainers deliver a custom-built program that will definitely elevate your emotions.

"Office work" is an oxymoron for owner Mark Rowland. He doesn't spend much time behind a desk. Mark and I exchanged pleasantries in the lobby of the Northwoods Resort — a masterful blend of rustic and refinement. "This is where most of our corporate clients stay," said Mark. I could see why as he showed me one of the elegant suites overlooking Big Bear Lake. Then we climbed into his SUV and drove to the largest privately-owned lot on the mountain. The Peak Performance! training site is where "Parent Trap," many of the "Bonanza" episodes and a string of other films took advantage of this one-of-a-kind location. Mark pointed out a small granite outcropping on the far horizon. "There is a Forest Service block-house

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the state and the country to do business abroad with a global trade agenda. Equal in importance, he said, will be addressing national security issues. Providing for the "common defense," he noted, is the government's first duty as specifically outlined in the preamble of the U.S. Constitution.

Dreier emphasized the importance of exporting and global trade, saying that 96 percent of the world's consumers are outside of this country. This means that American businesses must be able to get their products overseas and, with the massive growth on the horizon for this region, that is a key for the Inland Empire.

Other matters of specific interest to the Claremont McKenna College Alumnus include biotechnology and technological development, both of which he considers important to the nation's economic performance.

As he enters his tenth term in



Congressman David Dreier

the Congress, Dreier finds himself at one of the most historic points in the nation's history. He cast four votes in favor of impeaching President William Jefferson Clinton in the last term of Congress. As for the proceedings in the Senate, Dreier said he wants to get to the truth of the matter, and counts himself as one who wants to put the incident in the past.

Regardless of the outcome of continued on page 24

A New Era for Indian Gaming

Editor's Note: On Nov. 28, Governor-elect Gray Davis appeared at the Indio Powwow on the Cabazon Indian Reservation. The text of his remarks appears below.

We all come here today for this powwow to hear the drums and dance that mark so many different ways of life. Yet the drums remind us of a common beat that beats within each and everyone of our hearts. For all of us in our hearts have the desire, and now the opportunity, to embrace a new beginning in the state of California; and I am so proud to be here as you post the California flag for maybe the first time in this tribe's history.

The tribal nations represented here today, along with federal, state and local governments, make up the American family; and as your outgoing Lt. Governor and incoming governor, I am so proud to be with you here today to extend the hand of friendship and to tell you the error of wedge-issue politics is over once and for all. We will

march together for the benefit of our common peoples.

The time has come for us to walk the walk and to marshal our collective resources so that we can effectively serve our peoples and so we can prepare the way for the children who will follow us. I believe one of the cornerstones of this effort is to respect the sovereignty of each and every tribal nation.

Honoring this historical and Constitutional relationship between the state of California and the tribal nations that inhabit part of this great state will restore the respect between our peoples that has been lost.

This election sends a very strong message that California with all its cultural diversity can be a model for the rest of the world — that we can appeal to our common values and common desires to bridge ignorance and cultural barriers and prove that we can work together for the benefits of all the peoples who happen to reside in the state of California and build a state that will be the envy of America

continued on page 28

EDITORIAL

Another Example of Emp-o-phobia

There is such a thing as Emp-o-phobia: the fear of admitting that you live or work in the Inland Empire. The worst examples are the ones committed by governmental entities, and the powers that be in Rancho Cucamonga are the latest to deny themselves.

They have a vacant, 103-acre lot, up on Baseline, which was supposed to have become a park years ago. Having sat unused for too long, the city has now decided to find out if anyone still wants the area to become Central Park. Forget for a moment here that for years the area around Foothill and Haven has been referred to as City Center.

Rancho Cucamonga's Redevelopment Agency has decided to say good-bye to \$76,000 in order to ask if the citizens still want a park at Baseline and Milliken. And the worst part is that all of this money goes to a public relations firm over in Long Beach.

There are any number of very qualified marketing and P.R. firms right here in the Inland Empire, but it has been decided to send valuable city tax dollars off to Long Beach. The thinking on these matters is

always the same. If a company has a Long Beach address, they must be better than anyone out here. Remember that Rancho Cucamonga has one of the most stifling utility taxes of any city here. And yet they have no problem sending a heap of local money out of town on spec.

Any other town would either build the park, or sell the land to a developer. That is, after all, some valuable acreage up there. But, no. Rancho Cucamonga wants to pay for focus groups, polls, maybe even a ballot measure on the park issue. And they have decided that no firm in the Inland Empire is good enough to do all of this. To be perfectly frank, that much money could be spent on turf and picnic tables.

Rancho Cucamonga's Redevelopment Agency needs to review their wasteful spending policy. Is it any wonder that northern Rancho Cucamonga citizens deny their city and call themselves Alta Loma. Their city has done the same thing. If the redevelopment people want to do business with Long Beach, maybe they should move to Long Beach. That's one sure cure for Emp-o-phobia.

A Stout Defense for Process

In recent weeks, the county of San Bernardino has been rocked by allegations of conspiracies and plots involving the Rail-Cycle project. The office of District Attorney Dennis Stout has tenaciously, but not over zealously protected the public's interest by ensuring that the political and administrative processes of major decisions are followed.

Our interest in this issue is not wrapped in the particulars. We will not vouch for one side or the other. The truth will be determined by a jury which will be in a courtroom every day. The indictments that have been handed down came from a grand jury which based its decisions on weeks of testimony far to complex to summarize here. Our

interest is in the purity of the process.

The Inland Empire is on the cusp of astronomical economic expansion. The only thing between San Bernardino and Nevada is opportunity. But with those opportunities come opportunities for graft, deceit and abuse. It will be the charge of Mr. Stout and his successors to ensure that these opportunities are dealt with in fairness and integrity.

The San Gabriel Valley suffers from post-World War II planning and economic decisions that were made with the influence of bribes, payoffs and favors. We applaud Mr. Stout for standing up for all businesses and people in the Inland Empire by defending the integrity of the process.

COMMENTARY

How Many Times Should We Pay for One Orange?

by Joe Lyons

How many times should we have to pay for a California orange?

I, for one, am a great supporter of the free enterprise system. So I understand that if the orange growers of Central California lost their crop to a freeze, they lost their investment for the year. And I understand that the Riverside citrus growers will reap a windfall, accordingly. It's called supply and demand. It's how the system works.

And if I have to pay more for my oranges because of it, that's just how things are. I am sorry if the Central California citrus farmers lost their crops and they had a bad Christmas, and their kids are reading community college brochures instead of talking to Stanford recruiters.

Every farmer knows that each year's crop is another roll of the dice. Or at least it should be. But wait! Here comes Governor Pete Wilson to the rescue. Just before leaving office, he signed a multi-

million dollar relief program for the four northern counties who lost their lemons. That means that, insurance or not, citrus co-op or not, the farmers up north are covered. And they are covered by our tax dollars.

Do the math. You pay more for the oranges that survived the frost and you pay taxes for the ones that died. What's wrong here? Is it any wonder people refer to us as the Left Coast? Such socialized agriculture must be the envy of Cuba and Red China. This is why I ask: "How many times must I pay for one orange?"

Many years ago, my grandfather showed me an orange with the letters C.A.L.I.F. printed on it in blue. This was before the Post Office decided that states only needed a two letter abbreviation. Grand Dad asked me if I knew what C.A.L.I.F. stood for, and when I told him I didn't know, he said it meant Come And Live In Florida. Grand Dad never knew Pete Wilson. But he had the right idea.

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business journal

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CLOSE - UP

'Big Mouth for Small Business' Gets to Sacramento
Nell Soto Graduates from Pomona City Council to State Office

by Robert Parry

After three decades of service to her Pomona community, Nell Soto has pulled up her stakes and moved her operations to Sacramento — which isn't to say that she has stopped serving her community. Now, Soto serves Pomona (and much of the west-end) as a member of the State Assembly.

Sacramento is "a place where you can make positive changes if

"If I had my way, there would not be so many regulations on business," Soto said, "businesses make money for cities."

you want to," Soto says. And she wants Inland Empire business people to know that she is a strong advocate of small business with a record of successfully aiding businesses through government bureaucracy. Soto says that her commitment to helping small businesses comes from her experience helping run her husband's small electronics shop and watching the struggles of her children and other friends who owned businesses.

A Love of Legislation

Nell and Phil Soto had been married almost 50 years when he passed away in September of 1997. She still speaks of their union and sometimes Phil, as well, in the present tense. Phil, an electrical engineer, ran the business with Nell until he was elected to the State Assembly in 1962. She had owned her own business, a dress shop in La Puente called The Doll House, but because it wasn't making money, she closed it so she could help Phil.

While Phil was serving in Sacramento, Nell saw the way the political process worked and what was required. Soto has been involved in Democratic Party politics for more than 40 years and developed what she terms "a love of legislation." She

spent much of that time helping other people get elected and considered a run for an office of her own to be "wishful thinking." In fact, she says she encouraged Phil to run for office "to be my surrogate." But, in the mid-1980s the opportunity to run for office herself finally arose and she was elected to the Pomona City Council.

In 12 years of service, Soto was involved in many important projects and provided leadership to her west side district. She lists one particular matter as being of utmost importance: helping the city of Pomona purchase the property of the former General Dynamics munitions plant on Mission Blvd., which closed in 1994 taking 13,000 jobs. A new multi-user manufacturing facility has now opened and brought thousands of once-lost jobs back to the community.

She proudly takes credit for helping to start the Pomona Police Department's equestrian unit, and her district was home to the Police Department's first satellite police station. She also claimed credit for helping start a "bring the mountain to Mohammed" program in which the City Council held its meetings in various parts of the city.

In addition, Soto helped with a Youth Employment Program which brought kids off the street and into a formal work environment. The program taught the young people a work ethic and gave them some spending money, said Soto.

A Balance for Business

Nell and Phil had six children, one of whom is currently involved in politics in Santa Monica and another who is running to fill the seat Nell vacated on the Pomona City Council. It is through her children that she gained more insight on small business. One of her sons operated a restaurant, and Nell soon discovered that some of the biggest difficulties he faced were in dealing with government regulations and requirements. One of the most annoying, she said, was the sign ordinances

which limited his ability to advertise. "If I had my way, there would not be so many regulations on business," Soto said, "businesses make money for cities."

Soto's first opportunity to greatly affect the way businesses and governments interact came when she was appointed to the board of the South Coast Air Quality Management District (SCAQMD) board as a member of the Pomona City Council. The SCAQMD regulates emissions from businesses of all types and sizes to clean up the air in Southern California. Tasked with representing 63 municipalities in the area, Soto soon found that the agency was not very business-friendly.

She soon became aware that emissions education programs had a major impact on business.

Early on in her tenure, a restaurant owner came to her with a regulatory problem. New regulations meant that, with his equipment, he would only be able to cook 50 pounds of meat a day, not nearly enough to serve his customers. Realizing the impact that would have had on her son's restaurant, she set

"I'm a big mouth for small business," Soto declared

out to find a way to help and soon secured an SBA loan for the restaurateur to buy the necessary equipment.

Later, Soto helped put together a "home rule" working group which put "regulated communities" in the decision-making process. "I'm a big mouth for small business," Soto declared, and cites that as a reason why she has the backing of many small businesses. "We can have a balance between taking care of small business and taking care of the environment."

Not Just One Little Area

"I thought I could make a differ-



Assemblywoman Nell Soto (D-Ontario).

ence." That is Nell Soto's reasoning for running for the State Assembly. The Ontario/Pomona area district she serves has a slight statistical Democratic majority and that made her think a run for Sacramento was indeed feasible.

Soto's top priority, like that of Governor Gray Davis, is education. "Too many children are falling through the cracks," she said. Her biggest concern is parental involvement. She has introduced a bill to require parent-teacher compacts. In addition, Soto says that the increasing influx of immigrants into California has brought many parents who may not be aware of the high standards of the California education system. "I've talked to educators and they are waiting to get parents in," she added.

She developed a goal of establishing a standard for excellence in graduates in the next six years, at which point she will be forced out of office by term limits. Other goals include establishing a better quality of life in the state through recreation programs, further class-size reduction and more spending for books.

Soto says she is enjoying Sacramento. Her transition to higher office went quite smoothly, and she has opened an office in Ontario. "The laws I vote on now affect everybody, not just one little area," she said proudly.

PRO

CON

The Issue: The workers' compensation penalty laws hit employers with stiff fines when they don't follow strict guidelines for paying injured workers. In this month's pro con we ask representatives of two advocacy groups: Should the penalties system be reformed?

YES, The Current System Is Unreasonable

by Elizabeth Short, American Insurance Association

Every payday, millions of California workers go to their banks and deposit their paychecks or have their checks deposited directly through an electronic funds transfer (EFT). Most people do not cash the full amount of their paychecks, they simply deposit it and either pocket some cash or continue to go about their merry way writing checks. Even if someone wanted to cash their paycheck, however, the bank is under no obligation to cash the check immediately. Federal and state banking regulations allow a bank to place a "hold" on a check until the funds are verified.

Most of us never have any direct experience with these banking regulations. But, then again, most of us are fortunate enough not to be injured on the job and have to file a claim under California's complex workers' compensation laws. For those who are injured on the job — and for their employers — the ability of a bank to place a hold on a check can have serious and expensive consequences.

The California Labor Code says that workers' compensation indemnity checks — the checks that replace a worker's income while he or she is unable to work — must be immediately negotiable and payable, in cash, on demand. In laymen's terms this means that an injured worker has to be able to walk into a bank, present the check, and get the full amount paid to him or her, right there on the spot. If the check is not immediately cashed, the employer (or insurer) has violated the law and can be subject to serious penalties.

Some of these checks are big — really big — in the tens of thousands of dollars. Some injured workers attempt to cash these checks at a bank near the close of business. The bank does not have the cash available, so even if they wanted to cash

the check they could not. That's a violation of the law. Some injured workers have no bank account, or attempt to cash the check at a bank other than the one at which they have an account. When the bank says no, the employer has violated the law. The penalties employers face because of the application of this depression-era law can be staggering. The penalty in such cases is 10 percent of the entire amount of the disability payments, not just 10 percent of the amount of the checks the injured worker tried to cash.

While injured workers are all too often in desperate need of large settlement amounts by the time a workers' compensation case closes, it is simply unfair to assess a penalty against an employer solely because a bank is not compelled to cash a check immediately upon it being presented. For those injured workers who have no bank account, allowing the employer to establish one and deposit an indemnity check directly into that account would provide a better service to the injured worker than another court hearing seeking more penalties. Directly depositing workers' compensation checks into an account where the injured worker already has payroll directly deposited would be yet another way to expedite access to funds.

It has been well publicized that the Legislature intends to increase benefits to injured workers this year. Policy makers would be well served to look at correcting some of the glaring problems of the workers' compensation system as part of improving the lot of injured workers in our state. Treating workers' compensation payments the same way payroll is treated and stopping the irrational penalties assessed employers for actions over which they have no control would be a good place to start.

No: Penalties Protect Injured Workers From Suffering Further Harm

by Robert I. Vines

The purpose of penalties is to provide incentive for carriers to make timely benefit payments and to deter conduct harmful to injured workers who depend on benefits for basic sustenance, such as house payments/rent, food, clothing, family expenses, etc.

The workers' compensation system does not exist to immunize insurance companies for victimizing injured workers a second time. The system exists to provide a safety net for individual victims of workplace injuries. This "safety net" also provides protection for victims' families.

Carriers are obligated by law to notify injured workers promptly of benefits to which they are entitled, and make benefit payments promptly.

The 1989 reforms mandated annual audits of sample insurance companies to determine the rate of compliance with these laws. The first audits were bad, and the results have grown worse each year.

In 1997, although there were 33% fewer audits than in 1995, and half the number of actual files reviewed, the amount of due but unpaid benefits increased by 7%. The decrease in the number of audits was a result of ongoing, long-term investigations and a shortage of auditors.

One out of every five injured worker did not receive weekly benefit payments due to them on time.

One out of every three permanently disabled workers did not receive the first weekly benefit pay-

ment due to them on time.

A legislative committee which held a hearing on insurers' abysmal record with regard to making timely payments to injured workers found that as much as \$84 million in benefit payments which were uncontested and due were withheld.

According to the state's Division of Workers' Compensation, the percentage of claims audited, which resulted in penalties for failing to pay benefits on time or even notify injured workers that they were entitled to benefits, was 47 percent in 1992, 48 percent in 1993, 47 percent in 1994, 51 percent in 1995 and 65 percent in 1996.

The most common violation over the years consistently has been failure to notify injured workers of the benefits to which they are entitled. Other common violations are failure to make weekly benefit payments on time, and failure to pay the workers' medical bills on time.

Insurers can avoid penalties if their claims adjusters make timely payments of benefits. The audit penalties cited above refer to undisputed benefits that were not paid on time.

Any discussion of penalty issues begs the overriding interest of injured workers and their families who rely on these weekly benefit payments to survive.

Robert Vines, of Ontario, is president of the California Applicants' Attorneys Association, whose members represent injured workers.

One out of every five injured worker did not receive weekly benefit payments due to them on time.

One out of every three permanently disabled workers did not receive the first weekly benefit payment due to them on time.

CORPORATE PROFILE

Averbeck Insurance Follows Traditions of its Founder to Continued Success

by Charlie Rojas

In 1931, E. Elwell Averbeck was only a few years removed from his undergraduate days at the University of California, Berkeley. But even at a young age, Averbeck had come to understand that he was an entrepreneur, much more emotionally suited to establishing and running his own business. Despite the fact that the huge stock market crash had occurred only two years before, and the nation was in the midst of the greatest economic depression in its history, E. Elwell Averbeck began selling insurance, a product which would seem impossible to market during that desperate era. His success had to do with a fundamental ethic by which he lived.

"Elwell put himself in the place of his clients," says Richard Crean. "Selling insurance was not the most important aspect of his business. It was rather to fundamentally understand how his client's business worked, what were its risk factors, and always seeing things from the aspect of the clients that he worked for. When he accomplished that, then he was in the best position to serve his clients."

Crean should know about Mr. Averbeck's style. He is a principal partner at Averbeck Company Insurance Brokers, the company started by Elwell Averbeck nearly seven decades ago. From its inception, the company has focused on serving the largest commercial ventures in the Inland Valley. And, as Crean points out, the ethic that Elwell Averbeck used to begin his business is the same one that the company uses today.

"The last thing that we do is sell insurance. The most important and primary aspect of our business is to analyze and understand the risk of our clients. It often turns out that insurance is not what they need. It may be that what we recommend to lower their risk will eliminate their need for insurance. And often that is the case."

As a way of underscoring that point, Crean recounts a story that

Elwell Averbeck was fond of telling.

"In 1937, Elwell had gone to see a Pomona manufacturing firm about their insurance needs. As he was being given a tour of the plant by the owners, he noticed that the two of the plant's primary machines were powered by motors made in Germany. In 1937, Elwell had become aware that there were going to be problems in Europe. But the firm's owners had not anticipated or understood the tensions in Europe at the time. They thought their main problem was a need to insure the plant. Elwell knew that their real problem was getting backup motors for their machines. Rather than selling insurance, he recommended that they get backup motors. It turned out that during the course of the war, one of the motors failed, and it would have been impossible to replace it. Elwell's recommendations saved that manufacturer's business. He did that regularly. It was not selling insurance but serving clients that was what Elwell Averbeck did best."

The legacy of that ethic is that Averbeck Company Insurance Brokers is one of the largest commercial insurance brokerages in the region. Based in Ontario, the firm has grown to include thirty-five employees who serve their corporate clients in the fields of property and casualty insurance, as well as employee benefits. Richard Crean came to Averbeck in 1981, after he merged his own firm with Averbeck. He had entered the insurance field in 1969 with Prudential prior to striking out on his own. He partnered with Elwell Averbeck until the latter's retirement a few years ago. Averbeck died last year at the age of 92.

Along with the company that bears his name, Averbeck also left a legacy of philanthropy throughout the Inland Empire. One of the largest benefactors of his contributions is the University of La Verne. Last year, the Averbeck estate presented the university with a cash gift of \$1.2 million dollars. It was the largest contribution in the histo-

ry of the University of La Verne, and was in addition to another \$1 million in gifts that the university received over Averbeck's lifetime. The previous gifts went to the E. Elwell Averbeck Endowment, which provides scholarships and internships for students interested in a career in insurance. The

\$1.2 million dollar gift will be added to the current endowment and will continue to be used for the same purposes.

Along with the University of La Verne donations, Averbeck donated significant amounts to Cal Poly, Pomona, as well as several other charities in the Inland Empire. In describing the University of La Verne donations, Richard Crean spoke of the admiration that Averbeck had for the University's president, Dr. Stephen Morgan.

"Mr. Averbeck had a great deal of respect for the philosophy of Stephen Morgan and the vision that he has for the school," says Crean. "He felt quite strongly about funding education and, because he was born in Pomona and grew up in the region, he felt quite close to many of the organizations and universities in the Inland Empire region." Crean pointed out that Averbeck Company Insurance Brokers also has an active donation and community service record. The company has contributed both time and resources to the Orange Show, Damien High School, the Boy Scouts and Y.M.C.A. "Contributing allows us to stay focused in the community, in that we are very much a part of it as well," he said.

When asked what the future will be for the insurance industry in general and his company in particular, Crean spoke about the continued consolidation of the field.



"Currently, there is a huge pool of capital that is available worldwide for insurance companies to access. At the same time, the insurance companies and brokers have to acquire an even greater expertise of their clients' businesses. But the number of clients that can adequately use all those services has shrunk. So what you have is larger numbers of insurance brokers trying to serve a smaller number of clients. What has happened is that profit margins have shrunk. There is a continuous need for greater capitalization. The result is that there is going to be even more consolidation in the field and more companies merging."

Crean noted that that scenario is true of most U.S. industries. He said that currently Averbeck Company Insurance Brokers is engaging in a financial analysis of an investor interested in a capital contribution into the company.

But there is one other trend that has created a great deal of excitement in the insurance field: The emergence of the Internet.

"What the Internet has done is allowed the consumer far more choices than ever and allows a much greater understanding of the products we sell. The creation of the service called E-commerce will help facilitate that choice. I believe that's where the future of our industry is. And I believe it will be a great enhancement for our company."

COMPUTERS/SOFTWARE

Corporate Video Editing Comes to the Desktop for PC & Mac Part 2

by Kevin Lamb & J. Allen
Leinberger

Last month, we delved into the wondrous world of desktop video editing with a review of basic software systems. This month, we look at the "how to's" of video production.

Getting Started: The Nuts and Bolts

I start up Premiere, use my Premiere/Firemax software and actually control my digital video camera with my Mac keyboard and mouse. Premiere grabs it and dumps it into its simple interface. Premiere lets me drag the video clips into a "timeline" where I can manipulate my footage. I can trim clips I have imported by setting new "in and out" points, I can rearrange the order in which my video clips appear, and I have total control over the sound that goes with the clips. I can overlay additional sound, like music or narration. I can even layer video. Premiere gives me an astonishing 99 tracks of video and 99 tracks of audio to simultaneously layer!

And how difficult is it for me to rearrange video clips? It's not! I simply use my cursor. Premiere is as simple as cut and paste, drag and drop.

So if you are in charge of making videos for your company and you have spent countless hours supervising your project at an editing house in Burbank, well, now you can do the same work yourself, at your office or at home.

Another cool thing: Premiere is fully compatible with other Adobe programs such as Photoshop and Illustrator. Just import your work from these applications and you're ready to integrate them into your video. With Premiere and After Effects you can even animate Photoshop layers!

Premiere 5.1 Goes Pro

When Premiere first appeared in 1991, it was more of a novelty program than anything else. Today it has become the software standard for professional video editing. Is

there a drawback for using a software-based solution rather than a dedicated hardware solution like the Avid or your computer to render the transitions? No. With the release of the faster 5.1 version, it only takes my Macintosh about 45 seconds to render a standard dissolve from one video clip to the next. If you prefer not to wait that long for renders, you can spend \$50,000 for a dedicated piece of video editing machinery.

I'll pass.

Besides, Premiere lets me instantly "scrub," or preview, transitions to make sure the effect is exactly what I want.

Previous versions of Premiere loaded your screen with lots of floating windows and palettes. Now, Premiere has integrated these rogue elements into just a few modules that are much easier to see and use. The new "Timeline" window allows you to do cuts and transitions within a single track, and you can add layers of text or other video into the subtracks for layering effects. You can collapse and hide tracks too.

In other words, when you are finished working on a track, you can "put it away," thus reducing clutter. But much of the basic editing of a clip can be done in the new "Monitor" window, which also acts as an editing interface. It lets you see your clip large and up close for frame-by-frame editing. Then, when you are satisfied with the work you have done in the "Monitor" window, you can bring it into the Timeline.

Premiere 5.1 also incorporates true "3-Point" editing. That's the standard for high-end dedicated systems. It's amazing to see this capability come to the desktop.

Broadcast users will particularly love the fact that Premier now supports the NTSC 29.97 standard. This means that when you are making documentaries or commercials for television, you can be dead-on with the broadcast requirement. The old version of Premiere only supported the 30fps standard, which invariably caused sound sync prob-

lems when creating broadcast-ready video.

And Premiere can now handle long projects. It supports three-hour projects; up from the one-hour limit that Premiere 4.2 had.

Effects

Premiere is stealing some of After Effects' thunder too. That's OK. The new version of After Effects, due this year, will have to be a killer app. In the meantime, the new Premiere user gets animation and keyframing. The motion window in Premiere lets you fly text and pictures and even video in and out of your base video clip. "Picture In Picture" is simple. More remarkably, you can do "bluescreen" work in Premiere. That is, shoot a person or object against a blue or green background and then drop that footage seamlessly on top of different video footage. It's just like when they drop your local weatherman in against the map behind him. You can now do this on your home computer. But you'll need to get your own weatherman.

There are also 75 transitions plug-ins for a variety of effects as you merge from one clip to the next. You can also use effects from Adobe Photoshop. Let me say this again because it is pretty amazing. Those effects you love so much in Photoshop can make your video clips look just like your still images.

Audio

Without going into great detail, let's just say Premiere has a 99-track recording studio inside. You can control pan, stereo and volume right from within the Timeline. And you get dozens of high-end filter effects like reverb, flange, echo, digital delay and more. And you can save sound in high bandwidth mode good enough for making CDs, or you can save sound in smaller sizes perfect for the economy of Web publishing.

Titling

Titling is greatly improved. If you can do Word or PageMaker, you can do titling in Premiere. You get to use all of your Adobe fonts,

even TrueType fonts. This is amazing considering that some hundred-thousand dollar editing stations require another computer or program to generate fonts for video. You can apply all imaginable attributes to a font. The control over shading, shadow and gradients is incredibly simple.

Basically there are hundreds of improvements in this program. So many in fact, it could take a dedicated user half a year of use before all the nooks and crannies have been explored.

Adobe After Effects 3.5

This is the perfect companion not only to Premiere, but to the dozens of other programs, software and hardware based, that compete for market share in the dazzling area of animation and special effects. You would be surprised to know how much of what you see on television and in the movies is done with After Effects. If you can visualize an image, or effect, either for video, objects, photos or typefaces, you pretty much bet there is a way to do it. With the exception of intense 3-D wireframe object creation, After Effects can pretty much make any idea or image come alive on the screen. This program is a standard for digital post-production for video, film and multimedia. It provides high-resolution compositing for multi-layer motion control of objects you shoot or create for video.

The only thought that troubles me as I finish this article is that I wonder if I should be disclosing all this information. As my company is one of the leaders in commercial and corporate video production, it is with some pain that I tell you how much power you now have in your hands. But this is such an exciting revolution in the digital broadcast content world, I just can't contain my enthusiasm... or amazement.

Kevin Lamb is senior partner in Quinn/Lamb Media, an Inland Empire ad agency. You can call him at (909) 886-9479. J. Allen Leinberger is a regular contributing columnist for the Journal.

GETTING ORGANIZED

A Balanced New Year

by Cyndi J. Torres

Getting organized and losing weight usually are among the top five most popular New Year's resolutions. So, did you start back to work with a clutter-free desk and clear mind, or was it clutter-free mind and clear desk. Either way, being organized really does help bring balance to your work life and personal life. Let me guess, you're probably saying to yourself "What personal life?"

I intentionally waited until this issue to talk about balance, as February is about the time we begin to falter from that which we resolved to do on January 1. Let's take a quick test. For those of you who resolved to get organized and lose weight, open your desk drawers and check for those mid-morning/late-afternoon, not-so-healthy snacks that have made the way back into your desk drawer. Notice I said "check," not "remove" — it's not my job to help you lose weight, just the clutter, so while you're at it, take 10 minutes to reorganize those drawers in need.

Back to the subject of balance. I want to provide you with a simple tool termed "values balancing." I learned about it from the book, "To Do... Doing... Done!" by G. Lynne Snead and Joyce Wycoff. In helping my clients get organized, I have been effectively using variations of this tool to help my clients realize where they are lacking balance

between their work life and personal life.

Begin with a blank sheet of paper (8 1/2 x 11, or larger). Draw a large circle in the middle of the paper, then draw four lines dividing the circle into eight slices.

Make a list of things you value in your life. Some examples could be: family, friends, work, health, sports, music, etc. If you determine many things of value, narrow it down to the top eight, and list one value in each of the eight slices on the sheet of paper.

Rate (and indicate with a small dot) the amount of time you currently spend on each identified value. Use a scale of zero (no time) to 10 (a lot of time), with zero being the inner most point of the circle, and 10 being the outer most point of the circle. If, for example, you have designated work as something you value, and you currently spend far too much time at work, in the slice designated "work," draw a small dot towards the outer portion of the slice. Do this for each value, but remember to rate the time you currently spend, not the time you would like to spend on each value.

Connect the dots. In a nicely balanced life, you will see a close-to-perfectly-shaped circle. Realistically, though, your circle is probably somewhat lopsided, looking more like a UFO or perhaps the state of Florida.

You have just created a visual tool that has helped you

define, clarify and rank your values.

Now look back at the resolutions you made in the new year. Are they in sync with your values? If you value health or fitness, resolving to lose weight is just a start. Define a few goals to help lose the weight, but be a goal getter! Make time and work out twice a week. Buy the groceries to prepare healthier meals. Keep the junk food out of your office. (Oops, I just had to go there again!)

February is a great month to make new resolutions and develop goals that bring balance to each valued thing in your life. What have you defined as a value, but are currently devoting little or no time to? Start there.

Don't get caught up thinking that goals and objectives are yearly

items. Make them daily considerations. We are all busy, and usually try to do too much. Our success or failure seems to be measured by the state of busyness. Over-committing disrupts the balance between our work life and personal life. Focus on your values and what counts.

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

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see page 62

EMPLOYERS GROUP

Employer Rights at Time of Termination

by Lona Bonner

There are laws prohibiting employers from discouraging employees from applying for unemployment insurance (UI) benefits. Also, there are sanctions against employers who encourage employees to give misinformation to the Employment Development Department (EDD) when applying for benefits.

Employees who are out of work or working less than full-time have a right to file a claim for UI benefits. Section 1089 of the California Unemployment Insurance Code not only prohibits employers from discouraging employees from filing a claim, it mandates that they give employees notice of their rights to benefits. The three actions an employer is required to take to

comply with this code are:

- 1) Post information regarding employees' rights to benefits.
- 2) At the time of the termination, give the terminated employee EDD's booklet "For Your Benefit."
- 3) If the employee is laid off, discharged, goes on a leave of absence or changes his or her status to independent contractor, give the employee written notice of the change of status. This notice must include:
 - a. The employee's name and social security number.
 - b. The employer's name.
 - c. Whether the change in status is due to lay off, discharge, leave or change to independent contractor.
 - d. The date of the status change.

Details of a termination are not required and a notice is not neces-

sary when the person voluntarily quits, is promoted or demoted, stops work due to a trade dispute, or has a change in location or work assignment.

Also, EDD will not recognize a private agreement made between an employee and employer regarding termination. If an employee is discharged, but the employer agrees to record the termination as a voluntary quit, the former employee should be encouraged to give EDD the full circumstances of the separation. The same is true for employees who are discharged or who voluntarily quit and ask if they can tell EDD their separation was a layoff. Section 1144 allows for fines against any employer that condones or coerces an employee into filing a fraudulent claim for benefits.

EDD retains the sole right to

determine who is and is not eligible to receive benefits. The law requires that both the former employee and employer give correct information.

Employers can order the postings and booklets from the Employment Development Department's warehouse: EDD Forms Warehouse, 1733 West Sports Dr. Ste. B., Sacramento, CA 95814-6496, (916) 322-2835.

Lona Bonner is the Unemployment Insurance Claims Supervisor for the Employers Group. The 100-year-old, not-for-profit association is one of the largest employer representatives for human resources management issues in the nation. The group serves 4,000 member firms which employ approximately 2.5 million workers.

Faces in Business



Dennis J. Smith

Professionals in Human Resources Association

The Professionals in Human Resources Association (PIHRA) recently elected Dennis J. Smith as their new president of the board for 1999.

"I look forward to the challenges of heading a dynamic group of professionals," said Smith. "PIHRA will continue to serve as an advocate and source of expert information on human resources for employers and human resource professionals."

Smith is president of the Smith Group, a human resources consulting group in Claremont offering industry-specific solutions to human resources problems. His clients include manufacturing and service companies in the health care, aerospace, communications, financial and consumer product fields.

Smith received his bachelor's degree from the University of Wisconsin, and master's degree from the University of Evansville. He has lectured for the UCLA Executive Management Program and the University of Redlands Adjunct Faculty. A resident of Claremont, Smith served on the planning commission of the city of Claremont for eight years.

William A. Maier

SunLine Transit Agency

William A. Maier was recently named chief financial officer (CFO) of SunLine Transit Agency, announced general manager Richard Cromwell, III.

SunLine is a joint powers authority that operates the Coachella Valley's public transportation system and the SunLine Services Group (SSG), which is responsible for programs including regional street sweeping, bus shelter maintenance and graffiti removal, alternative fuels, taxicab administration and facilities management.

Throughout his 34-year career in the areas of aviation and real estate services, Maier has been responsible for directing financial, purchasing, human resources, facilities management and pension administration activities, including work with the Transamerica Corporation.

Maier earned his CPA credentials while with Price Waterhouse & Company in New York City. His bachelor's degree from Hofstra University in New York is in business administration. He is a member of the American Institute of Certified Public Accountants.



Kathryn Gonzales

Citizens Business Bank

D. Linn Wiley, president and chief executive officer of Citizens Business Bank, has announced the appointment of Kathryn Gonzales to the position of vice president and banking officer for the sales and service division.

Ms. Gonzales' professional career includes over 18 years of banking experience with both Security Pacific National Bank and Wells Fargo Bank. Prior to her appointment with Citizens Business Bank, she was vice president and manager of the Small Business Banking Group for Wells Fargo Bank.

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INLAND EMPIRE business journal

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CORNER ON THE MARKET

Three Ways to Grow Your Business

by Ron Burgess

Small and privately-held companies often don't know how to plan for growth. There seems to be an endless number of ways to plan (or not to plan) for growth. Some companies jawbone daily about every new idea they hear. Others allow daily operations and problems to prevent any planning at all.

Most of the research on successful companies indicates that planning for growth is paramount. Yet, too much time can be spent on planning. I see two interesting over-planning scenarios. "Paralysis by analysis" is common. Disjointed financial information is present and decisions are made by perfectionists or those who make decisions slowly. The other is the "everyone's an artist" syndrome. This is where too many people are asked for their opinion because they are "creative," and the decision maker values all of them.

As simple as it sounds, you can only grow your business revenue three ways: increase your share of the market, be in a growing market, or create a new market. A few lucky businesses can easily determine which type of market they are in because they have a single product or serve a single market. But most businesses have more to do.

Each division, product category or even product has its own market, therefore each needs to be evaluated at that level. Planning for growth requires knowledge about each of these markets at the appro-

prate level. As simple as the three ways to grow business sound, the reason few businesses do a good job planning for growth is because of the complexity of planning multiple markets with different strategies. It's easy to get lost in the process.

It doesn't have to be that way. Planning should be reduced to a normal operational kind of function. Once the process is determined and the goals are set, the marketing-planning portion has a road map to follow. The marketing and sales departments can then build campaigns that have a much better chance of success and measurement.

First, let's look at the three ways to grow a business.

A stagnant market is one that grows at, or just above, the inflation rate. In this market, the only way for business to expand is by stealing business from competitors. Good growth is inflation plus several percentage points. The only way to grow is through a concentrated effort to increase the customer perception of quality, price, service and image. Pressure on margin can be intense. Some companies take the low price approach. The only ones that win the low price game are those that can produce for less.

Many fortunes are made in an expanding market. The personal computer market is an example of this. In an expanding market a product or category of products can grow easily by simply keeping up with general trends. Many compa-

nies grow faster than the general rate of growth. If your market is expanding at 10 percent per year, and your business is only growing at 8 percent, it is not necessarily a good year. Sooner or later growth markets begin to mature and then only the strong and best-managed survive as the market stabilizes.

Creating a new market includes inventions and newly configured services and products. It can also include new approaches to a niche market. When this is successful, a business can grow as fast as the market it creates. It can afford rapid growth, but attracts attention and more competition. Companies that solve customer problems with unique solutions or new combinations of services and products create their own products with private niche markets. While few inventors (some say less than 1%) ever reap the rewards of a new product, many companies are adept at re-fashioning existing markets into new niche markets where they create the business.

So how did you plan for growth with your product category for 1999?

With knowledge of the market growth types above, it is easier to develop strategies to increase business. Each has its advantages and disadvantages. Every company has limited resources. Understanding exactly what type of market a product falls into, and where to put those resources, assists the long-term stability of the business. Wasting money on an expensive image campaign in a high growth, "low price is winner" market is a waste of resources. However, in a highly competitive, stable market, the skillful use of company aesthetics can mean a differentiation which more than compensates for the effort and meanwhile increases business revenue and gross margins.

ABSOLUT vodka is a case in point. Vodka is vodka, to most distillers. But consumers must think ABSOLUT is better, based on its incredible performance in the U.S. The only difference is the aesthetic difference. Without this differentia-

tion, a vodka maker must compete with price and in-the-trenches competition in the distribution channels.

Understanding the external market is important in building expectations for growth. Asking a sales force to increase sales by 10 percent without a clear reason why, is a planning cop-out. If the market is stagnant, then the salesperson must steal business from competition. A company that has 60 percent of a market has a tougher job increasing business than one that has only 8 percent of the market (unless the size factor gives it a production/price advantage). With any competition at all, this type of performance is very tough to repeat.

A market with dozens of competitors (meaning most companies have only a few percentage points of the market share) may have better mobility. To assist the selling team, an understanding of comparative value components and delivering the strategy to improve them should be accompanied with the new quota.

It is also possible to be positioned to grow twice as fast and yet not realize it, thus asking for too little growth. Success is defined as being ON plan, not beating the plan. Beating a plan means unexpected pressure is being put on customer service and production - issues that will cause delivery failures to your customers.

The value components are quality, price, service and image. All purchases are made with these elements in mind. A growth plan that asks for a large increase in revenue should include the marketing campaign to position the product as better, cheaper and with superior service. This marketing campaign should communicate with the appropriate buyers in a way to enhance the image of the product.

Designing a plan for growth is much more than just selling the goal and asking for it. It must be integrated into each department, with external conditions in mind, and a marketing campaign that is built to maximize resources.

EXPORTING

10 Tips for Effective Exporting

by Susan Thomas

Exporting has become a vehicle for growing the U.S. economy. Exporting results in a lower trade deficit, and creates jobs at a rate estimated to be double that created by domestic sales. For the Inland Empire, recent Department of Commerce statistics indicate an astounding export growth rate of 81.2% between 1993 and 1996. With nearly \$2 billion in total exports in 1996, the Inland Empire ranked 56th in the nation and ninth among Pacific States.

The D.O.C., with its mission of encouraging, assisting and advocating U.S. exports, offers 10 key recommendations for export success, as well as ways to avoid the pitfalls that may be encountered. They include:

Obtain qualified export counseling and develop a master international plan before starting an export business. Goals, objectives and problems encountered should be clearly defined.

Secure a commitment from top management to overcome the initial difficulties and financial requirements of exporting. Early delays and costs involved in exporting may be difficult to justify compared with established domestic sales. Therefore, a long-term view of the process, as well as monitoring of marketing efforts, will be required.

Take sufficient care in selecting overseas distributors. International distributors act more independently than their domestic counterparts. U.S. manufacturers must ensure that their products are being represented in a manner that reflects their overall company

image.

Establish a basis for profitable operations and orderly growth. Primarily responding to unsolicited trade leads means trusting success to the element of chance. A definitive plan must be established for targeting international markets.

Devote continuing attention to export business when the U.S. market booms. Many companies place emphasis on exporting only when domestic business becomes slow. Then international business is neglected, or relegated to a secondary position, when domestic business begins to increase again.

Treat international distributors on an equal basis with domestic counterparts. Advertising campaigns, product discounts, sales incentives, extended credit terms, warranty offers, etc. are often carried out in the domestic market. These types of programs should also be offered to buyers in international markets.

Do not assume that a given market technique and product will automatically be successful in all countries. What works in Canada may fail in Germany. To ensure success, each market has to be treated individually.

Be willing to modify products to meet regulations or cultural preferences of other countries. Governmental restrictions of the country of import, as well as safety codes, language variations and marketing strategies, cannot be ignored.

Print service, sale and warranty messages in locally understood languages. While a distributor's management may speak English, all sales and service personnel may

not have this ability. Import regulations may require packaging, operating instructions and labeling to be printed in the local language.

Provide readily available servicing for the product. Without appropriate after-sale service support, a product and the manufacturing company can acquire a bad reputation.

There is tremendous potential for companies that want to integrate exporting into their marketing plans, or for those who want to expand into additional countries.

The Department of Commerce advises "it is up to each company to weigh the necessary commitment against the potential benefit." Advice and assistance are available

at little or no cost regarding trade opportunities, foreign markets for U.S. products and services, evaluating overseas buyers, financial aid, trade exhibitions, documentation requirements, economic statistics, export licensing and seminars and conferences. Contact the D.O.C. Inland Empire Export Assistance Center (909) 466-4134, or the Trade Information Center at (800) 872-8723.

Susan Thomas is product manager for Ophthalmic Innovations International, Inc., an Inland Empire manufacturer of intraocular lenses. Thomas may be contacted at (909) 626-4558 or by fax at (909) 626-7338.

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LAW

How to Enforce Your Judgment

by Lazaro E. Fernandez

So, you sued and won. Congratulations! Now turn that judgment into money. Here are some ideas.

The more common methods of collecting rely on the writ of execution and judgment lien. However, there are other arrows in the creditor's quiver with which to collect.

By using an Order to Appear for

Examination ("ORAP"), the creditor obtains a lien (the "ORAP" lien) on the debtor's nonexempt property that lasts for one (1) year. This is an invaluable tool even if the debtor files a bankruptcy because, under

certain circumstances, the creditor's lien defeats the trustee's possible interest in setting aside the lien. Using the judgment debtor examination allows you to identify property in possession or control of the judgment debtor for purposes of a writ of execution and turnover order.

This procedure also allows you to learn about property not subject to execution, i.e., future acquired property, or the identity of persons who may possess or control property in which the debtor has an interest, or who are themselves indebted to the judgment debtor. The procedure is available for both judgment debtors and third parties.

If the debtor receives rents, commissions, profits, royalties, accounts receivable, copyright and/or patent payments, you would use an order assigning these payments to you. This can also be used if the debtor has out-of-state assets. This is the better choice for the enforcement of a money judgment.

Payments can be made directly to the creditor or to the creditor's attorney until the judgment is paid in full.

The use of a receiver is a good idea if a writ of execution cannot reach certain property or if other remedies appear inadequate to preserve the value of property or to enforce a judgment for possession of the subject property or the sale of subject property.

Suppose your debtor is a partner in a partnership. A charging order enforces a money judgment against the debtor's partnership interest. There are two points to keep in mind: first, remember that a partner's right in specific partnership property is not subject to enforcement of a money judgment except on a claim against the partnership. Secondly, you cannot execute on a partner's interest in a partnership unless the partnership itself is a judgment debtor.

If, however, a money judgment is rendered against a partner but not the partnership, the judgment debtor's interest in the partnership may be applied toward the satisfac-

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MANAGING

Learning to Lead by Backing Off

by Peta G. Penson, Ed.D.

Parents struggle to redefine their roles as children grow into teenagers. How many rigid guidelines should they now give? How quickly should they let their daughters and sons find their own way?

"It was so much easier when I made all of the decisions and had total control and accountability," parents frequently lament. "Now, my child needs to assume more responsibility for the future, and the boundaries of my contribution are blurry."

This confusion is similar to the evolution taking place in the workplace as managers and employees deal with new definitions of leadership.

Pseudo-dictatorial styles and techniques that have been the standard leadership modus operandi for

the past few decades do not have the ability to create the fundamental changes our organizations require to excel in the 21st century. If we're unsure of a lot, we are all in agreement that the business of everyone today is change.

It seems as if every executive in America has given a speech in the last year on change: the need to develop a future orientation, to challenge the status quo, to conceptualize strategic initiatives into a vision, and to lead the organization through it. It's this last imperative that is the toughest nut for managers to crack.

For organizations to change, people have to change. For people to change, they have to be willing to take a risk. And for people to stick out their necks, they must feel confident that the leadership is not lurking above, hatchet in hand.

If you take a puppy out for a walk and let him off the leash, he will happily scamper off to explore new territories. But every few minutes he'll stop and look back to make sure you're still there. If you hide behind a tree, he'll whimper or backtrack or take off fast, often running in the opposite direction from your intended destination.

Today's leader must offer people freedom and encouragement, and yet be a visible presence to reassure them that "Yes, management really does want you to pursue new ideas." Julian Darley, who was president of BP Exploration Alaska, Inc. during a major three-year corporate transformation, says that the hardest part of his job was figuring out the new definition of his leadership role during a period of revolutionary change.

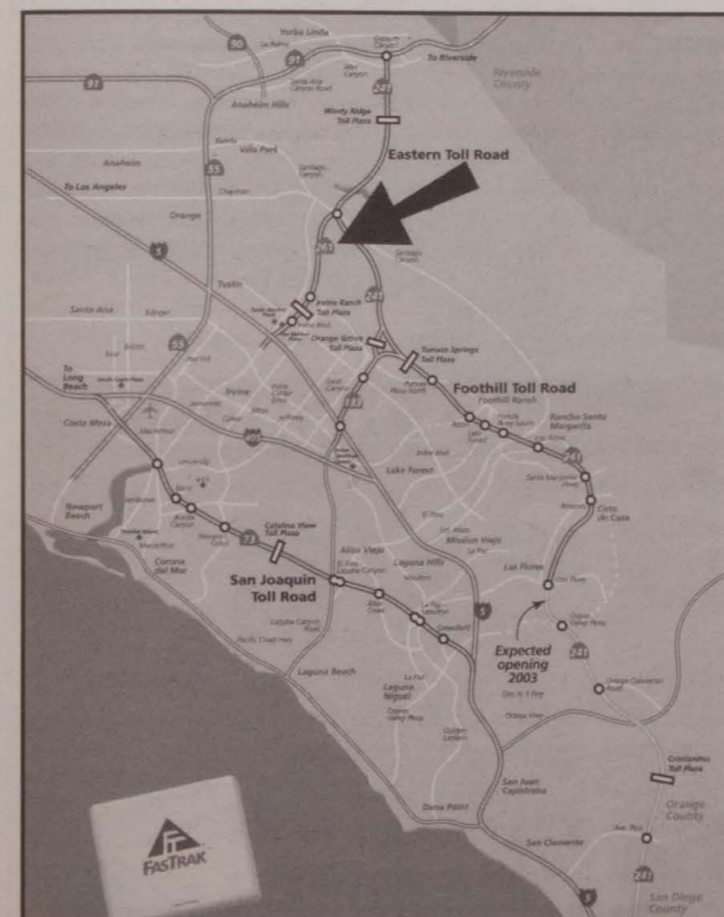
"On the one hand, I couldn't be

there enough," he says. "It was important for me, as president, to start off our workshops and team meetings which tackled the challenges, and return later, when the walls were covered up with flip chart pages and reassure people that this was, indeed, the shake-up fresh thinking we wanted.

"But I also found old habits were hard to break," he adds. "I'd be at a meeting and find that I wanted to very much jump in and make the decision. Other people sitting around the table also wanted me to make the decision. But the only way to get a group to take collective ownership of an organizational change is to set the challenge and then require its members to lay out the issues and options, and to generate the best solution.

"One of the most difficult lead-

continued on page 26



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Peak Performance ...

continued from page 5

up there with a 360 degree view of Southern California that takes in everything from Catalina Island to Palm Springs," he said.

Mark spends occasional nights up there as a volunteer watching for forest fires after a lightening storm. He is a guy that likes the view from the top.

Ten Ways to Get the Most Out of Your Team Building Investment:

- Decide on what you want to get out of our training. A good team building vendor can help you articulate educational and behavioral objectives for higher achievement.
- Differentiate team building from recreation. They're both valid goals, but require different approaches to get the most benefit for the company.
- Get consensus support from management and communicate it decisively to all participants.
- Involve as many employees as possible. Cultural changes require critical mass. Tempting as it is to say, "The managers will teach the others," this seldom happens.
- If part of a larger meeting, schedule team building early (probably first!) to harvest the benefits of improved relationships in the rest of your sessions.
- Know your group. Help your vendor really understand the participants and unique culture of your organization, so they can best fit the program to the players.
- Prepare participants. Besides maximizing positive expectations and minimizing negative anxiety, foreshadowing or introducing concepts can help them prepare mentally.
- Plan for follow-up. You can't cure a disease in a day. There are many ways to "milk" more benefit from team building during the months following the program.
- Select a vendor with experience, references, professional staff and insurance who will truly customize the experience for your organization. Ask a lot of questions!
- Relax and expect the best!

"At first, I thought I wanted to be a professional scouter," Mark explained. "I got my bachelor's degree in youth leadership and worked for a few companies that conducted high adventure expeditions. Noticing that I liked the trips we did for corporate executives best, I changed direction." Mark went on to earn an MS in experiential education from one of the only two colleges in the country with such a specialty. In 1994, he started the company which became Peak Performance! He now runs the company with partner John Ryan and 32 part-time trainers — some of whom are interns from college programs in the east. Working with Mark is a great way for them to break into the growing number of companies now specializing in experience-based training. His enthusiasm for the work shines as he explains how participants get absorbed in the activities and become deeply invested in outcomes. "It is the perfect learning environment — challenge, problem solving, immediate feedback and transfer. The experience makes lasting, positive organizational change."

We walked to a natural amphitheater overlooking the lake. Like a lizard basking in the sunshine I soaked-up Mark's lifetime observations of group dynamics. He isn't just another thrill-seeking extreme sport enthusiast — even the place he chose to talk to me was deliberate and purposeful. He explained that they use different vistas for each evaluation. That makes it easier to recall and communicate learning experiences when clients get back home. "Remember what we talked about by that little lake? That's what's happening here," is a common shortcut used for problem-solving in the work place.

Mark explained how a program is designed. "An individualized needs assessment starts every relationship. No two courses are alike. I won't name the company, but I once worked with a group where we actually concluded that the corporate culture was, 'We lie, then we cheat, then we lie about cheating.' The company makes a lot of money. Our job isn't to infiltrate a morality adjustment. I'm there to help the company do what they do only better. I have training instruments that emphasize trustworthiness. We didn't go there. We worked on other skills instead like creative problem solving, unambiguous communication and leadership." Mark quickly added that there are things he won't help a company do.



Program participants challenge the Peak Performance! portable wall tower to build self-confidence and team spirit.

"Some companies use us as sort of an elaborate company picnic. They get their money's worth and everybody has a great time, but next year they will probably do something else. Our repeat business comes from companies that are already doing most things right. They've already made the easy changes. We help with the tough ones. Most of our business comes as a result of referrals from these kinds of companies."

I asked about the hard part of his business. Mark and John both spoke at once. "First you have to realize that what people say they want often isn't so. Our challenge is to cut through the fog." Challenge equals fun for Mark as he skillfully decodes what a client really wants and selects the best tools he has to build it. Repeat business confirms that his approach works. "We aren't psychiatrists. Individuals may hide their true identity as they work to solve problems.

But groups never do. Facilitators frequently overhear something like, 'The way we all worked against each other instead of working as a team is exactly what happens in the office.'"

Peak Performance! just finished training over 200 sales people, account executives, managers and some technical folks from AT&T. I asked about safety. "Our most serious injury came as the result of a person walking along looking at the scenery instead of the trail. She turned and broke her ankle. There is always a job on the ground for members of a group who don't like to climb; but frankly, more people try the high ropes course than you'd imagine. Once I get someone in a safety harness I can control what happens. I can't do that while they are moving from site to site. Our industry's twenty-year safety record parallels that of real estate or financial businesses." He speaks with authority; he is the lead accreditation reviewer for Association Experiential Education (AEE) — one of the professional organizations for his industry.

"There are real risks in our training, but they are very well controlled. The perceived risk is what makes experiential education so indelible," says Mark. I agree. Experiential education often become more valuable with time. Most other learning fades. I particularly recommend Peak Performance! to harmonize a recently merged organization. For more information on Peak Performance! call Mark Rowland at 888/875-7325 or visit his web site at www.peaktraining.com.

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Western State Entrepreneurial Center to Give Law Students Business Understanding

Western State University College of Law (WSU) has announced the establishment of an Entrepreneurial Law Center. It is the first program of its kind in California for law students who want to acquire specialized skills necessary to represent and guide small business entrepreneurs.

The Entrepreneurial Law Center, which will offer WSU students an innovative curriculum and practical experience focused on the effective representation, guidance and leadership of small or start-up businesses, is a response to the

explosion of small business in California. In 1997, according to the U.S. Small Business Administration, 99.2 percent of California's 837,802 businesses fell in the category of "small business."

"An expertise in both law and business will enable Western State

graduates to provide their clients with effective legal solutions to business problems," said Dean Dennis R. Honabach. "By providing our students with a better understanding of business decision-making and the necessity of developing organizational tactics, Western State will graduate attorneys uniquely prepared to help small business owners and entrepreneurs navigate more effectively. We believe the Entrepreneurial Law Center is a natural extension of our innovative skills curriculum."

The College of Law's campus is strategically located in Orange County, adjacent to Riverside and San Bernardino counties. These three counties, fueled by small business, are the fastest growing in the country.

Upper-division students will enroll in courses that develop competence in transactional matters, drafting and negotiating contracts, and counseling clients regarding compliance with applicable laws and regulations. Certain other upper level courses will emphasize their interaction, relevance and application to business. Externships with small businesses, law firms and corporate law departments will further develop the students' expertise as they work with attorneys in the field.

The center will sponsor community service projects and annual symposia on topics of concern to entrepreneurs. Students and faculty will also conduct and publish highly relevant research on topics of interest to entrepreneurs. Through the Entrepreneurial Law Center, the College of Law plans to establish strategic partnerships, including possible joint degree and certification programs with local colleges and universities.

"Many of our students already have a keen understanding of the business world," said Honabach. "Their interest in law is often inspired by their professional experience. Coupling that experience with legal studies that focus on the interaction of the law with the practice of business will ensure them of extraordinary credentials to practice law or reenter the world of business."

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ECONOMIC FORECAST

Business Climate Survey: Education, Tort Reform Are Top Concerns

by Charlie Rojas

A survey commissioned by two business groups finds that education reform is the most important issue for California voters and business leaders. The two groups who commissioned the survey, the California Business Roundtable and California Chamber of Commerce, retained Charlton Research, a Walnut Creek firm, to administer the study. Along with education, the survey found that other issues which respondents deemed critically important were infrastructure improvements and tort reform.

"The survey shows that the public thinks Governor Gray Davis and the newly elected state Legislature are on the right track," said Bill Hauck, president of the California Business Roundtable. "83 percent of voters and business leaders agree that quality education is essential for the future growth of the state's economy."

Formally known as the Business Climate Survey, the analysis asks respondents to focus on current economic conditions, expectations for the future and issues of concern to the business community. Both voters and business leaders thought that education reform could be effected by establishing strict performance standards for all schools, statewide testing to ensure the standards are met, the publication of those tests and the abolishment of social promotion from one grade to the next. But both groups felt that the need for good teachers and lack of education funding would hamper the drive to improve statewide education.

Along with education improvements, the Business Climate Survey found that respondents overwhelmingly agreed on the need for increased capital improvements in streets and highways, colleges and other public facilities throughout the state. To accomplish those goals,

the survey found that many Californians wanted to dedicate a portion of the existing sales tax for a limited period to funding infrastructure improvements. An overwhelming majority did not want new taxes or more toll roads.

But where voters and business leaders diverge is in their views of the California economy. Business leaders are much more optimistic than California voters about the economic future of the state. Somewhat paradoxically, those same voters were not as concerned about their personal economic situation. Rather, they see their personal financial situation as better than two years ago and remain optimistic over the next two years.

But few signs of pessimism could be seen among business leaders in the state. They continue to respond optimistically to future business trends and with the same fervor that was measured in 1997. This was in marked contrast to their responses in the early part of the decade, when less than half of business respondents found anything optimistic about the California economy. Survey results showed that nearly 90 percent of business leaders expect their California work force to either remain the same size or expand both this year and next.

But, according to the survey, one issue still looms on the horizon as a major impediment for the development of California business, especially for business leaders. They continue to be troubled by the effect that liability and civil law suits have on their business. In fact, when asked to rate the impact of a number of items, business leaders since 1991 have consistently rated law suits as having the worst effect. However, business respondents see some improvement in that aspect. About 56 percent now believe that the effects of law suits are bad, compared to 87 percent in 1991. As in previous years, reforming liability laws and civil suits is still considered extremely

important for the future of California's economic growth by both business leaders and voters.

This year's Business Climate Survey is the ninth consecutive year that the California Business Roundtable and California Chamber of Commerce have conducted research to assess the California business climate. Two separate surveys were conducted by Charlton Research Company. In one, 400 business owners and managers were interviewed. Of that group, 254 were from small-to medium-size companies with under 100 employees, while 153 were from business considered large with more than 100 employees. The second survey was conducted among 600 self-identified registered California voters.

Key Findings of the Ninth Annual Business Climate Survey

- California business leaders and voters agree that a results-oriented K-12 public school system is the state's highest priority.
- Business leaders feel that unreasonable liability laws and civil suits hinder business expansion and, therefore, believe reform is critically necessary.
- Business leaders and voters alike are concerned about the need for increased investment in highways, schools and other public facilities, and they generally support two proposals for addressing those needs.
- Voters continue to remain optimistic about their personal economic situation, while business leaders are slightly more optimistic about the economy.
- Despite a slight decrease in optimism about the California economy compared to 1997, business leaders expect their California work force to remain either steady or expand this year and next.

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Population, Economic Growth Predicted for State, Region

Two recent predictions of the condition of California's economy predict that the state and the Inland Empire will enjoy both long-term and short-term growth. One evaluation, from First Security Bank, predicts that the state will see a growth in personal income levels of about 6.0 percent, or a total of about \$953.3 billion, while the population will top 33 million.

First Security chief economist Dr. Kelly K. Matthews said that growth in 1999 will slow moderately because of the Asian economic situation and potentially reduced markets in Mexico and Latin America.

Matthews predicted that unemployment will average 6.1 percent. Nationally, First Security CEO Spencer F. Eccles predicted that unemployment will rise to the 5 percent level. The bank also pre-

dicted that the Dow Jones Industrials average will reach the 10,500 mark, possibly by the second quarter of the year. Favorable interest rates and inflation are predicted.

The Seeley Company, a 90-year-old Los Angeles County-based commercial real estate firm, has made healthy long-term predictions for the local economy. A new survey from the company predicts that the L.A. basin population will grow 18 percent by the year 2010 (a total of about three million people) while employment will grow 16 percent (about one million jobs). Half of the employment growth will be split between Orange County and the Inland Empire.

As a result, commercial real estate growth is expected to explode. The demand for office

continued on page 36

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WEB SITES

- Aviastar Communications, Inc.**<http://www.aviastar.net>
Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture<http://www.atinet.org/aep>
Bank@Home, Union Bank's Internet Banking Center<http://www.tdmi.com/usa>
Business Bank of California<http://www.businessbank.com>
California state government home page<http://www.ca.gov>
Center for International Trade Development<http://www.resources4u.com/citd/>
City Business Guide CITIVU Rancho Cucamonga<http://www.citivu.com>
Columbia Chino Valley Medical Center<http://www.cvmc.com>
First Federal Savings of San Gabriel Valley<http://www.firstfederalsgv.com>
Giant I.E. RV<http://www.giantrv.com>
I.E. Small Business Dev. Ctr<http://www.iesbdc.org>
San Antonio Community Hospital<http://www.sach.org>
Small Business Developm. Center<http://www.iesbdc.org>
U.S. President<http://www.whitehouse.gov>

E-MAIL ADDRESSES

- Bill Leonard**senator.leonard@sen.ca.gov
California Center for Health Improvementcchmail@aol.com
Inland Empire International Business Associationieibatrade@aol.com
U.S. Government Printing Office, GPO Accessgpoaccess@gpo.gov
U.S. Presidentpresident@whitehouse.gov

BULLETIN BOARD SERVICES (BBS)

- Information is subject to change without notice and some operators may charge fees.
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The Inland Empire Business Journal is compiling a list of the local bulletin boards. If you would like to have your board included, fill out this coupon and mail it to: Inland Empire Business Journal, Attn.: Bulletin Boards, 8560 Vineyard Ave., Ste. 306, Rancho Cucamonga, CA 91730-4352.

Inland Empire People Bonnie O'Conner



Bonnie O'Conner is proud to say that she is a native-born Californian. The executive director of the San Bernardino Children's Fund was born in Riverside, raised in Fontana and currently resides in San Bernardino.

"There's not too many of us around, so I like to announce that when I can," says the 33-year-old O'Conner.

After graduating from Fontana High School, she went on to gain her degree in business and management from the University of Redlands. Currently, she is on track to receive her master's in public administration from California State University, San Bernardino. While laboring as an undergraduate, O'Conner worked full-time and now believes that experience gave her a tremendous advantage when she took on her current position with the Children's Fund.

"From an early age on, I had to take on a great deal of responsibility, and it proved to be an invaluable learning experience. It certainly has helped me in the work I do now," she says.

O'Conner explained that the Children's Fund is a private, non-profit organization that works with the county of San Bernardino to provide social services to needy children throughout the county.

"We help to fill in the gaps in services that the county tries to provide," said O'Conner. "The Children's Fund does that by partnering with private business and individuals in order to help raise funds. The county pays our overhead and we focus on acquiring funds in the private sector."

The Children's Fund was established 12 years ago by the efforts of three men: Judge Patrick Morris, Stater Brothers Markets President Jack Brown, and A. Gary Anderson, who helped to establish the Anderson School of Business Management at UC Riverside. O'Conner references the creation of the Children's Fund's President Circle in helping to outreach to the business community.

"The President's Circle is composed of the CEOs and owners of companies in San Bernardino. They have been instrumental in allowing us to receive great support from the business community," says O'Conner. "And contributors know that every penny that is given to the Children's Fund goes directly to the kids. You can't get a better return on your money any place else."

PVHMC's Yochum Named Good Scout of the Year

Pomona Valley Hospital Medical Center president and CEO Richard Yochum has been honored by the Old Baldy Council of the Boy Scouts of America with that group's Good Scout of the Year Award for 1998. The award was presented at a January dinner which featured a number of local dignitaries, including Congressman David Dreier, Pomona Mayor Eddie Cortez and others.

A Navy veteran of the Vietnam War, Yochum holds a bachelor's degree in health care administration from Loyola University, and a master's from Cornell University. He has been at PVHMC for 20 years.

Yochum is a former Cub and Boy Scout. "Scouting is an issue of developing leadership. You build real integrity. You build responsible leaders for the future," said Yochum.

Two Major Projects Underway in Ontario

Construction has commenced on a mammoth Ontario distribution center for Pier 1 Imports. It is one of two major projects currently underway in the city.

The 750,000 square-foot Pier 1 facility will serve nearly 150 of the houseware company's stores in 11 states. When it opens in the spring, the building will feature 14,000

square-feet of office space and 60 truck doors. There will be 100 people employed there.

The new Ontario Plaza shopping center is a mixed-use development located on Mountain Avenue at Fourth Street. The new-concept development features a retail center blended with 80 senior apartments. Total cost of the development is about \$23.3 million.

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EQUAL HOUSING LENDER

A global view ...

continued from page 5

the Senate trial, the House leadership is dedicated to forward progress. Dreier noted that Clinton has endorsed many of the Republican proposals as his own. "He never would have had a balanced budget or welfare reform without us," Dreier said. He added

that he is "optimistic but realistic" about the prospects for healing the wounds created by the Lewinsky scandal in the Congress.

Dreier said that, as he sat through Clinton's State of the Union Address, it was "hard to miss the President's desire to be all things to all people. It was unique to say the least," he chuckled. He

described Clinton's \$300 billion in spending proposals to be "troubling," which, coming from the head of the House Rules Committee, may be troubling to the chief executive. Instead, Dreier has proposed that the Congress devote 60 percent of the nation's budget surplus to shoring-up the Social Security system, and returning the

rest to the American taxpayers.

Taxes are a major concern of the congressman. The first bill he submitted on the day Congress opened is to cut the capital gains tax rate to 14 percent for individuals and 28 percent for corporations. His goal is to do away with the tax entirely eventually. He also has proposed eliminating the "death tax" which siphons away large amounts of estates from survivors. He noted that the people of the United States currently have the largest tax burden in history.

He also expressed concern about the nation's security. He specifically cited Middle Eastern terrorism and instability on the Korean peninsula as potentially

"He never would have had a balanced budget or welfare reform without us," Dreier said.

dangerous to Americans.

On issues of Social Security and health care, Dreier wants to allow uninsured senior citizens to enroll in the Federal Employees Health Benefit Program until they are eligible for Medicare. His "Flexible Benefits Reform Act" will allow employees who do not use all of their flexible spending account funds to place the leftover dollars in medical savings, retirement or education IRAs instead of simply forfeiting the money to the IRS. This will also provide more choices for employees' health care.

Dreier's "Education Bill of Rights" seeks to ensure parental choice, set higher standards and reward effective teachers. This is a key point in his mission of enhancing the country's global economic prowess. Having the best trained and educated work force is a key to doing economic battle.

Reflecting on his 18 years in the nation's capitol, Dreier described his experience as "extraordinarily fascinating" and a great honor. He said the job is still very much a challenge, and he has no plans to run for any other office, especially while he chairs the Rules Committee. "I never thought, when I first ran for Congress at age 25, that I'd still be there at age 45."

WHO'S WHO IN BANKING

Dawn Prather



City Blvd.

An active community member, Dawn is involved with the Rotary Club, the Paloma Valley High School Interact Club and is the secretary for the Greater Menifee Valley Chamber of Commerce. Dawn also has been involved with the PTSA and the high school's Education Foundation. Dawn and her branch also support projects for the Community Cupboard and the Lake Menifee Women's Club.

A personal concern for Dawn is elder abuse prevention. She has trained her branch staff to look for red flags that may indicate their senior citizen customers are at risk. She also put together an Elder Abuse Prevention package, which she gives to her senior citizen customers upon request.

Dawn invites all Inland Empire residents and businesses to visit her at Downey Savings for competitive banking and home loan products and services. Her phone number is (909) 672-1971.

Stephen G. Hoffmann



Bank, the only locally-owned community bank in Palm Springs. It opened its doors July 10, 1998. He has over 26 years of experience in the banking industry. Mr. Hoffmann has been in the desert for more than 10 years, originally as president and CEO for Palm Springs Savings Bank.

A founding director of Canyon National Bank, Mr. Hoffmann maintains extensive professional and community ties. He is a founding director of the North American Native Banker's Association and a director of

Monterey Bay Bank in Monterey, California. Locally, he is the treasurer of the Palm Springs Desert Museum, treasurer of the Frank Sinatra Celebrity Invitational, is on the governing board of Desert Hospital and a board member of the Desert Healthcare Foundation. He is a board member and former chairman of the United Way of the Desert and former president of the Palm Springs Chamber of Commerce.

Candace Hunter Wiest



Candace Hunter Wiest is the president and COO of Inland Empire National Bank, Riverside's local business bank. The bank

continued on page 28

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Learning to lead ...

continued from page 17

ership skills I've ever had to learn is how to encourage teams to assume ownership and accountability," he says.

A vice president at Dominican Hospital in Santa Cruz concurs. Over the past three years, Dominican has engaged in an extensive continuous improvement effort that questioned and altered many of the core processes of running a hospital. But the toughest personal challenge for the VP was not coping with the multiple operational changes, but learning "how to stop being the quarterback and assume the role of an effective coach on the sidelines."

Effective leadership in the '90s, during this era of exponential change, means being an expert at backing-off. The manager still has tremendous amounts of responsi-

bility and accountability — in some ways more than ever before because of the frantic and chaotic competitive environment that seems to be swallowing every industry segment, chunk by chunk. But achievements have to come from collaborative partnerships between employees and managers that lead to a high-performance workplace.

Like wilderness explorers with their eyes locked on a tightly gripped compass, the people of your organization will expect the directional signs of your leadership to take them due north to the 21st century. Just like the puppy, they're counting on you to keep them on course as they search for new trails to the outpost of the future. But you can't walk the walk for them.

Learn to back off, managers, if you want your people to grow and seek new ways to work.

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IN REVIEW

Notes and highlights from past February issues of The Inland Empire Business Journal

1992

The Metropolitan Water District is planning a new reservoir in the Domenigon Valley near Hemet. Completion is slated for 1999.

The City of Adelanto is seeking permission to establish Las Vegas-style gambling in the high desert.

1993

Agua Caliente Development Authority has sold \$8.75 million in bonds to renovate the Spa Hotel & Mineral Springs in downtown Palm Springs.

Pomona First Federal Savings & Loan has acquired three Inland Empire branches from Union Federal Bank.

1994

UCR Officials dedicate the new Gary Anderson Graduate School of Management.

1995

The San Bernardino City Council unanimously approves a \$10.5 million loan underwriting for the Harris Company to keep its Carousel Mall location open.

Manufacturing in the San Bernardino-Riverside region has grown for the 18th consecutive month.

1996

The Fantasy Springs Casino will double its floor size by October, the Cabazon Band of Mission Indians has announced.

An Asian trade center is planned for Adelanto. Construction will begin in March.

1997

The Inland Empire Economic Partnership's "Sunrise Inland Empire" campaign has exceeded its \$7.5 million fund-raising goal.

Predictions are that residential housing starts in the region will enjoy significant growth in the next year.

1998

State class-size-reduction programs have resulted in booming business for Inland Empire relocatable classroom manufacturers.

Optivus Technology has announced plans to build a proton beam cancer treatment center in Taiwan.

KESQ radio has switched to an all-sports format from Spanish language.

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Inland Empire Business Journal

For Insight on Inland Empire Business ...

Now Is the Time to Join a Credit Union, Despite New Banker Lawsuit

by Howard Owens, Consumer Federation of California

Traditionally, America's consumers prepare for the coming year by creating endless lists of New Year's resolutions — most of which are never addressed and are soon forgotten. This year, however, consumers enjoy an enhanced opportunity to act upon the resolution at the top of everyone's list: they can improve their financial health by becoming a credit union member.

On January 1, new, hard-won regulations took effect that permit consumers and employee groups to once again select credit unions that meet their needs. As a credit union member, consumers have a voice in managing their own financial institutions and ensuring widespread access to affordable financial services. And businesses can increase their competitiveness by offering credit union membership to their employees.

Predictably, the banking industry (which for years has been trying to stop people from joining credit unions) sued the credit unions' federal regulator this month, hoping to halt the new regulations in their tracks. Consumers shouldn't let this latest harassment by the banks deter them from seeking to join a credit union. While the courts consider this latest lawsuit, the new regulations remain in effect.

Credit unions are non-profit financial cooperatives owned by the people (members) who have money on deposit with them. Each member is an equal owner, regardless of the amount of money he or she has in the credit union or has borrowed from it.

Why do consumers benefit as credit union members? Because credit unions offer lower rates on loans, higher returns on savings and fewer and lower fees than other financial institutions. Many credit unions, for example, provide free checking, no matter how small the balance. A 1998 survey by the Consumer Federation of America found that credit unions charged fewer and lower fees across the board.

And members have access to a wide range of financial services; savings accounts, checking accounts, credit cards, access to ATMs, Christmas clubs, and auto, education and home loans are offered by many credit unions. Most credit unions also offer certificates of deposit and IRAs. Some make loans to their members to use in starting or enhancing a business.

How do credit unions provide these benefits? Because credit unions are not run for profit. They focus on providing affordable financial services to members — not earning money for outside stockholders. The credit union board of directors is a volunteer body elected by the members. Service also tends to be better at credit unions, and credit unions are more flexible in meeting consumers' needs, such as making extremely small, short-term loans.

Credit unions, however, can take deposits from or lend money to their members only, not the general public. To belong to a credit union, you must fall within that credit union's "field of membership." Members have a common bond: they work for the same company, or they belong to the same

association or church, they live in the same community or they are related to someone in the qualifying group.

Defining who is within the field of membership was the object of the new regulations. In 1982, the government started allowing the employees of several different companies to join the same credit union. The Supreme Court, in a narrow decision, invalidated that policy. Congress then voted overwhelmingly to restore consumer access to credit unions. The new regulations reflect the new law, and affect all federal credit unions which now serve multiple groups.

The multiple group policy makes credit unions extremely attractive to business owners, especially those with too few employees to form a viable credit union of their own. The new regulations ensure that employees of small businesses can join a credit union as a group. It's one more benefit that business owners can offer current

and prospective employees, making their company more competitive in recruiting and retaining quality workers.

Credit unions have historic ties with American businesses and workers. They provide a non-profit alternative in the financial services industry — one that assists consumers in achieving financial self-sufficiency and a better quality of life through prudent saving and lending programs. Credit unions have been a part of the American landscape for more than 60 years. With these new regulations in place and new generations of consumers to serve, credit unions will sustain their decades-old tradition as the nation's premier financial services alternative in this New Year and in the years to come.

Howard Owens is executive director of the Consumer Federation of California.

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Indian gaming ...

continued from page 5

with tribes that prosper and flourish within the borders of this great state.

Together, my friends, we will do this. So I ask you to join me and my wife, Sharon — who, by the way, will be the first Democratic first lady in 32 years in the state of California. Our Attorney General insists she brings the humanity quotient to the Davis family. She brings a lot more than that.

I just want to close by telling you today we begin a journey together — a journey that will last for at least four years, hopefully eight years, where we can walk together, serve together, pray together, prosper together, and prepare the next generation for the task of leadership that will fall to them.

Every one of us, as we give

thanks this holiday, must acknowledge the contributions of the people that came before us — people who fought battles, people who fought and died in wars, people who built businesses and hospitals that provided us opportunities that they couldn't even dream of.

We pay them back by being adults, by showing leadership and by preparing the way for the next generation.

So I ask you to join me in this journey to serve our respective peoples, to walk together in friendship and cooperation, to find ways to bridge past differences, and to set an example for the other 49 states.

I believe that if we work together, we can recapture that almost mystical belief that all things really are possible in the state of California, where we are a people and a state of destiny.

Who's who ...

continued from page 25

has approximately \$69,000,000 in assets and has three branches, two in Riverside and one in Fallbrook.

Wiest was appointed president in June of 1993, having been with the bank since 1988 — previously serving as a lender, branch manager and the bank's credit administrator. She has been a community banker for 18 years in California, Arizona and Nebraska, specializing in construction lending and special assets. Prior to that, she was employed in the commercial insurance industry, specializing in bonding.

Her current community activities include the California Bankers Association, Mission Inn Foundation, Greater Riverside Chamber of Commerce, California Independent Bankers, the Athena Association, Silver Eagles Association, and Inland Empire Boy Scouts of America. She is chairman of the board of the United Way of the Inland Valleys. She has been a member of the Chancellors Executive Roundtable and the A. Gary Anderson School of Management Executive Forum for four years. She is director of the Inland Empire National Bank and First National Bank of North County.

Ms. Wiest was featured on the cover of the national trade publica-

tion *Independent Banker* in December of 1997. She was the founding president of the Inland Empire Lenders Community Development Corporation, a consortium of Inland Empire financial institutions lending to small businesses that do not quite qualify for traditional bank credit. She was named an Athena recipient as a YWCA Woman of Achievement in 1995.

Lynn Smith



the best of both worlds; a job she enjoys doing and a job that takes her out of the office and into the community.

"I enjoy the diversity of my job and the challenge of meeting new people," Smith said. "Everyone I meet becomes a friend."

As a vice president with City National Bank, located at Riverside Commercial Banking Center, Smith is responsible for sales and marketing of the Inland Empire Region. She said the most fulfilling aspect of her job is the opportunity to meet numerous people and to learn

continued on page 37

How to Enforce Your Judgment ...

continued from page 16

tion of the judgment.

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Lazaro E. Fernandez is a partner in the law firm of DesJardins, Fernandez & Smith, LLP, located in Riverside, California. The firm concentrates its practice in the fields of business and civil litigation, trial work, real estate and bankruptcy litigation. Mr. Fernandez is a former law clerk to the Honorable Mitchel R. Goldberg, United States Bankruptcy Judge in Riverside, California. The article is for discussion purposes only and is not intended as legal advice. Readers are urged to contact counsel with fact-specific questions.

Faces in business ...

continued from page 13

Ms. Gonzales has a degree in business management from Mount Saint Mary's University in Los Angeles.

Citizens Business Bank is the largest bank with headquarters located in the Inland Empire.

Russ Russell

Union Bank of California

Marvin L. "Russ" Russell has been promoted to regional director of the Private Bank at Union Bank of California, N.A. (UBOC) where he'll be working with high net worth clients. He is a vice president and is based at the bank's Indian Wells office.

Russell, 42, joined UBOC in 1993 as vice president and branch manager of the Palm Desert office. He later took on additional duties overseeing operations at the Rancho Mirage office. Prior to working at UBOC, Russell spent 18 years with the former First Interstate Bank.

Russell holds a bachelor's degree from the University of New Mexico and a master's from the Graduate School of Banking at Southern Methodist University in Texas. Born in San Diego, he currently resides in Palm Springs.

He currently is president of the American Cancer Society Associate Group and most recently he served as president of the Y.O.P. Bob Hope Cultural Center McCallum Theater. He is currently on the board of directors for the Palm Desert Chamber.



David Patterson

San Bernardino Convention and Visitors Bureau

David Patterson has joined the San Bernardino Convention and Visitors Bureau as director of sales and marketing, according to bureau head Steve Henthorn.

Patterson, a 10-year marketing veteran, will oversee the sales effort of the bureau to attract group meetings and conventions to the San

Bernardino area.

Prior to the bureau, Patterson was regional marketing director for Trigild Corporation, a San Diego-based hotel management company overseeing the advertising and marketing programs of 20 properties. His experience also includes sales and marketing positions with Shilo Hotels in Diamond Bar, the Palm Springs Hilton, San Bernardino Hilton, San Bernardino Convention and Visitors Bureau and the Empress Hotel in Victoria, British Columbia. "My main goal is to work with the member hotels, motels and attractions in order to promote the city and increase overnight stays and visits," Patterson says.

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Economic
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Feb. 19, 1999
see page 62

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Hemet, Valley Banks One Step Closer to Acquisition

Two Inland Empire banks have taken a step closer to being acquired by a Laguna Hills holding company. Pacific Community Banking Group, (PCBG) signed revised acquisition agreements with Riverside-based Bank of Hemet and Moreno Valley-based Valley Bank. The agreement

delineates price per share, board membership and other terms of the transactions.

After combining Bank of Hemet's \$250 million in assets and Valley's \$85 million, PCBG will have \$375 million in total assets. The two banks have 12 Inland Empire branches combined.

VIB Posts Record Numbers for 1998

Valley Independent Bank posted the best financial year in its history during 1998. The news was reported by Dennis Kern, CEO of VIB Corp, the bank's parent company. VIB's 1998 earnings were a whopping 28 percent higher than 1997's. Total assets at the end of December were \$546.6 million, a 23 percent increase from the beginning of the year.

Total deposits increased 17 percent. A significant factor in the growth was the opening of VIB's

Palm Springs branch which gave the company significant increase in market share. In addition, new loan centers were opened in Indio, Rancho Mirage, Carlsbad, Orange, and Las Vegas. Total loans were up 25 percent on the year.

VIB Corp also took steps to acquire Fresno-based Bank of Stockdale, which will add about \$140 million to the parent company's assets. VIB Corp also is in the process of acquiring the Hemet branch of Fremont Investment and Loan.

Familiar Faces, New Firm

The Inland Empire's newest firm carries the backing of two of its biggest business names. Robert Klemme, a former senior executive for Roberts' Entrepreneurial Capital Corp., owner of the Mission Inn in Riverside among numerous other properties, and former Ernst & Young Riverside office head Don Ecker have formed a new partnership to address

financing issues for small- and medium-sized companies.

CEO Strategic Solutions is Klemme and Ecker's new venture. The two men, both age 53, will use their vast experience. They intend to provide small- and medium-sized businesses with services normally associated with larger firms such as venture capital, IPO arrangements and other financial matters.

Mortgage Prepayments Cause Drop in Mission Savings' Earnings

Mission Savings and Loan has reported that its fourth quarter 1998 earnings dropped nearly 18 percent compared to the same period in 1997. Earnings per share came in at \$.18, a drop of six cents per share.

Total earnings for the year were off about 8 percent for the year. The institution's total assets

dipped 3.5 percent for the year.

CEO Donavon P. Ternes said that the earnings dip was a result of a sharp rise in pre-payments of mortgage loans and mortgage-backed securities. He noted that 1998 was the ninth consecutive profitable year for Mission. There has been only one quarterly loss reported in that period.

Bank of America Names Aurora Mariscal District Manager of Pomona Valley District

Bank of America has promoted Aurora Mariscal to the position of district manager of its Pomona Valley district.

Mariscal will be responsible for 23 Bank of America banking centers in the Pomona Valley area, which encompasses the area from Claremont and Glendora to Ontario and Riverside. Her main office will be in Pomona.

According to Leigh Cross, senior vice president and manager of the bank's southeastern banking region, Mariscal brings a vast amount of experience to her respected district.

"With this new appointment in one of our most important districts, I'm extremely pleased that we have selected a manager who has spent many years working with our valu-

able clients in the neighborhoods she has represented," said Cross. "Aurora will continue to work with area banking centers to help increase both consumer and business banking products throughout the Southland."

Mariscal, an 11-year associate of the bank, most recently worked as a regional service operations manager in Los Angeles. She has held positions in banking center management, operations and marketing. Mariscal attended California State University, Los Angeles from 1981 to 1983, where she majored in business administration. She is an active member of her local United Way, Junior Achievement and Greater Valley Diversity Network Associations.

Lender Offers SBA Loans to San Bernardino County Businesses

The Southland Economic Development Corporation is offering several Small Business Administration (SBA) financing programs to businesses in San Bernardino County.

The SBA 504 loan is designed to both assist business with a three-year history of expansion in achieving new growth and promote local job growth. It provides low-cost, long-term, fixed-rate financing, up to 90 percent of the loan value. This loan is primarily for real estate acquisition. Loan officer Julie Phillip described it as "one of the most successful economic development programs ever sponsored by

the federal government."

The SBA Pre-Qualification Loan Program is the newest service provided by Southland EDC. It is designed to promote business loan programs to women and minority-owned businesses. The program assists prospective borrowers in developing viable loan applications.

Additional services provided by Southland EDC include: affordable housing development; loan program servicing and administration; and program sponsorship and funding.

For more information, call Julie at (888) 560-5363.

SCIA development ...

continued from page 3

immense desert to fill. "It just breaks my heart," he dead-panned. Brady added that Stirling's principal Dougall Agan has already made good relations with local land brokers and developers.

Brady minced no words in describing the importance of the SCIA project. "As long as the economy of California remains relatively strong - and Stirling and CB Richard Ellis market the project well - we will never see another recession in the Victor Valley."

He added that the project

will bring much needed high-tech and upper management jobs to the area, improving the economy.

Stirling has announced that CB Richard Ellis will handle property brokerage and marketing for the project; Orange County-based DeReve & Associates will handle architectural issues; and Robert Bein, William Frost & Associates will do the civil engineering. The team is made-up of industry profes-

sionals the Stirling partners have worked with for a decade or longer.

The agreement calls for Stirling to develop, market and lease the revenue producing portions of the complex. Construction will begin this spring to improve the infrastructure of the site. SCIAA is obligated only to pay for \$40 million of the \$110 million in anticipated improvements to roadways and utilities which will be required to

make the site commercially viable.

Current plans are to nearly triple the current cargo traffic through the airport over the next 16 years. Stirling plans to invest \$418 million to make the airport, which has 360 days of good flying weather each year, into a worldwide distribution hub with high-tech, biotech, manufacturing and multimedia companies. There are already 35 businesses operating at SCIA.

At deadline ...

continued from page 3

ingly sell to minors face a penalty up to a \$1,000 fine and/or six months in jail. Business owners may incur a fine and license suspension.

The program will last all year.

Ontario Firm Gets \$54,000 to Upgrade to Efficient Equipment

Smithford Products of Ontario has received a \$54,000 incentive check from the Gas Company to help cover the cost of upgrading its equipment to more energy-efficient models. The 30-year-old firm produces aluminum castings for commercial and defense aerospace projects, including the Patriot missile system.

The new equipment will save Smithford about \$40,000 a year in reduced energy costs. The upgrade was based on an audit performed by Gas Company Account Executive Benji Nepomuceno in July of last year. "The numbers sold us," said Smithford President Pete White. He said that, when the firm saw the audit and realized the potential savings, "the decision was an easy one." The incentive check and efficiency savings should pay for the equipment in about one year.

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San Bernardino Firm Continues Pursuing Overseas Opportunities for Breakthrough Cancer-Fighting Technology

Optivus Technology Inc. Finalizing Deal with Taiwan Hospital; May Turn Region into World Leader

by Robert Parry

Negotiations to build an extremely high-technology cancer treatment center in Taiwan are nearing completion and officials with San Bernardino-based Optivus Technology hope to be in construction on the massive proton beam treatment facility soon. Jon Slater, founder and president of Optivus, said that Chang Gung Memorial Hospital in Taiwan is still "in the decision making process," but indi-

"Proton Beam Therapy is a highly effective method of treating cancer... It allows treatment with a higher dose and fewer side effects than other forms of radiation therapy." - Optivus Technology Inc.

cated that progress toward finalizing an agreement is being made.

Last year at this time, published reports had predicted that negotiations would be complete by April 1998. But, the fast-moving economic troubles in Asia significantly slowed the process. Slater said that negotiations are currently "at the CEO level." He added that there has been "no one thing" that caused the delay. For instance, the head of Formosa Plastics, one of the financial backers of the project, has been distracted by the collapse of the Asian economy. The company is actually in discussions with six hospitals in Taiwan, two of them for educational purposes only, while the others are considering purchasing systems.

Slater formed Optivus Technology after heading up the technology group that built the world's first proton beam center, at Loma Linda University Medical Center. He joined the project in 1987 while it was still in the conceptual stage. That facility cost \$40 million to build, half of which came from the federal government. The

center was operational by 1990.

Proton treatment of cancer was one of many outgrowths of the World War II-era Manhattan Project. In 1946, physicist Robert Wilson wrote a paper which, in 1954, resulted in the first use of proton beams (using a physics research accelerator) to treat tumors.

Optivus says that proton beam treatment is superior to standard photon (X-ray) radiation treatments because doctors can control the strength and placement of the beam with extreme precision. In standard radiation treatment, photon particles are fired into the patient, toward the tumor. But, because the photons lack mass and charge, their results are diffused and healthy cells are damaged, resulting in severe side-effects. As a result, doctors use less powerful radiation, which is not as effective.

Slater said the LLUMC facility can place the beam within one-tenth of a millimeter in the tumor. That means that more radiation at a higher power can be used - and there are still fewer side effects.

The benefits can be tremendous. Slater said that LLUMC has had 96% success treating ocular melanoma, a form of cancer which generally requires surgical intervention and the loss of vision for the patient. The center has treated about 4,000 patients since it opened in 1990, and the cure rate is running two-to-three times above the average, Slater said.

Five-year-old Optivus has about 65 employees in its San Bernardino headquarters. The company recently spun-off another firm, Permedics, which does information technology work and is located in the same building. Slater said Optivus had about \$6 million in sales in 1998. Proton beam treatment technology is its only product. Most of that



Patient prepares for proton beam therapy at Loma Linda University Medical Center.

work has been at Loma Linda.

Custom-built apertures are used for each patient so that the proton beam is directed precisely into the tumor, Slater said. Some of the company's developments involve equipment to precisely position living, breathing, moving patients so that the beams can be directed into areas the size of the tip of a pencil.

Building a proton beam treatment facility is no small chore, something which has made the Taiwan negotiations much more

massive. Each of the three treatment rooms at LLUMC has a 90-ton gantry system to maneuver the beam into the precisely correct place in each patient. The Chang Gung hospital project was estimated to cost \$70 million last year.

Construction takes about three years, Slater said. He hopes to have another facility underway in the next 12 months and more signed in the next three years. Slater said that efforts to slash health care costs in the U.S. have made treatments like proton therapy, as effective as it is, too pricey for domestic use, so Optivus has looked to other countries to launch the treatment.

Optivus is seeking to turn the Inland Empire into an "industry cluster" for the technology. Just as the Silicon Valley became the world's leading production area for microchips through concentration of infrastructure and talent (such as Stanford University), Optivus sees the opportunity to turn the Inland Empire into a Mecca for proton beam technology. Two major research universities in the field are in this area (Loma Linda University has a cutting-edge medical school while Harvey Mudd College is a world-class engineering school). The schools can provide the talented and skilled workers for firms such as Optivus, which will give them employment and produce profits for investors; all in one region.

complex. For instance, the first part of the construction entails building a new three-story building. This alone can cause delays because of problems with contractors, differing international standards and, in the case of Taiwan, economic unpredictability. This also makes prices for the facilities vary broadly around the globe.

In addition, the equipment is



The Proton Beam Treatment Center accelerator at Loma Linda University.

BUILDING & DEVELOPMENT

Economy May Hit Speed Bump, But California's Housing Market Will Race Forward in 1999

by David Chapman

Although Asian troubles have taken the frenzy out of California's economy, pent-up demand and low-interest rates will create strong demand for housing throughout the state during 1999.

Non-farm job growth, which grew at a healthy 2.7% in 1998, is expected to slow to near 2.0% in 1999. But strong population growth and buoyant consumer confidence will boost home-buying. "We are very bullish on the housing forecast," said UCLA economist Rajeev Dhawan at a recent conference.

Most state economists predict construction of between 140,000 and 160,000 homes and apartment units in California during 1999, up from an estimated 125,000 units in 1998. But this is still well below the 200,000 units needed to satisfy current population growth levels of over 600,000 per year.

Vigorous demand for housing will also be fueled by low-interest rates, making homes more affordable for a wider spectrum of the home-buying market. With Alan Greenspan intent on preventing a U.S. recession, and a lack of significant inflation, the Federal Reserve is likely to combat any national slowdown with additional rate cuts. This should sustain the current low level of mortgage rates through most of 1999.

In California and elsewhere, people continue to be bullish about their finances and the desirability of making major purchases. Job security is high and the so-called "misery index," a mixture of inflation and unemployment rates, is at its lowest level since the 1960s.

What about the impact of an increased pace of job layoffs?

The close attention given to large companies as they shrink their payrolls distorts the reality of the current job market. Smaller businesses, the lifeblood of many regional economies, are actively hiring, as revealed by a more careful look at job statistics. For example, the ratio of the initial weekly unemployment insurance claims to non-farm employment is the lowest it's been in the last 15 years, which includes the boom years of the 1980s.

Consumers who ignore the specter of "the crash of 1999," continue to be very upbeat. For example, a recent survey of Orange County residents conducted by the University of California at Irvine, showed that 91% are delighted with their quality of life and 72% believe this is a good time for major purchases, which includes home buying.

Some economists view Asian's problems as a welcome restraint in the U.S. economy, which otherwise would have overheated, leading to more active inflation. This typically results in a cycle of rising interest rates followed by economic contraction.

Instead, the Federal Reserve cut interest rates three times last fall in order to create more liquidi-

ty in world markets.

Nevertheless, with exports to eastern Asia comprising 5% of California's economy, some impact on local job growth is unavoidable in 1999. During the second half of 1998, Silicon Valley bore the brunt of Asia's problems, with zero net job growth. During 1999, the bay area and other markets with a concentration of Asian exports will see dampened job

growth, although a recession appears unlikely.

Most people were surprised by the surge in home prices during 1998. But a huge excess of demand over supply is now a significant force in California's housing market.

The roots of the state's supply-demand imbalance lie in the state's deep recession of the early

continued on page 36



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Based in Irvine, California, Dominion Contractors, Inc. (lic. #754331) is a full service general contractor specializing in design-build, construction management, general construction, project management, preliminary pricing, cost consulting and special projects. As its first United States venture, Dominion Contractors actively pursued the Southern California market, expanding its offices during the first quarter 1998. Dominion Contractors is a wholly-owned subsidiary of Vancouver-based The Dominion Company, Inc., established in 1911.

FOR MORE INFORMATION REGARDING DOMINION CONTRACTORS PLEASE CONTACT
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Construction Financing Doesn't Have to be a Nightmare

by Mark Hogan

Whether you are a doctor building a new clinic or an entrepreneur constructing your first office building, using a knowledgeable construction lender can make the difference between holding on to your dream or turning it into a nightmare.

Consider some of the common obstacles that can crop up during a project: lack of proper lien releases, title insurance disputes or construction change orders. A miscue can delay your project and lend truth to the cliché that "time is money." In the worst-case scenario, delays can sink a project entirely.

So, how can you avoid some of the perils and pitfalls? Here are six helpful hints that should help you find construction financing and get your project started correctly from the beginning.

Get One Loan

Find a lender who will provide one loan to nail down your financing needs. The loan can include ground-up construction, renovation or tenant improvements. Don't be afraid to follow your optimism or ask about 100 percent financing. One loan means no delays in rollover. It means just one closing, one set of documents, one rate,

one fee and one negotiation. It eliminates surprises.

Quality Control

Lenders who are experienced in construction lending can also help you select a qualified contractor. This helps assure the suitability of the contractor and it is also a built-in check-and-balance system. A lender that has an experienced construction lending department can cover licensing and credit issues, verify qualifications and check the track record and financial history of the contractor.

Control Disbursements

Even relatively small commercial construction projects can cost hundreds of thousands of dollars. On a daily basis, vast sums of money are paid out to vendors and subcontractors. To help guard against the danger of misappropriating funds, your construction lender should be able to handle your fund disbursements. This helps keep the job free of liens, allows you, the borrower, to concentrate on running your business and assists in making sure the project is completed on time and on budget.

Cost Analysis and Insurance

"Measure twice cut once" is one of

the first lessons in carpentry. In a way, the same thing applies to your construction job. A quality lender can help you double-check your cost analysis so there won't be any surprises. An experienced construction lender can also catch any overlooked elements of the job.

Also, make sure your lender provides insurance against things like unpredictable costs and events. This protects you and the lender against catastrophic loss resulting from a mishap on the project.

Interest Reserve

Have your lender include an interest reserve. This assures that there are adequate funds to pay interest during the term of the construction. Ideally, the funds are automatically deducted from the loan. The interest reserve prevents disruption of construction due to cash-flow problems.

Experience

Finally, there is no substitute for experience. When shopping for a construction loan, ask a prospective lender about its construction project experience. As a borrower, you'll be busy just keeping your business running, so you'll need to rely on the knowledge and experience of your lender.

Whether the project is ground-up construction, renovation or tenant improvements, an experienced lender, at the very least, will provide a sense of security and could make the difference between the success and failure of your project.

Mark Hogan is a business development officer with The Money Store Commercial Lending Division (TMSCLD) in Irvine. TMSCLD has been one of America's leading small business lenders since 1979. Mr. Hogan may be reached by calling (949) 251-9010.

Del Webb's Sun City Palm Desert Sets Sales Records

Del Webb Corporation announced that its Sun City Palm Desert development had record sales during the second quarter of the company's fiscal year. The project posted 97 net home sales from Oct. 1 through Dec. 31, 1998. That represents a six percent increase over the 91 homes sold during the same period last year.

Sun City Palm Desert also saw record sales for the first half of the fiscal year with the sale of 230 homes from July 1 through Dec. 31. This represents a 50 percent increase over the 153 homes sold during the same period last year.

"We continue to set sales records and, with the opening of two new model homes as well as expansion into our next phase, we are well on our way to making

1999 our best year ever." said Helen McEnerney, vice president and general manager.

As of Dec. 31, a total of more than 2,100 homes had been sold at the community, with 1,923 closed escrows. The community has a population of more than 3,400 residents.

Del Webb Corporation, based in Phoenix, is the nation's leading builder of active adult communities, and is the seventh largest builder of single-family homes in the United States. Sun City Palm Desert is a residential community for adults over 55 and over who want to maintain an active lifestyle. The 1,600-acre community has been named one of America's best retirement communities by *New Choices* magazine for six years in a row.



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Al Shankle Construction Co. 4214 E. La Palma Ave. Anaheim, CA 92807	27	600,000 2,400,000	1 Anaheim	Concrete Tilt-Up, Industrial & Office Tenant Improvements Historical Restoration	U.S. Borax, Farmer Bros. Coffee, Pro Circuit, UPS	Al Shankle CEO/President (714) 996-8960/528-3649
Arnold Industries 14742 Newport, #103 Tustin, CA 92680	143	8,106,021 11,708,932	4 Tustin	Commercial, Industrial, Retail, New Construction, T.I./Remodel	The Home Depot, Alexander Haagen Co., Wal-mart Stores, Inc.	Peter Arnold Chairman (714) 544-2828/544-2105
Capstone Construction Co., Inc. 3651 Third Street Riverside, CA 92501	477	847,200 405,700	1 Riverside	Tri-City Corp. Center, Riverside Comm. Hosp., Health Net, Chicago Title, I.E.H.P.	St. Bernardine Med. Ctr., Koll, Riv. Comm. Hosp., H. Inn Toro, Redlands Fed. B., CB Commercial	Bruce T. Helliger President (909) 682-6225/682-6406
Dominion Contractors, Inc. 15375 Barranca Pkwy., Ste. C 104 Irvine, CA 92618	6	2,000,000 2,000,000	4 Vancouver	Design-Build Construction Mgmt. General Construction	Trammell Crow/Centrepointe Assisted Living Services Nolet Spirits/Ketel One	Randy Scott Sr. Vice President (949) 450-0433/450-0733 damok@santana.dominionco.com
E.L. Yeager Const. Co., Inc. 1995 Agua Mansa Rd. Riverside, CA 92509	32	5 115,000,000	20 (Engineers) Riverside	Freeways, Railroads, Flood Control Damage, Streets Subdivision, Grading	Caltrans, Corps of Engineers, S.B., Rivers., Orange, LA Counties, Cities (50), Private(200)	Carl Boyer President (909) 684-5360/684-1644
Fullmer Construction 1725 South Grove Ave. Ontario, CA 91761	210	N/A 23,000,000	2 Ontario	Concrete Tilt-Ups, Industrial, Tenant Improvements, Systems Furniture	Bridgestone/Firestone Kushwood Furniture Fender Musical Instruments	Robert A. Fullmer President (909) 947-9467/947-5241 pat@fullmerco.com
G.J. Murphy Construction P.O. Box 1124 Palm Desert, CA 92261	46	310,000 160,000	1 Palm Desert	Retail Buildings, Medical Buildings, Commercial/Industrial	Town Ctr. Plaza Pim Desert One Eleven Town Ctr.(Ph I & III) Indio Medical Clinics	Rod Murphy President (760) 340-9423/568-4429
HBI Construction 4921 Birch, Ste. One Newport Beach, CA 92660	102	2,850,000 4,110,000	1 Newport Beach	Commercial, Industrial, Health Care, R&D, Retail, Tenant Improvement	Costco Watkins IBG	Peter J. Last/Tom Eads CEO/COO (949) 851-2211/851-2410 jlinden@hbiconst.com
J.D. Diffenbaugh Inc. 2375 Chicago Ave. Riverside, CA 92507	296	7,500,000 8,900,000	1 Riverside	Concrete Tilt-Up, Mid-Rise Office, Medical	Smart & Final, Cattelus, Trammell Crow General American, The Irvine Co.	Jack Hawkins President (909) 684-2820/684-3604
Marco Dev. & Construction, Inc. P.O. Box 1407 Moreno Valley, CA 92556-1407	355	185,000 205,000	2 Ontario	Commercial Remodeling, Tenant Improvements, Store Remodeling	Kmart Corp., Industrial Remodel, Dental Med. Buildings	Buell Marr, Jr. President (909) 485-4029/485-4704
MBK 175 Technology Dr. Irvine, CA 92618	31	2,500,000 9,064,680	N/A Irvine	Entertainment, Retail, Hospitality, Corporate, Multi-Family Res., Senior Communities	AMC Ontario Mills, Century Theaters, Amerisuites Hotel, Promenory Apartments	Al Schafer President (949) 789-8300/789-8339
Nielsen Dillingham Builders 3127 Jefferson St. San Diego, CA 92110	8	367,357 145,834	1 San Diego	Industrial, Medical/Health, Retail	Rancho CA Water District Centremark City of Riverside	Steven C. Marble President (619) 291-6330/293-7620
Oltmans Construction Co. 10005 Mission Mill Rd. Whittier, CA 90601	130+	32,000,000 (Total)	12 Whittier	Commercial/Industrial Projects, Seismic Retrofit, Tenant Improvements	California Speedway Shea Business Properties Pier One Distribution Ctr.	Robert M. Holmes Chairman (562) 948-4242/695-9267
Prizio Construction, Inc. 16480 Harbor Blvd., Ste. 101 Fountain Valley, CA 92708	178	29,000,000 (Total)	2 Fountain Valley	Comm./Ind. Tilt-Up Constr. Comm./Ind. T.I. Rehab., Concr. Only/Superfl. Concr. Floors	Epstein, Trammell Crow Co., Angelus Block	David Prizio CEO (714) 543-3366/543-3388
Ralph Affaitati Construction 393 W. Athol, #2 San Bernardino, CA 92401	38	WND	WND San Bernardino	Industrial - Built to Suit	WND	Ralph Affaitati President (909) 889-0131/381-3881
Snyder Langston 17962 Cowan Irvine, CA 92614	50	120,000,000 60,000,000	8 Irvine	Industrial/Commercial Turnkey, Design Build	Watson Lab, Toyota Motor Sales, Sundance Spas, Wildrose Development, Gardens on El Paseo	Stephen Jones President (949) 863-9200/863-1087 info@snyder-langston.com
Turner Construction Co. 36 Executive Park, #150 Irvine, CA 92614	28	3,420,000 800,000	1 Irvine	Health Care, Commercial/Industrial, Design Build, Public CM	Loma Linda U. Med. Ctr., Cal. Speedway, Ontario Convention Ctr.	David M. Seastrom Vice President (949) 798-8100/798-1199
W.B. Construction Co. 6191 Jurupa Ave. Riverside, CA 92504	350+	5,000,000 (Total)	3 Riverside	Hospitals, Educational Institutions	San Antonio Comm. Hosp., Redlands Comm. Hospital, IHOP, Luxfer Industries, Coca Cola, Riverside Unified School Dist.	William B. Allen Principal (909) 688-3221/688-7063

WND = Would Not Disclose N/A = Not Applicable 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 sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1999 Inland Empire Business Journal.

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Economy may hit speed bump ...

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1990s when an uncertain job environment and low consumer confidence caused people to delay forming new households.

Sluggish recovery of job markets continued to impact demand into the mid-1990s, and only in the last two years did buyers become more active

in forming households and buying homes. However, as indicated by unusually high levels of doubled-up households, substantial pent-up demand remains in urbanized coastal counties.

Currently, new housing construction falls well short of accommodating the state's rapid population growth. According to Tom Leiser, executive

director of the UCLA economic forecast, "we are building a deficit in housing." As a result, home prices should continue to rise until the rate of home building in California exceeds 200,000 units annually.

In evaluating their business strategies for 1999, builders should keep in mind several emerging trends:

- Acceleration of demand

growth in well-located inland markets, such as Sacramento, Tracy and Temecula.

- New methods for reaching young, first-time buyers, including Internet-based marketing and mortgage services.

- Shifts in ethnicity of consumers, particularly for entry-level housing.

- Increased emphasis on applying innovative management and marketing concepts to enhance long-term relationships with employees, subcontractors and customers.

- Shift of private builders away from head-to-head competition with public companies and towards dominance in specialty niches.

As a whole, 1999 is shaping up to be another strong year for both builders and buyers. Concerns about the economy and affordability levels should be treated with respect in the planning process, especially during land acquisition and product design. But builders who are tuned into the specific housing needs of the home buying public within their market areas are entering what should be another year of tremendous opportunity.

David Chapman is director of real estate consulting for the Newport-based Haskell & White LLP, a specialty real estate accounting and consulting firm. Call (949) 833-8312 for more information.

Population ...

continued from page 22

space alone is projected to require the addition of an area equivalent to that in Century City every 16 months. Retail space will grow at a rate of 2 percent annually, about 10 million square feet, mostly in growing urban areas like the Inland Empire. Warehousing space should grow at a rate of 3 percent annually, mostly in the Inland Empire. A similar growth rate is predicted for manufacturing space, but that will likely be focused in existing Los Angeles and Orange County centers.

Unfortunately for the Inland Empire, the anticipated 5 percent annual growth in technological ("R & D") space is predicted to be focused in the South Bay and West Side.

Who's who ...

continued from page 28

about different companies, their products and their business opportunities.

"Being able to fulfill their financial needs and achieve their company's goals is a very rewarding part of my job," she said

Over the past several years, Smith has been very active in civic, community and professional organizations. She currently serves on the board of directors for the Inland Valley Humane Society. Other involvements include the Chino Valley Chamber of Commerce, Ontario Chamber of Commerce, American Heart Association, Chino Valley Y.M.C.A., the *Inland Empire Business Journal's* Women & Business Expo Executive Advisory Council and Financial Women International.

In recent years, Smith was named the Woman of the Year and Woman of Achievement for the San Gabriel Valley Y.M.C.A. In 1997, she was the master of ceremonies for the Women & Business Expo and, in 1994 and 1995, she won the Award of Achievement by the Women & Business Expo for outstanding promotion and for furthering the advancement of women in business.

City National Bank recently opened a commercial banking center in Ontario as well.

Caroline B. Harkins



As regional vice president of Imperial Bank's Orange County/Inland Empire regional office, Caroline B. Harkins manages commercial lending activities in the Orange

County and Inland Empire area. The regional office primarily serves local manufacturing, technology, health care and service businesses.

Since Harkins joined Imperial Bank in 1993, it has more than quadrupled the loan portfolio growth in the Orange County regional office. She is a 1995 and 1997 recipient of Imperial Bank's President's Club Award, given to employees with outstanding accomplishments in bringing profitable new business to the bank. Before joining Imperial Bank, she served as regional vice president at Bank of the West in San Diego. She has 20 years' experience in the industry.

Harkins is a board member of the Orange County Business Council for the Arts and serves on the Investment Advisory Committee for Cal-Optima. She graduated from Colgate University in Hamilton, N.Y. with bachelor's degrees in history and economics. She is married with two daughters and lives in Newport Beach.

Bill Phipps

Bill Phipps serves as a vice president in Imperial Bank's Small Business Lending Division. He is responsible for business development in the Inland Empire. The division provides financing primarily under the SBA's 504 and 7(a) loan programs and offers loans to a wide variety of small businesses located in California, Nevada and Arizona.

Prior to joining Imperial Bank in 1997, Phipps served as vice president/manager of Valley Bank's SBA Lending Center in Moreno Valley where he developed the SBA loan portfolio in excess of 110 loans to an outstanding balance of approximately \$43 million. Prior to joining Valley Bank, Phipps owned California Financial Services in Corona, CA which provided SBA loan packaging and origination of SBA loans to various SBA lenders in the Los Angeles, Orange and Riverside Counties. Phipps also held senior credit officer positions at American Commerce National Bank in Anaheim, Far Western Bank in Tustin and Western States Bank in Duarte.

Mr. Phipps earned his graduate degree from the University of Colorado's Graduate School of Banking.

Eric P. Weber



Eric P. Weber is a senior vice president in Imperial Bank's Orange County regional office. He is responsible for commercial business development of mid-sized business in the Inland Empire

and Orange County.

In 1998, Weber received Imperial Bank's President's Club Award for outstanding achievements in business development. Prior to joining Imperial Bank, Weber served as vice president of Wells Fargo Bank's Institutional Trust Services in Irvine from 1993 to 1996. In this capacity, he received Wells Fargo Bank's Hazen Cross Sell Award for the highest internal referrals and doubled his average new relationships per years to 30. He also developed a database management software program used to track company prospects in a particular area, which was later introduced for use by the national sales staff.

From 1986 to 1993, Weber served as vice president of Wells Fargo's Commercial Banking Group in El Monte, primarily responsible for the business development of middle-market lending, cash management and general banking services for companies in the San Gabriel Valley and Southern California. In his community, Weber serves on the board of the Western Pension & Benefits Council in Orange County and is past ambassador for the Industry Manufacturers Council for the San Gabriel Valley Cities and Consortium.

Weber earned his bachelor's degree in finance from Fordham University in Bronx, N.Y. In 1999, he was inducted into the university's Hall of Fame for his outstanding performances in swimming and water polo.

Keith Johnson



When Keith Johnson took over as manager of First Pacific National Bank's Inland Empire offices five years ago, he couldn't have known what lay ahead.

Last year, First Pacific National Bank became part of the Grossmont Bank family. Now the bank is expanding its community relationship banking philosophy to the statewide level as California Bank & Trust. Johnson is responsible for the Temecula, Ranch California Road and Moreno Valley offices.

He is on the board of directors of the Economic Development Corporation of Southwest Riverside County.

He also serves on the board of the Rancho Industrial Park and a member of Temecula Rotary. He has been involved in numerous community and civic activities, including coaching in the Temecula Valley Little League.

Johnson is a graduate of Biola University with a degree in communications. He and his wife, Shawn, have two daughters and a son.

Ralph Padilla



Ralph Padilla's bank may have a new name, but he is certainly well-known as a long-time lender in the banking industry in the Inland Empire.

Padilla had been a manager with the Sumitomo Bank for 21 years, the last five spent at the Pomona Office, prior to its acquisition and change to California Bank & Trust. During that time he firmly established himself as a concerned and involved participant in a wide variety of Inland Empire activities.

Padilla is a member of the board of the Inland Valley Economic Development Corporation. He has served as Double Distinguished President of the Breakfast Optimist Club of Pomona, an honor awarded to only nine of the more than 4,200 Optimist Club presidents nationally. He has received an "Award of Excellence" from the Los Angeles County Fair Association.

Padilla attended Whittier College and the American Institute of Banking. He and his wife, Julie

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California State University, San Bernardino



- Institute of Applied Research and Policy Analysis
- Inland Empire Management Center
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- College of Business & Public Administration
- College of Extended Learning

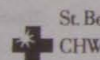
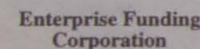
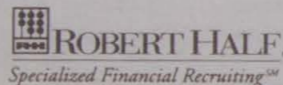
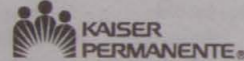
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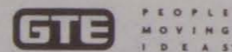
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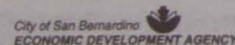
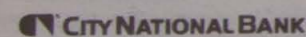
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INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL/DUFF & PHELPS, LLC STOCK SHEET

THE GAINERS Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	% Change
American States Water Company	29.44	27.25	2.19	8.0
Fleetwood Enterprises	36.50	34.75	1.75	5.0
US Filter Corp.	23.88	22.88	1.00	4.4
Life Financial Corp.	4.69	4.50	0.19	4.2
Modtech Inc.	15.88	15.25	0.63	4.1

THE LOSERS Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	% Change
Watson Pharmaceutical Inc.	54.13	62.88	-8.75	-13.9
CVB Financial Corp.	19.69	22.50	-2.81	-12.5
National RV Holdings Inc.	24.56	25.75	-1.19	-4.6
Keystone Automotive Inds. Inc.	20.00	20.94	-0.94	-4.5
Provident Financial Holdings	16.88	17.06	-0.19	-1.1

Name	Ticker	1/26/99 Close Price	1/4/99 Open Price	% Chg. Month	52 Week High	52 Week Low	Current Rate P/E	Exchange
American States Water Co. (H)	AWR	29.44	27.25	8.0	30.00	21.13	18.1	NYSE
Channell Commercial Corp.	CHNL	8.38	8.38	0.0	13.88	5.75	9.2	NASDAQ
CVB Financial Corp.	CVB	19.69	22.50	-12.5	26.36	16.48	15.7	AMEX
Fleetwood Enterprises Inc. (H)	FLE	36.50	34.75	5.0	48.00	25.00	10.9	NYSE
Foothill Independent Bancorp (H)	FOOT	15.38	15.00	2.5	18.26	9.25	19.2	NASDAQ
HF Bancorp Inc.	HEMT	17.25	16.69	3.4	18.38	11.25	NM	NASDAQ
Hot Topic Inc.	HOTT	13.06	12.88	1.5	30.50	9.88	11.5	NASDAQ
Kaiser Ventures Inc.	KRSC	8.75	8.56	2.2	14.63	8.00	NM	NASDAQ
Keystone Automotive Industries Inc. (H)	KEYS	20.00	20.94	-4.5	28.13	13.88	20.6	NASDAQ
Life Financial Corporation	LFCO	4.69	4.50	4.2	15.38	2.25	2.6	NASDAQ
Modtech Inc.	MODT	15.88	15.25	4.1	29.63	11.63	9.0	NASDAQ
National R.V. Holdings Inc.	NVH	24.56	25.75	-4.6	33.67	13.13	10.8	NYSE
PFF Bancorp Inc.	PFFB	16.25	16.00	1.6	21.38	10.75	13.3	NASDAQ
Provident Financial Holdings Inc.	PROV	16.88	17.06	-1.1	24.50	13.50	12.7	NASDAQ
United States Filter Corp.	USF	23.88	22.88	4.4	36.44	11.44	NM	NYSE
Watson Pharmaceuticals Inc.	WPI	54.13	62.88	-13.9	63.00	34.50	44.7	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)
US Filter Corp.	10,916
Watson Pharmaceuticals Inc.	7,551
Fleetwood Enterprises Inc.	2,963
Keystone Automotive Industries Inc.	2,680
Hot Topic Inc.	1,652
D & P/IEBJ Total Volume Month	31,407

Monthly Summary	1/26/99
Advances	10
Declines	5
Unchanged	1
New Highs	4
New Lows	0

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Fleetwood Rebounds After Tough Year

Mention RVs and visions of road-roaming retirees and twister-trashed southeastern states may come to mind. Big business is not a synonym. So, it is no surprise that Fleetwood Enterprises is not the business most associated with Inland Empire economic prowess. Firm's like Lewis Homes, Kaiser Ventures, Watson Pharmaceuticals or the Ontario Mills seem to fit that mold better.

Fleetwood Enterprises reported revenues of \$1.74 billion dollars at the end of October. For the previous 26 weeks, that is. That's billion with a "B."

The Riverside-based firm is the largest manufacturer of recreational vehicles and manufactured homes in the U.S., according to The Online Investor service.

Even with such huge numbers, all was not

rosy at Fleetwood in 1998. The year started off well enough as the firm's stock (NYSE: FLE) peaked at \$48 in March, doubled its then 52-week low. But, the company made a series of purchases in retail which raised investor concerns. The investments required to strengthen its retail base put a squeeze on profits and resulted in a hit of almost 50 percent in six months. By October the stock was selling for \$25. It has since recovered about half of the down-slide.

Regardless, analysts have continued to put a positive aura on the firm. Even as the slide gained momentum, two firms upgraded their projections, including Paine Webber which gave FLE a "Buy" rating just as it began the worst of the drop.

However, the slump appears to be behind the firm, and projections are upbeat, with

good reason. After struggling with production problems, RV sales were up 18 percent last year and the manufactured home division posted a 5 percent sales gain.

Quality and styling of manufactured homes have improved dramatically in recent years and more than a quarter of all new home sales in the country were for pre-fabs. It is the fastest-growing segment of the housing industry, and analysts project an 8 percent growth rate for 1999. The firm's 19,000 employees, led by president/COO Nelson Potter and chairman/CEO Glenn Kummer are equally divided among RV and manufactured home efforts.

FLE stock was up above \$36 in late January and the firm reported earnings per share of \$0.84, a 9 percent increase in one year.

Stewart Holt Expands Its Public Relations Department

Stewart Holt Advertising, a full-service agency offering strategic market planning, award-winning creative and E-commerce expertise, has added two people to its public relations department.

Brendan Lopez joins the agency as public relations specialist. A graduate of California State University at San Bernardino, he has an extensive automotive and journalism background. Most recently, he was technical editor for *European Car* magazine.

Jennifer Gilbert, who has been with the agency a year, was promoted to public relations assistant.

She also attends Chaffey College in the evening, where she is studying business.

"Brendan brings us a valuable combination of writing skills and media experience which will greatly benefit our clients," said public relations director Ron Raposa. "It's rare to find someone who has such a solid journalistic background combined with strong client-contact skills. He added, "Jennifer's agency experience, organizational ability and work ethic will ensure that the department continues to operate smoothly as our growth continues."



Brendan Lopez



Jennifer Gilbert

Mark Hawkins

Mark Hawkins is the CEO/president of Riverside County's largest credit union - Riverside County's Credit Union (RCCU). The firm was formed in September of 1998 in a merger of existing Riverside County credit unions.

A native of Indiana, Mark acquired his bachelor's degree in political science from Indiana University and immediately launched his career as CEO of Taperlock Employees Federal Credit Union in Indiana. He later moved to MIDFLORIDA Federal Credit Union as executive vice president, a post he held for 10 years.

After completing his master's degree in business administration at Florida Southern College, Mark was recruited by Riverside County Schools Credit Union in 1988 to take on the leadership role of CEO. Mark accepted the challenge and moved to the Inland Empire with his wife, Dawn, and two children.

Under Mark's direction, RCCU has enjoyed steady growth and now boasts more than \$250 million in assets, 60,000 members, nine branches throughout the county and 140 employees. RCCU was recently granted charter status by the State Department of Financial Institutions. As a result, membership eligibility will be significantly broadened.

With virtually unlimited membership growth potential, Hawkins' main focus for RCCU continues to be a commitment for excellent service to its members, and support for the community it serves - Riverside County.



Mark Hawkins

Kaiser Permanente presents ...

continued from page 3

doctor visits, hearing aids and other services to kids in need.

"We feel a social responsibility to tend the healthcare needs of the indigent children in our communities," said William Meyer, Medical Group Administrator at Kaiser's Fontana medical center. He added that working with groups like Children's Fund

can be a viable health care resource.

Kaiser, the nation's largest HMO, has been providing care to Inland Empire residents for more than 50 years, and currently serves 340,000 people in the area. The Community Service Program was developed to improve the conditions of the communities the company serves. Special emphasis is on the needs of indigent children.

CSUSB Accounting Program Earns International Distinction

California State University, San Bernardino has become only the third school in the state to have its programs endorsed by the Institute of Internal Auditors (IIA). Eldon Lewis, dean of the College of Business and Public Administration made the announcement. Only 28 schools in the country are certified by the IIA. Three foreign institutions also hold the distinction.

"Internal auditing is a fast-growing field providing competitive salaries, excellent growth opportunities and mobility within an organization," said Linvol Henry, chair of the

school's accounting and finance department. Cal State offers an internal auditing track in its accounting concentration for a business administration bachelor's degree.

The IIA is an international organization dedicated to improving auditing education in colleges and universities. Graduates of certified schools receive certificates from IIA and can earn the designation Certified Internal Auditor after completing an examination and certain professional experience requirements. The program also generates internship opportunities for students.

What's ahead in the
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FOCUS	SUPPLEMENTS	AD CLOSE
March		
Financial Institutions (4th Quarter, '98)	Environmental Health Care	
I.E. Malls and Retail Stores	Inland Empire Malls	
Executive Education	"Who's Who" in Law	February 20
Mental Health Care		
April		
Meetings and Conventions	Golf Resorts	
I.E. Airports	Meetings and Conventions	
Women-Owned Businesses	Travel/Hotels/Tourism	
Transportation	"Who's Who" in the Inland Empire	
Retained Executive Search Firms	Small Business Handbook	March 20

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Residential Real Estate Builders Serving the Inland Empire

Ranked by sales Volume

Firm Address City, State, Zip	Sales \$ 1998 Volume	Sales \$ 1999 Projection	Number of Units Total	Units Constructed in 1998			Year End Inventory	Top Local Executive Title Phone/Fax E-Mail Address
				Single Family	Apts.	Condos/ Town Homes		
1. Lewis Homes 1156 N. Mountain Ave. Upland, CA 91786	\$720,000,000	\$800,000,000	3,634	3,634	0	0	89	Leon Swails Division President (909)802-1101/802-1111
2. Richmond American Homes 17310 Redhill Ave., Ste. 320 Irvine, CA 92614	257,000,000	310,000,000	921	921	0	0	N/A	Bob Shiota President (949) 756-7373/757-4333
3. The Forecast Group 10670 Civic Center Dr. Rancho Cucamonga, CA 91730	198,000,000	224,000,000	1,228	1,228	0	0	Minimum	James P. Previt President (909) 987-7788/980-7305 dsm@forecasthomes.com
4. Ryland Homes 15373 Innovation Dr., Ste. 300 San Diego, CA 92128	160,000,000	175,000,000	600	600	0	0	100	Chris Beucher Division President (619) 675-0800/675-0060 ryland.com
5. Century Crowell Communications 1535 South "D" St., Ste. 200 San Bernardino, CA 92408	79,000,000	100,000,000	350	350	0	0	29	J. Pavelak/H. Crowell CWEOS (909)381-6007/381-6000
6. U.S. Home Corp. Central Calif. Div. 4371 Latham St., Ste. 204 Riverside, CA 92501	41,000,000	69,000,000	230	230	0	0	21	Michael J. Lutz Division President (909)784-7700/784-7799 ushome.com
7. Scheffield Homes 3400 Central Ave. Riverside, CA 92506	32,000,000	56,000,000	132	132	0	0	1	Ed Hupp/John Abel Members (909)682-5352/786-6199
8. Fieldstone Communities, Inc. 14 Corporate Plaza Newport Beach, CA 92660	30,000,000 (Inland Empire)	34,000,000	253	253	0	0	N/A	Steven C. Cameron Regional Manager (949) 640-9090/759-3344
9. MBK Homes Ltd. 175 Technology Dr. Irvine, CA 92618	25,000,000	45,000,000	90	90	0	0	N/A	Stefan Markowitz President (949)789-8300/789-8325
10. Young Homes 10390 Commerce Center Dr., Ste. 250 Rancho Cucamonga, CA 91730	22,750,000	30,000,000	160	160	0	0	40	John R. Young President (909) 477-6719/477-6725
11. Diamond Brothers, Inc. 18645 E. Gale Ave., #205 Industry, CA 91748	21,647,385	50,000,000	153	135	0	18	24	Robert Rodine Executive V.P. (626) 912-0123/912-7045 info@diamondbrothers.com
12. Fiesta Development, Inc. 14785 Village Dr. Fontana, CA 92337	15,000,000	20,000,000	130	130	0	0	2	Richard K. Ashby President (909) 823-4430/823-8769
13. Granite Homes, Inc. 2755 E. Main St., Ste. 210 Irvine, CA 92614	22,000,000	32,000,000	154	154	0	0	0	Daniel Kassel/B.J. Delzer Co-Presidents (562) 986-7474/986-7470
14. Diversified Pacific Dev. Group 10390 Commerce Center Dr., Ste. 200 Rancho Cucamonga, CA 91730	3,500,000	25,000,000	18	0	0	18	0	Andrew B. Wright (909) 481-1150/481-1154

W/N/D = Would Not Disclose N/A = Not Applicable 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 sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1999 Inland Empire Business Journal.

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FORTY/40 under

INLAND EMPIRE
business journal

What does
the face of
the future
look like?

Help us identify the best of the best in
business today. Forty under Forty

In a special supplement in the March issue of the Inland Empire Business Journal, we'll show you the faces of the future. We will identify, profile and honor forty young professionals whose success in business and organizations of all kinds is setting the pace for the future of our region. We are looking for innovative achievers who are already making a mark for themselves with their energy, ideas and commitment to excellence. Nominations are welcomed from all sectors of the community.

- **Deadline for nominations: February 25, 1999**
- **Nominees must be 39 years old or younger as of December 1, 1999**
- **A panel of judges will do further research on each nominee and make final selections.**
- **The final Forty under Forty will be profiled in a March 1999 issue of the Inland Empire Business Journal at a networking breakfast.**
- **Use the form below to nominate your candidate.**

Nominee: _____
 Current Position: _____
 Company/Organization: _____
 Company address: _____
 e-mail address: _____
 City/State/Zip: _____
 Company Phone Number: _____
 Age (as of December 1, 1998): _____
 Birthdate (must be included): _____
 College(s) attended: _____
 Business accomplishments: (Job responsibilities, special projects, business-related affiliations)

Community involvement: (Nonprofits; civic, state and national organizations) _____

Achievement and awards: (Memberships, special recognition) _____

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1999 40 under 40

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Barratt American Suit May Affect Building State

by Charlie Rojas

All real estate eyes are focused on the town of Murrieta, located in Riverside County. A trial is taking place in the town that may have major repercussions in the way cities and home builders do business.

As reported in the November edition of the *Inland Empire Business Journal*, a San Diego home builder, Barratt American, is suing the city of Murrieta because it believes that the city is illegally charging the builder more than the cost of its inspection services. And a recent Murrieta study seems to indi-

cate that it is indeed charging as much as twice the cost of those services.

The legal issue hinges on a state law which says cities can only charge home builders the costs of services for building inspections. According to figures released by the home builder, Murrieta charged \$1,000 for home inspections that cost the city no more than \$500. If the Murrieta study is correct, then it would seem that Barratt American was charged twice the legal amount.

Barratt contends that the overcharges should be refunded, not to the home builder, but to the home

buyer. And if it wins the suit, the company is going to write out a check to each of its homeowners for the overcharged amount. This has never been done in California before. The builder has kept the money in the rare case that it was proved that they were overcharged and deserved a refund. But Barratt wants the money to go back to the buyers in order to show that it is the consumer that pays the inflated fees. In the scheme of things, it is a rather novel concept. Barratt officials are hoping that if they win the suit, it will put cities on notice that they no longer have carte blanche to overcharge builders - and home buyers - for building inspection services. With the level of building that's taking place in the Inland Empire, that could potentially amount to millions of dollars.

In other less litigious news, the Ontario office of Grubb & Ellis has announced finalization of two transactions this month. Universal Forest Products, a lumber products company out of Grand Rapids, Michigan, has purchased a 118,000 square-foot building in Riverside. The facility is

located at 2100 Avalon Street and will be used for milling and distribution of lumber products. The transaction was valued at \$2.8 million. Bruce Springer was the Grubb & Ellis associate and represented the buyers.

And Grubb & Ellis was involved in a build-to-suit Riverside lease deal valued at \$2.8 million. K & N Engineering, a manufacturer of automobile and motorcycle air filters, has signed off on a 20 year lease on a property that will encompass 271,000 square feet and will serve as corporate headquarters. The property is being developed by Citrus Partners and will be located, appropriately enough, on Citrus Avenue. K & N is slated to occupy the facility in June of this year. Bruce Springer was again involved in the transaction.

It's promotion time at CB Richard Ellis. The company has promoted retail specialist Christine Jacobs to vice-president. Jacobs has consistently ranked as one of the company's top retail brokers in the Inland Empire. In the last four years, she has been involved in more than

continued on page 52

CONSTRUCTION NOTICES PERMITS \$500,000 OR LARGER

NEW \$521,334 1/8/99 Ref. #30 Palm Desert
6 SFRS W/ATT GAR
OWNER: Del Webb Calif. Corp., 39755 Berkey Dr., Palm Desert, CA 92211
CONTRACTOR: Donald Mickus, P.O. Box 29040 Phoenix, AZ 85038, 619-772-5300
PROJECT: 78808 Daffodil, 37290-37489 Pineknoll Ave.

NEW \$799,734 1/7/99 Ref. #7 Corona
16 SFRS & ATT GAR FROM \$67,998 TO \$109,761
OWNER: Lewis Homes, 1156 N. Mountain Ave., Upland, CA 91785, 909-949-6630
PROJECT: 12615-12655 Dandelion, 6484-6514 Lilac, 12633-12653 Oakdale St.

NEW \$1,243,029 1/6/99 Ref. #29 Palm Desert
14 SFRS W/ATT GAR FROM \$82,402 TO \$103,704
OWNER: Del Webb Calif. Corp., 39755 Berkey Dr., Palm Desert, CA 92211
CONTRACTOR: Donald Mickus, P.O. Box 29040, Phoenix, AZ 85038, 619-772-5300
PROJECT: 37129-37173 Medjool Ave., 37131-3762 Mojave Sage, 37146-37173 Medjool Sage, 37146-37482 Turnberry Isle

NEW \$1,896,854 1/5/99 Ref. #6 Corona
25 SFRS & GARAGE FROM \$58,633 TO \$91,097
OWNER: Richmond American Homes, 104 W. Grand Ave., Escondido, CA 92025, 760-745-1605
PROJECT: 44598-44630 Brentwood Pl., 22672-22745 Passionflower Ct.

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continued on page 44

Ranked By Inland Empire Billings

Firm	1998 Billing \$	I.E. Offices	Types of Services	Industries Served	Marketing Contact	Top Local Exec.
Address	Inland Emp.	Co. Wide			Title	Title
City, State, Zip	Company Wide	Headqtrs.			Fax	Phone
					E-Mail Address	E-Mail Address
HMC GROUP	8,320,000	1	Architecture,	Education,	Lynne Cooper	Robert J. Kain, AIA
1. 3270 Inland Empire Blvd.	19,000,000	5	Planning,	Healthcare,	Dir. of Business Dev.	President/CEO
Ontario, CA 91764-4854		Ontario	Interior Design,	Government	(909) 948-1269	(909) 989-9979
WLC Architects, Inc.	5,000,000	2	Master Planning,	Educational,	Larry Wolff	Larry Wolff
2. 10470 Foothill Blvd., Tower Ste.	9,000,000	2	Architectural Design,	Civic,	Chairman of the Board	Chairman of the Board
Rancho Cucamonga, CA 91730		R. Cucamonga	Construction Administration	Private	(909) 980-9980	(909) 987-0909
U. S. Greiner	4,800,000	1	Civil Engineering,	Transportation,	John G. Haussman	Melford J. Placilla
3. 268 W. Hospitality Ln., Ste. 204	126,000,000	40	Surveying,	Water and Drainage,	Mgr. of Project Dvlp.	Managing Principal
San Bernardino, CA 92408		Irving, TX	Water Resource Mngt.	Public Works	(909) 387-0810	(909) 884-9900
Keith International	3,600,000	2	Civil Engineering,	Commercial/Industrial,	Tim Kihm	Richard T. Roberts, P.E.
4. 22690 Cactus Ave., Ste. 300	21,300,000	5	Planning/Environmental,	Public Agencies,	Vice President	President
Moreno Valley, CA 92553		Costa Mesa	Surveying/GPS	Telecommunications	(909) 653-5308	(909) 653-0234
Associated Engineers, Inc.	3,600,000	1	Const. Mngmt.,	Governments,	Lisa Reece	April Morris
5. 3311 E. Shelby St.	N/A	N/A	Civil Engineering,	Architects,	Marketing Director	President/CEO
Ontario, CA 91764		Ontario	Land Surveying	Commercial/Residential	(909) 941-0891	(909) 980-1982
David Evans and Associates, Inc.	3,600,000	1	Civil Engineering, Land Use &	Land Development,	Maria Marzoecki	Cliff Simental, P.L.S.
6. 800 N. Haven Ave., Ste. 300	72,200,000	24	Environm. Planning, Land Surveying/GPS,	Transportation, Water Resources,	Assoc. Marketing Mgr.	V.P./Office Mgr.
Ontario, CA 91764		Portland, OR	Landscape Architecture	Telecommunications	(909) 481-5757	(909) 481-5750
					mim@deainc.com	caf@deainc.com
Robert Bein, William Frost & Assoc.	3,500,000	3	Civil Engineering,	Transportation, Water Resources,	Bill Green	Jim McDonald
7. 27555 Yuez Rd., Ste. 400	60,000,000	11	Structural Planning,	Land Development	Senior Vice President	President
Temecula, CA 92591		Irvine	Surveying		(909) 676-7240	(909) 676-8042
Ludwig Engineering	2,400,000	2	Civil Engineering, Design	Public Works, Residential	Jim Fry	Glen L. Ludwig
8. 109 E. Third St.	N/A	3	Surveying, Architectural	Shopping Centers, Medical Centers	Sr. Engineer	CEO
San Bernardino, CA 92410-4801		San Bernardino	Commercial Ind./Res. Development	Factory Outlet Center	(909) 889-0153	(909) 884-8217
						ludwig@ludwigeng.com
Willdan Associates	1,700,000	1	Building & Safety,	Public Agencies	Richard Kopecky	Gary Dusart
9. 650 Hospitality Ln., Ste. 400	40,000,000	8	Public Works Design,		Regional Office Manager	President
San Bernardino, CA 92408-3317		Anaheim	Development Review for Cities		(909) 888-5107	(909) 386-0200
Hernandez, Kroone & Associates	1,500,000	1	Civil Traffic Engineering,	Transportation,	Wendy McIlvoy	Richard R. Hernandez, P.E.
10. 234 E. Drake Dr.	4,000,000	3	Land Surveying,	Construction,	Bus. Dev. Director	Principal
San Bernardino, CA 92408		San Bernardino	GIS Mapping	Planning, Development	(909) 383-1577	(909) 884-3222
Andreasen Engineering, Inc.	1,200,000	1	Civil Engineering,	Construction	Eric Andreasen	Gary P. Andreasen
11. 580 N. Park Ave.	N/A	N/A	Land Surveying,	Private/Public	CFO	President
Pomona, CA 91768		Pomona	Municipal Engineering	Educational	(909) 620-0016	(909) 623-1595
Korve Engineering, Inc.	1,100,000	1	Civil Engineering,	Private	Daniel J. O'Rourke	Daniel J. O'Rourke
12. 290 N. "D" St., Ste. 504	11,300,000	8	Agency Services, Traffic Engineering	And Public	Office Manager	Office Manager
San Bernardino, CA 92401		Oakland	Transportation Planning	Sector	(909) 884-2277	(909) 884-4777
						dorourke@korve.com
Combs • Marr Architects, Inc.	1,000,000	1	Architecture,	Commercial,	Brian K. Gridley	Philip Graham Combs
13. 3393 14th St.	N/A	2	Tenant Improvements,	Industrial,	Vice President	Principal
Riverside, CA 92501		Phoenix, AZ	Master Planning	Governmental	(909) 686-2958	(909) 686-3520
						combsmarr@aol.com
Langdon Wilson Architecture Planning Interiors	800,000	0	Architecture,	Development,	Diane Carpenter	J. Patric Allen, AIA
14. 18800 Von Karman Ave., Ste. 200	18,000,000	3	Planning,	Institutional,	Marketing Director	Senior Partner
Irvine, CA 92612-1517		Irvine	Interiors	Sports/Fitness	(949) 833-3098	(949) 833-9193
						langdonwilson@lw-oc.com
Boyle Engineering Corp.	600,000	1	Transportation,	Structural,	Phyllis Papen	Tim Bretz, P.E.
15. 1131 W. Sixth St., Ste. 285	54,000,000	20	Water Resources,	Mechanical/Electrical,	Special Consultant	Branch Manager
Ontario, CA 91762		Newport Beach	Civil Engineering, Design	Architectural	(909) 933-5228	(909) 933-5225 Ext. 13
Wheeler & Wheeler AIA Architects	500,000	1	Architectural,	Commercial,	Paul S. Wheeler	Maureen Wheeler
16. 133 S. Spring St.	500,000	1	Tenant Improvement,	Educational,	President/Principal	Principal/CEO
Claremont, CA 91711-4930		Claremont	Space Planning	Residential	(909) 621-7757	(909) 624-5095
Williams Architects, Inc.	460,500	1	Architecture, Land Planning,	Commercial,	Max E. Williams, AIA	Max E. Williams, AIA
17. 276 N. Second Ave.	460,500	1	Interior Design, Tenant Improvements,	Industrial, Residential,	Architect/President	Architect/President
Upland, CA 91786		Upland	CADD Services, Entitlements	Healthcare, Civic	(909) 985-4836	(909) 981-2845

WND = Would Not Disclose N/A = Not Applicable 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 sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1999 Inland Empire Business Journal.

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Architectural/Engineering Firms

Ranked By Inland Empire Billings

Firm	1998 Billing \$	I.E. Offices	Types of Services	Industries Served	Marketing Contact	Top Local Exec.
Address	Inland Emp.	Co. Wide			Title	Title
City, State, Zip	Company Wide	Headqtrs.			Phone	Phone
					E-Mail Address	E-Mail Address
Herron & Rumansoff Architects, Inc.	250,000	2	Architectural, Planning, Space Needs Analysis	Water Districts, Municipalities, Private Developers	Patricia L. Herron Vice President (909) 652-0373	Russell P. Rumansoff President (909) 652-4431
18. 530 St. Johns Place Hemet, CA 92543	250,000	2				
Robert A. Martinez Architect and Assoc.	\$250,000	1	Architecture	Commercial, Medical, Convenience Stores, Restaurants, Retail, Religious	Robert A. Martinez Principal (760) 241-7854	Robert A. Martinez Principal (760) 241-7858
19. 15487 Seneca Rd., Ste. 203 Victorville, CA 92392	N/A	1				
Lockman & Associates	120,000	1	Civil & Consulting	Public & Private Sectors	Charles W. Lockman President (909) 948-8508	Charles W. Lockman President (909) 944-6988
20. 10281-A Trademark St. Rancho Cucamonga, CA 91730-5852	3,000,000	2	Engineering, Surveying, Land Management, Environmental Planning			
Architram Design Group	118,000	1	Architecture, Urban Design, Interiors	Developers, Educational Institutions, City Governments	Christina Hale Managing Director (909) 391-1031	Norberto F. Nardi, AIA President (909) 460-1291 nfnardi@csupomona.edu
21. 122 S. Vine St. Ontario, CA 91762	215,000	1				
ALLWEST Geoscience, Inc. D.V.B.E.	50,000	1	Geotechnical Engineering, Environmental Assessment, Geologic Studies, Remediation Design	Developers, Commercial, Cities, State and Federal Agencies	Gene Farnsworth President (714) 238-1105	Gene Farnsworth President (714) 238-9255 allwest@aol.com
22. 1210 N. Barsten Way Anaheim, CA 92806	1,000,000	1				
Engineering Resources of So. Cal.	WND	2	Civil Engineering, Planning, Surveying	Counties & Municipalities, Special Districts	Jerry M. Dunlap Principal Engineer (909) 885-4638	Jerry M. Dunlap Principal Engineer (909) 888-1401
23. 164 W. Hospitality Ln., Ste. 1 San Bernardino, CA 92408		4				
Psomas	WND	1	GIS, Civil Engineering, Environmental	Public Agencies, Land Developers, Builders	Terri Gooch Marketing Coord. (909) 682-3379	Kenn Dobson Principal (909) 787-8421
24. 1700 Iowa Ave., Ste. 160 Riverside, CA 92507		7				
Rick Engineering Company	WND	2	Civil Engineering, Surveying/Mapping, Land Planning	Residential, Commercial, Industrial Developers, City, County, State Agencies	Sandy Bailey Bus. Dev. Coord. (909) 782-0723	Robert A. Stockton Vice President (909) 782-0707
25. 3050 Chicago Ave., Ste. 100 Riverside, CA 92507		5				
Ruhnau Ruhnau Assoc.	WND	1	Architectural, Planning	Educational, Governmental, Commercial/Industrial	Roger Clarke Architect/Principal (909) 684-6276	Herman O. Ruhnau, FAIA Chairman (909) 684-4664 caddrn@aol.com
26. 3775 Tenth St. Riverside, CA 92501-3669		2				
Turner & Associates	WND	1	Architectural, Planning, Interiors	Medical, Industrial, Educational, Commercial	Rufus Turner Owner (909) 608-9207	Rufus Turner Owner (909) 608-9200 rufus@uia.net
27. 1182 N. Monte Vista, Ste. 19 Upland, CA 91786		N/A				
Walling & McCallum/Limited	WND	1	Architecture, Planning, Engineering	Residential, Hotel/Restaurant, Commercial, Industrial, Cities, Recreation, Medical	John C. Walling President (760) 360-0786	John C. Walling President (760) 360-0250
28. 45-190 Club Dr. Indian Wells, CA 92210		N/A				
JKI Design and Development	WND	1	Architecture	Entertainment, Amusement, Leisure	Joseph Kauchick Chairman (909) 620-8613	Charles Pilcher CEO (909) 620-7208
29. 637 W. Second St. Pomona, CA 91766		2				
P&D Consultants	WND	1	Environmental, Aviation, Economics, Transportation, Planning, Engineering	Cities, Counties, Special Agencies, Private Developers, Corporations	Ms. Cyd Brandvien Assoc. VP-Marketing (714) 285-0102	John Kinley President (714) 835-4447
30. 999 Town & Country Rd., 4th Floor Orange, CA 92868		6				
Peter J. Pitassi AIA Architecture	WND	1	Architecture, Planning, Interiors	Public Agencies, Res. Building Industry, Commercial Development	Peter J. Pitassi, AIA Principal (909) 944-5814	Peter J. Pitassi, AIA Principal (909) 980-1361 ppjaia@primenet.com
31. 8439 White Oak Ave., Ste. 105 Rancho Cucamonga, CA 91730		1				
Hunsaker & Associates Irvine, Inc.	WND	1	Planning, Civil Engineering, Surveying, GPS, Govt. Relations	Builders, Developers, Public Agencies	Pam Quenzler Director of Marketing (909) 352-8269	Bradley Hay V. P./Office Mgr. (909) 352-7200
32. 2900 Adams St., Ste. A-15 Riverside, CA 92504		4				
L.D. King, Inc.	N/A	1	Civil Engineering, Surveying, Planning/Landscape, Architecture	Government, Land Developers	R. Richard Fleener V.P., Planning (909) 937-0202	Carl Freeman President (909) 937-0200 ldking@primenet.com
33. 2151 Convention Ctr. Way, #100 B Ontario, CA 91764		1				

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DESERT BUSINESS JOURNAL

EMWD Names New Leaders

David J. Slawson was elected president of the board of directors of the Eastern Municipal Water District (EMWD) on Jan. 20. Clayton A. Record Jr., will be the agency's vice president. EMWD provides water and sewer service in a 550 square mile

region including Temecula, Moreno Valley and Hemet. Slawson, 45, is a Moreno Valley resident and has served on the board for two years. He is president of a civil engineering firm. Record is a native of San Jacinto.

Desert Notes

Palm Springs CPA firm **Maryanov, Madsen, Gordon & Campbell** has been accepted as a member of the Institute of Profit Advisors (IPA), a national organization or trained profit enhancement professionals. The firm's partners underwent five days of intensive training in Chicago in order to qualify for the certification. The training involves identifying existing profit centers in an organization... Rodney Young has been named head golf professional at the **Desert Willow Golf Resort**. Young is a Class A-1 member of the PGA. He is now responsible for overseeing day-to-day

operation of the Firecliff Course and the new Mountain View Course, which will open in October... Candace Bengston has been named director of group sales for the 512-room **Westin Mission Hills Resort in Rancho Mirage**. She has been with the resort since 1993 and was a national sales manager... **Merv Griffin's Resort Hotel & Givenchy Spa** has appointed Will Shuman to the position of social director. Shuman previously worked at the front desk of the Givenchy Hotel & Spa and, the Ritz-Carlton Rancho Mirage and the Miramonte resort. He is a US Air Force veteran.

Sullivan's Steakhouse to Open in Palm Desert

Sullivan's Steakhouse entered the restaurant scene in Palm Desert when they opened to the public on Friday, Jan. 29, 1999. Sullivan's is located at The Gardens on El Paseo on the second level. Reminiscent of a traditional 1940s Chicago-style steakhouse, Sullivan's aims to give guests the same ambiance of a great steakhouse of the era — an exuberant, energetic restaurant where people gather for business or pleasure, entertainment, a great bar and a perfectly grilled steak. Sullivan's check average is approximately \$40 per guest. "That's what really sets Sullivan's apart," says COO Michael Archer. "Our guests want to have a great steak, they're having fun in an exciting atmosphere and the check at the end of the night doesn't break the bank."

The interior of Sullivan's is comfortable, yet elegant. Touches of art deco include rich, dark woods and a hand-painted mural depicting scenes from the high-living swing era.

Sullivan's namesake is the legendary bare-knuckle boxing cham-

pion, John L. Sullivan, and historical black-and-white photographs of the champ and sports and celebrity figures of his day are displayed throughout the restaurant.

The bar at Sullivan's is designed to be a destination of its own. Live jump blues and swing are performed nightly. Rather than a traditional straight-across bar, Sullivan's bar is serpentine-shaped, allowing guests to easily enjoy, and partake in, the scene around them.

Sullivan's seats 200 guests in the dining room, 55 in the library room, and 50 in the bar area, with 25 additional seats in the outdoor cocktail area. The bar begins service at 4:00 p.m. and dinner is served from 4:30 until 11:00 p.m., Monday through Saturday.

CORRECTION

Due to an editorial error, La Quinta Mayor John Pena was misquoted in our last edition. Mr. Pena's quote should have read: "we are proud and excited about La Quinta's growth and will continue to balance the commercial growth while maintaining a high quality of life for our residents."

Southern California Edison Applauds Coachella Valley Water District Efficiency Measures

Coachella Valley Water District (CVWD) received the excellence in Energy Management Award from Southern California Edison (SCE) at this month's meeting of the district's board of directors. The award, intended by SCE to call attention to energy efficiency initiatives by business and government, recognized CVWD's conservation efforts that saved the district \$435,000 and 6 million kilowatt hours of electricity during 1998.

Guided by CVWD director Jack McFadden, the district worked with SCE to lower electric costs. The result

was \$420,000 in savings from rate changes plus \$15,000 from the installation of premium-efficiency motors. "Analyzing rate options and pumping schedules with the intent of lowering costs was a major priority for us in 1998. The results definitely paid off," said Tellis Codekas, CVWD president.

Mary Drury, SCE's local region manager, added, "We salute this proactive approach to business."

CVWD distributes water to approximately 270,000 residents in the Coachella Valley area.

Casino Names New Official

Fantasy Springs Casino has named Steven Bayard to be its new facilities maintenance manager. Bayard recently retired from Rio Hondo College in Whittier after directing that

school's facilities and security programs for 16 years. Bayard holds a business administration degree from California State University Los Angeles and is a U.S. Army veteran.

MANNERINO & BRIGUGLIO LAW OFFICES



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Christopher North, May, 1830

"Had laws not been, we never had been blam 'd; for not to know we sinn 'd is innocence"
Sir William Davenant
1606-1668

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ANDALUSIA: The captivating capital of Southern Spain

by Camille Bounds

What is Andalusia?

Only one of the most beautiful areas in Southern Spain. It is a region of mountains and valleys. Here in the valley by the Guadalquivir River, we find Seville, the capital of eight provinces in this area. The Andalusians are known for their easy charm, their grace, their relaxed approach to life and for a slightly condescending attitude toward the rest of Spain. Seville creates a perfect example of what Andalusians are all about.

City with a cosmopolitan flavor

Beautiful sister provinces Cordoba and Granada have the flavor and ambiance of the countryside, but Seville has the personality of the countryside with the sophistication and flavor of a cosmopolitan city. This is what makes her special. In the past, her reputation reached poets and composers around the world. They inte-

grated her into their prose and operas without having ever stepped foot on her soil.

Home of opera heroes

It was the home of the gypsy Carmen, amorous Don Juan, and that famous barber, Figaro. Even if Seville is not a giant opera set, with its baroque architecture, romantic gardens, and streets lined with orange trees, it certainly looks like one. Given Sevillanos' passionate nature, it definitely feels like one. Don Quixote, the creative knight of La Mancha, was penned by Miguel de Cervantes while he served in a Seville debtor's prison.

Rich history

Established by the Romans, developed by the Moors, favored by Spain's Catholic Kings, and made wealthy by the New World riches that poured into its ports, Seville is layered with culture.

Indomitable beauty

At its heart lies La Giralda, a former mosque whose beautifully designed minaret is the city's emblem. Built between 1184 and 1196 under the Almohad dynasty, La Giralda was held in such high esteem by the Moors that they planned to destroy it rather than let it fall into Christian hands. Four golden balls atop the minaret caught the rays of the sun and the glint could be seen by travelers as much as a day's journey from the city. In 1356, an earthquake demolished part of the mosque and the famous balls, but the minaret still stood.

When the Christians took over the area, they tore down the mosque, but the beauty of the tower impressed them to the point that they incorporated it into their new cathedral as the bell tower. In 1565, a lantern and belfry were added with 24 bells, one for each of Seville's parishes and the Christian knights who fought with Ferdinand III in the Reconquest. A bronze statue of Faith was added, which turns as a weather vane El giraldillo (translation: "something that turns"), hence the name Giralda. It still stands today and is now a part of the world's largest Gothic Cathedral and is said to contain (one of many so claimed) the tomb of



Plaza España, Seville.

Photo: Camille Bounds

Columbus.

Stunning structures

The massive Plaza de Espana is a stunning structure that was designed by architect Anibal Gonzalez. Its tile-adorned pavilions, waterway, and bridges are an exercise in Sevillian opulence.

Torre del Oro, (Tower of Gold) displays a 12-sided tower built by the Moors in 1220 to complete the city's ramparts. The Moors would close off the harbor by attaching a chain across the river from the base of the Golden Tower to another tower on the opposite bank. In 1248, Admiral Ramon de Bonifaz succeeded in breaking through this barrier, giving Ferdinand III the opening to capture the city. Pedro the Cruel used the tower as a prison. Later, precious metals from the New World were stored here. Today, the tower houses a small but well-displayed Naval Museum.

Flowers and royalty

Maria Lusía Park is usually covered in flowers that can be admired by those that walk by or relax on blue ceramic benches. The flowers are equally luxuriant at the Moorish Alcazar, Europe's oldest continually occupied palace. The Alcazar was the home to Pedro the Cruel and Ferdinand and Isabella. The present finds the current king, Juan Carlos and his family as its principal tenants.

There are also humble dwellings in the old Barrio de Santa Cruz, the quarter where Seville's Moors and

Jews lived. Many wonderful stories could be told by the cobbled-stoned streets, the geranium-hung houses and tiled plazas. This colorful area is not to be missed.

Something for everybody

Dining and lodging are available at varied prices with seafood and sherry being the specialties of the region.

Many sports are available, including soccer and golf.

Night life abounds with theater, movies, casinos (gambling is legal here), music, bars, cafes and Flamenco dancing. Since many of Spain's best-known fiestas take place in this area, it is wise to make reservations months in advance for major festivals.

Discovery's Park was built for the '92 Expo. Covering 173 acres, it is a combination entertainment center and amusement park, with state-of-the-art attractions. A spectacular light show that utilizes laser beams is projected on water screens, and includes fireworks and electric fountains. This can all be viewed from restaurants while dining, and from other outdoor areas in the park.

A city to savor

Seville is a city to be looked at during the day and savored at night. She is friendly and beautiful, with a relaxed attitude that immediately makes friends of strangers.

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

SECOND Page 3

MK Walker Tapped for Lead PR Role

The San Bernardino Convention and Visitors Bureau has selected Redlands-based MK Walker advertising to handle the public relations and creative aspects of the 10th Annual Stater Bros. Route 66 Rendezvous. The firm will be tasked with handling publicity and media relations for the event, as well as securing nominations for the "Crusin' Hall of Fame" and promoting pre-registration for car entries.

MK Walker will also create the event's commemorative poster and T-shirt.

The event has grown from a 300-vehicle gathering at a regional park in 1989 to one which took up all of downtown San Bernardino and had to be limited to 2,400 cars last year. It was selected as "Best Special Event" by the California Division of Tourism in 1997.

For more information, call 909-889-3980.

Police Officers Find Themselves in Business

The Ontario Police Department detectives have turned the business of closing down the drug business into a whole different business of their own. In March of last year, Corporal Gary Dufour, Corporal Terry Bertagna and Officer Doug Bos formed "red P clothware." The three began selling T-shirts with the slogan "No Tweakers" (police slang for methamphetamine users) around their office for fun. Before long, their

bit of fun had produced dozens of orders from across the country.

The trio has now sold more than 5,000 of the garments and have added two more designs featuring a character named "Lucky." They have done no advertising. Some proceeds from the sales of "red P clothware" products go to the organization Concerns of Police Survivors (COPS) which cares for the widows and orphans of slain police officers.

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Executive Notes

Frank Wilson & Associates has named former Ontario city official George Urch to be its new director of public affairs. The firm specializes in political, public relations and marketing services.

Claremont-based **Pacific Research Strategies Inc.** has brought aboard three new professionals. The public relations and political consulting firm welcomed Lisa Krueger, who has 20 years of experience in the legal industry, for project tracking. Shameka Miller and Lani Walls will serve as administrative assistant and executive assistant, respectively...

Pomona Valley Harley-Davidson has named John Griese as its new service manager. He brings three decades of experience to the position. The Montclair dealership is one of the more unique automotive dealers in the Inland Empire. Barbara Hertz, the store owner, is one of very few women Harley-Davidson dealers in the world. Harley-Davidson is celebrating its 96th year in business...

HMC, a major architectural firm with a regional office in Ontario, has promoted several staff members to the associate level. Among the new associates are: Laura Amiri, Mitch Carp, Tom Cavanagh, Ken Salyer, Scott Griffith and Rohit Shah. The firm specializes in large institutional projects, such as schools and hospitals. Current work includes Summer Elementary School in Claremont, modernization work for the Pomona Unified School District and a new elementary school in Fontana...

Irritrol, a Riverside-based irrigation control systems company, has named Tom Childers as its new eastern regional sales manager. His territory will include all states east of the Mississippi River. He has 13 years' experience in the industry... Claire K. Strupp is the new division director for OfficeTeam's Ontario office. She brings with her 10

years' experience in marketing and sales from the publishing industry. She is a graduate of Boston College, and is an active member of the International Association of Administrative Professionals.

The California Association of Community Managers has awarded the professional designation "Certified Community Association Manager" to **Richard Monson** of Montclair-based **AMC Property Management**. The designation requires certain educational and professional training standards and all 613 CCAMs in the state must re-certify every three years...

Ontario-based **Associated Engineers** has welcomed back one of its former managers to a new position. Douglas Goodman, who managed the firm's San Bernardino office in the mid-1980s, is Associated's new senior engineer. He will be assisting with one of Associated's largest projects, the Colonies master-planned community in Upland... **Citizens Business Bank** CEO D. Linn Wiley has announced that Edna Ennis is the new service manager for the bank's Pomona Office. Ennis has 23 years of experience in the banking industry. She previously held branch management positions with Home Savings and First Interstate Bank... Rancho Cucamonga resident Kevin Malson is the new manager of the Pasadena/East Los Angeles district for **Bank of America**. Malson has been with B of A for nearly two decades and previously served as financial relationship manager in the North Central Los Angeles district.

California State University professor Bob Blackey has been honored with the 1999 Distinguished Service Award of the **Western Regional Assembly of the College Board**. He was honored for his dedication to the professional activities of the College Board, which seeks to aid students in the transition to higher education.

Inland Empire Top Insurance Broker Moves Into Northern California

Riverside-based Talbot Insurance and Financial Services Inc. has announced the acquisition of Putnam, Knudsen & Wicking Inc. of Concord, California effective Jan. 15, 1999. Founded in 1927, the highly respected firm, Putnam, Knudsen & Wicking Inc. (PKW) will serve as the starting point for growth in Northern California as Talbot expands their agency location throughout the West.

"This acquisition marks Talbot's first presence of a property and casu-

alty agency in Northern California and extends our service and market strength to all of our customers presently represented here in Southern California," said Roy H. Taylor, executive vice president for the Pacific division and head of California property and casualty operations. Mr. Taylor added, "the addition of PKW, with its 36 employees, will not only benefit our clients who maintain operations in Northern California, but conversely, PKW's

customers will be rewarded with our large network of offices and markets!"

The newly acquired PKW will only add to the rapid growth of Talbot Insurance and Financial Services whose Southern California presence began just 10 years ago. Talbot's phenomenal growth within the Inland Empire is largely attributed to previous acquisitions of five local insurance brokerage firms within the past decade.

OSHA Warns Against Effects of the Cold

The U.S. Department of Labor's Occupational Safety & Health Administration (OSHA) has provided tips to employers for protecting workers in cold environments. Secretary of Labor Alexis M. Herman said that more than 700 people in the U.S. die from hypothermia every year.

The most important thing, OSHA advised, is to ensure that workers wear the right protective clothing. In addition, providing employees the opportunity to come in from the cold on a regular basis is also important, as is having systems to check on workers more frequently.

Contact with water can worsen the effects of the cold and result in the condition known as trench foot.

About 60 percent of the body's fuel is used to heat the body in the cold, and that fuel demand becomes more extreme the colder the weather gets.

AirTouch Package Makes Cellular More Accessible

AirTouch Cellular has created a simple way for consumers or business people on budgets to enjoy the convenience and safety of cellular phone technology.

The company's "Prepaid Phone in a Box" system is sold at retail outlets such as Circle K convenience stores. The box includes a phone, battery, charger and a \$20 phone card good for 60 days of limited air time. There are no credit checks, contracts or monthly bills with the system which gives budget-conscious users access to an affordable wireless phone service, said AirTouch vice president Nancy Hobbs.

The package is available for approximately \$80.

Inland Empire People

Sal Briguglio

From the time he was a small boy, Sal Briguglio knew that he was going to be an attorney. It was not a vision caused by idle daydreams or romantic notions of being a barrister. Rather, he had to read and understand legal documents from an early age.

"I was the oldest son and my parents didn't read or understand English very well," says Briguglio. "So I was the one they depended on to interpret and explain to them what certain papers and records actually meant. It was very good training and it made me so interested, from an early age, that I would become a lawyer."

Acting on that initial revelation, Briguglio honed his speaking and presentation skills by joining debate and speech teams in high school. He attended Rutgers University and graduated with a degree in political science. Eventually, he graduated from the University of La Verne Law School. Within a few years, he established his own firm, partnering with John Mannerino to establish their practice, Mannerino & Briguglio, in Rancho Cucamonga.

Briguglio describes his work as "appearance intensive," meaning the law his firm practices keeps him in court a great deal of time. Specifically, they work largely in the fields of personal injury, real estate, family and criminal law. In 1991, Briguglio was elected president of the West End Bar Association, which encompasses the areas between Fontana to Pomona. His experience has given him a keen insight into the field of law.

"The number of lawyers keeps growing each year and the field has become far more competitive," says Briguglio. "But there are new areas of litigation. The use of new computer technology has made the legal issues of privacy and free speech a far more important matter than ever before."



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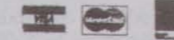
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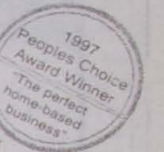
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Who's who ...

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Ann, have three daughters and three grandchildren. In his spare time, Padilla enjoys fishing, camping and reading.

Larry M. Rinehart



Larry M. Rinehart, president and CEO of PFF Bank & Trust (PFF), is truly one of the few who can call the Inland Empire "home."

Rinehart is a graduate of Pomona High School, a Vietnam veteran and recipient of the Army Commendation Medal for meritorious military service. He earned his bachelor's degree in education at the University of La Verne, and in 1977 joined PFF Bank & Trust. He was appointed as PFF's president/CEO in 1992.

His commitment to the Inland Empire and surrounding communities is stronger than ever. He has served as fund-raising chairman of the Pomona Red Cross and Mt. Baldy United Way and board member of Casa Colina. Rinehart was selected recently as board member of America's Community Bankers (ACB), representing, at the national level, both the Inland Empire and other community banks in the state of California.

Gregory C. Talbott



Gregory C. Talbott is the chief financial officer for PFF Bancorp, Inc. and its wholly-owned subsidiary, PFF Bank & Trust (PFF). He joined PFF in 1987 as assistant chief financial officer and was promoted to chief financial officer/treasurer in 1989.

Born and raised in Riverside, Talbott is a native of the Inland Empire. He graduated from California State Polytechnic University (Pomona) with a bachelor's degree in accounting.

Talbott is a certified public accountant, Eagle Scout and retired reserve police officer. In 1990, he was acknowledged as the city of Irvine's Reserve Officer of the Year.

In 1996, he played an instrumental role in PFF's initial public offering of stock. PFF Bank & Trust is the largest publicly-owned community bank headquartered in the Inland Empire.

Kevin McCarthy



Kevin McCarthy, senior executive vice president and chief operating officer of PFF Bank & Trust (PFF) has served the bank for more than two decades.

McCarthy is a graduate of Claremont High School and Claremont McKenna College (CMC) where he earned his bachelor's degree in economics. McCarthy, like many of his colleagues at PFF, finds his roots in the communities the bank has served for over a century.

In 1992, under his leadership, PFF consolidated its entire loan operation into its state-of-the-art loan center in Rancho Cucamonga, providing PFF customers efficiency and convenience in purchasing a loan.

McCarthy has served as president of the Appraisal Institute and has contributed his time as board member of Casa Colina, Le Roy Haynes Center and Pomona Valley Hospital Medical Center.

Alan J. Lane



Alan J. Lane is president and CEO of San Bernardino-based Business Bank of California. He joined the bank in August of 1996 as chief financial officer and was appointed CEO in March 1998. His diverse business background, encompassing CEO positions in private industry and finance, gives him an expanded perspective of business strategy. Under his direction, the bank received the

SBA's PLP lender status and has invested in a newly-formed technology firm, providing state-of-the-art computing solutions to the financial industry.

A father of five, Lane is an active member of St. Catherine's Church in Temecula and participates in many youth programs.

Steven Janda



Steve Janda is senior vice president and manager of the real estate finance department of Business Bank of California. In October 1996, he launched the bank's construction lending/real estate finance division. The department's success, funding over \$85 million during its first two years of operations, is credited to Steve's unique technical knowledge and experience.

Much of his free time is spent in industry-related activities, such as his membership in Baldy View Chapter of the Building Industry Association and the San Bernardino Chapter of the Home Aid of America. Free time is almost always spent on the golf course! He is an avid golfer and a member of the Bear Creek Golf Club.

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"Don't Worry, Make Money"

by Roger Harvey

Dr. Richard Carlson's book, "Don't Worry, Make Money," is a must read for anyone aiming to eliminate financial stress and enjoy life more. The book has easy-to-read chapters of only a few hundred words — each with a recommendation that could very well change your life!

For example, Chapter 19 "Experiment With the One Hour Solution" describes the vast numbers of financial opportunities available to those who want one, and are open-minded to doing something a little different. He says there are numerous part-time, home-based businesses that are turning ordinary people into millionaires.

Carlson asserts that the greatest dream-snatcher is fear. That's the catch. He recommends an experiment — "The One Hour Solution." "If you banish worry from your consciousness and choose a credible, financially solid, ethical home-based or multi-level marketing business, you can become financially independent in as little as one hour a day. You

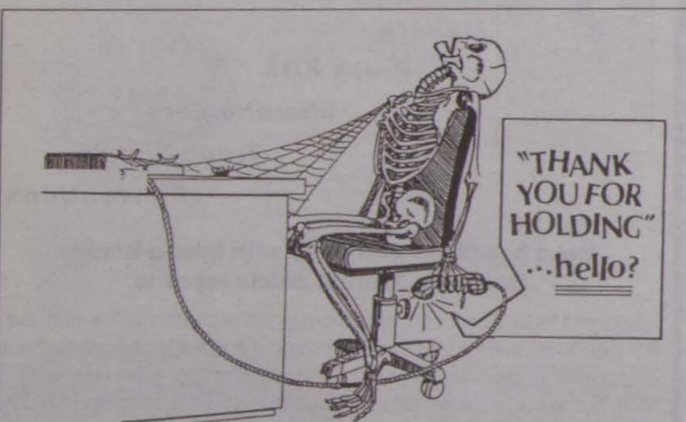
don't have to quit your job, change careers, or take on a great deal of risk," he says.

Carlson advises spending time investigating what's out there. To look at your options, I recommend an illuminating 52-page book by Daren Falter called "How to Select a Network Marketing Company" which reviews of over 200 of the top MLM's.

Dr. Carlson predicts that if you pick a business you love, and you faithfully spend your hour doing the key parts of the business, that within two years you will be well on your way to complete financial independence.

"Don't Worry, Make Money" is published by Hyperion, 114 Fifth Avenue, New York, NY 10011. Most book stores have it. You can get a copy of "How to Select a Network Marketing Company" for free if you leave your name, address and phone number in my voice mail box at (714) 903-0692.

Roger Harvey is vice president of marketing for the Inland Empire Business Journal.



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continued from page 42

200 transactions totaling more than \$130 million in total value. Her expertise is in representing retailers in the acquisition or disposition of sites and leasing and marketing of Inland Empire shopping centers in the Inland Empire.

The year 1998 was very good for CT Realty Corporation, a real estate investment and development firm based in Newport Beach and well involved in Inland Empire transactions. CT Realty acquired four new properties, aggregate value of \$44.5 million, which marks the most productive year in the firm's history. Included in those acquisitions are the Inland Empire Village Oaks, located in Chino Hills. Purchase price for the 280-unit property was \$20.55 million. And the principals at CT Realty foresee Temecula as an optimal investment location. The company purchased two multi-unit apartment units in

that city. The first was the 124-unit Summerbreeze Apartments, purchase price \$8.75 million. The second transaction was the 220-unit Vintage View Apartments, purchase price \$12.65 million. Fremont Investment and Loan provided financing for both of the Temecula acquisitions. Equity was provided by the CT California Fund and other individual CT Realty investors.

One hundred new homes are under construction in the Lake Elsinore region. Cornerstone Communities, a San Diego home builder, has begun grading and model construction in the hills overlooking the lake. Named Summerhill Trails, Cornerstone will finish the first phase, consisting of 20 homes, by April 1. Prices will range from \$144,900 to \$159,990. Cornerstone is betting that the Lake Elsinore area, including Murrieta and Temecula, is emerging as the next hot home market in Southern California.

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MANAGER'S BOOKSHELF

"Smith & Wesson Beats Four Aces" as Management Theory

"The E-Myth Manager: Why Management Doesn't Work and What to Do About It," by Michael E. Gerber; HarperBusiness, New York, New York; 1998; 229 pages; \$24.

When the boss is the only person in an organization with a vision of its future, the organization won't have much of a future. Similarly, when the managers working for such a boss are content with that arrangement, they're headed for short careers.

It's not simply a lack of vision that's the cause of management failures, but who has that vision. According to author Michael Gerber, a business consultant and lecturer, the vision of your work must come from you, not your boss or a corporate vision statement. He notes: "You must come to the realization — the very personal understanding — that despite what you have been led to believe, there is no real mission statement or business aim that's propelling you to do the things you are supposed to do. It's not the company and its goals that are motivating you, it's some person...."

To fail to understand this truth presupposes objectivity where only the subjective is true.

When a manager understands that satisfying a person's — his boss's — aim is what his job is truly all about, the whole job changes. Suddenly, and probably for the very first time, the truth comes into focus. And when the truth comes into focus for a manager, he is first given the exciting opportunity to ask the only question that can save him: am I here to serve this person, or am I here to serve me?"

Gerber equates the boss with an emperor of ancient times, when only the emperor had the total vision of what he wanted to accomplish. In Gerber's analogy, the immediate servants of the emperor are compared to taskmasters forced to share the boss's vision, but free to implement the means of achieving the

vision. The people who had to perform the tasks had only two choices: perform or die.

Fundamental to Gerber's value system is the belief that a good entrepreneur doesn't want precise clones of himself. The boss really wants people who are capable of taking authority and responsibility for all phases of their work. People who, in effect, become entrepreneurs of their own segments of an organization.

To do this, Gerber believes it is necessary to identify what you want within the context of the boss's vision of what he or she wants. He writes: "So the first step in the process of becoming an E-Myth [entrepreneur] manager has very little to do with the organization, your job as you've

known it, or the Emperor's needs. It has primarily to do with what you want for yourself. Apart from the organization, as opposed to as a part of the organization."

Empowering? Yes. Familiar? Definitely. You may want to review Mario Puzo's "The Godfather," especially where Don Michael Corleone says, "Don't believe them when they say it's only business. Every distasteful thing a man is forced to do by others is personal. Every bit of it. I don't let people determine for me what I do." Both Puzo and Gerber seem to be restating one of key rules among Murphy's Laws: "A Smith & Wesson beats four aces."

In Gerber's case, however, he's talking metaphorically.

There's no doubt that most good business owners and senior executives want people on their team who feel empowered enough to exercise sound judgment in running their parts of the organization without frequent consultation with the boss about every decision they take. Most welcome innovators on their teams. None, however, want people who recast the boss's vision so completely that one segment of the organization zigs while the rest of it zags.

An interesting, well written, and intriguing book, "The E-Myth Manager" offers a view of running an organization that may come as shock to both senior managers and those who work for them.

Bestselling Business Books

Here are the current top ten bestselling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press...\$22) (1) Millionaires are made of discipline, work, and frugality.
2. "Roaring 2000s," by Harry S. Dent (Simon & Schuster...\$25) (3) Despite the Bears of '98, Dent sees the Bulls of '00.
3. "Die Broke: A Radical Four-Part Financial Plan," by Stephen M. Pollan (HarperBusiness...\$25) (2) Planning for retirement by not retiring.
4. "The 48 Laws of Power," by Robert Greene with Joost Eiffers (Viking...\$24.95) (4) How to get power or defend against it.
5. "Eat the Rich," by P.J. O'Rourke (Atlantic Monthly Press \$24) (6) A humorous look at the "dismal science" of economics.
6. "Titan: The Life of John D. Rockefeller, Sr.," by Ron Chernow (Random House...\$30) (5) The man who was the paradigm for being 'rich as Rockefeller.'
7. "The 9 Steps to Financial Freedom," by Suze Orman (Crown...\$23)** How to overcome obstacles in the path to achieving wealth.
8. "Success Is A Choice," by Rick Pitino with Bill Reynolds (Broadway...\$25) (7) Ten-step system for getting ahead in business.
9. "Work in Progress," by Michael Eisner and Tony Schwartz (Random House...\$27.95) (8) Disney's CEO tells his side of running the "Mouse House."
10. "I'm Not Anti-Business, I'm Anti-Idiot," by Scott Adams (Andrews McMeel...\$9.95) (9) Adams skewers mismanagement yet again.

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

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

Inland Empire Restaurant Review

Room Service Comes to the Mountain

by Joe Lyons

The history of Lake Arrowhead is barely a century old. It used to be Little Bear Valley, sister to Big Bear Valley some thirty miles away. Like Big Bear, someone proposed a reservoir and power supply system and the lake became a reality.

Investment in the property has been spotty. Speculators do not always have the money they think they do. But the value of property around the man-made lake has been constantly on the rise. It is not uncommon to read about a million dollar cabin for sale in the area.

The center of Lake Arrowhead activity has traditionally been the resort. Originally it was the Arlington Hotel. Later a new version became the Arrowhead Hilton. Rumor had it that Donald Trump was looking at buying the entire village about 10 years ago. There must not have been enough art in that deal.

Today it is the Lake Arrowhead Resort. And it is a popular destination for Southern Californians who want to show their kids what the other seasons look like. Skiing, leaves turning, buds blooming... you don't see things like that down here on the ground.

The current 177-room resort was built literally on the ashes of the old one back in 1982. It is a state-of-the-art hotel and convention center with a variety of restaurants, meeting rooms and amenities. The rooms themselves feel more like a hotel than a mountain lodge facility.

With a view of the lake out my window, I was delighted to find a complimentary bottle of Filippi Winery's famous chocolate port waiting for me. Dinner was hot and prompt. The French onion soup (\$4.50) was good and hot and cheesy, but it was shy a few onions.

The Caesar salad (\$7.95) was good, although the chicken was a little dry. Of course, had I ordered extra dressing I could have solved that problem. On a lark, I asked for a roast beef dip sandwich (\$7.95) which could have used some more meat, but what it had was very lean and that's more important.

My entree was a filet steak (\$18.95) that was so good I still think about it today.

The seafood scampi Italian style (\$14.95) was cheesy and very spicy with a generous amount of shrimp.

Chocolate cake (\$4.25) and coffee made up dessert.

Later, I took a walk in the brisk pine-scented air and enjoyed a good cigar. OK, you may not like cigars, but I do, and after a dinner

like this up in the mountains, there are very few things I like better than a good smoke.

To make the stay even better, some friends of mine happened to pass through the lobby in the morning while getting ready to take their boat out on the water. As is traditional on Lake Arrowhead, they had a classic Chris Craft.

My friend spent a lot of time apologizing for the condition of the boat, but the fact is, if you're out on this lake with a Chris Craft, no excuses are necessary. Of course, it needs maintenance. They all do.

It's the idea of cruising along the water in a teakwood classic that makes the day an event.

I have to admit that I had reservations about staying the night at Arrowhead Resort. Changes in management and ownership over the years have been confusing at best. The stay turned out to be a joy. The dinner was as good as it could have been downstairs, at least. I look forward to my return.

A friend of mine has vanity license plates O-2-B-N-L-A. He does not mean Los Angeles. He will quickly tell you it means "Oh, to be in Lake Arrowhead."

I understand.

Joe Lyons is a regular contributing columnist in the Inland Empire Business Journal.



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MEAD ON WINE

This Business Is Bubbling!

by Jerry D. Mead

All About Bubbles

Buy your Champagne and sparkling wine now...for the year 2000! You heard me; if you're planning any kind of large celebration for Y2K, then you'd do well to buy your bubbles right now.

Some experts (usually those with Champagne or sparkling wine to sell) are actually predicting shortages of upscale, bottle-fermented, effervescent wines.

I'm not really buying into the shortage theory, but a couple of things are pretty obvious to anyone with an even remotely clear crystal ball.

Easy prediction No. 1: More sparkling wine will be sold and consumed in the year 1999, culminating with New Year's Eve, than has ever before been consumed in history.

Easy prediction No. 2: Champagnes and sparkling wines of all kinds (except the really inexpensive bulk process stuff selling for \$4 to \$7) will never cost less than they cost right now, until Jan. 2, 2001.

Let me explain. Traditionally, more bubbly wine is sold in December than is sold the entire rest of the year, so that's when all the deals are available. Producers and wholesalers give retailers special prices to ensure that their brands are featured. To be able to sell all the bottles possible, retailers and discounters pass those savings on to consumers.

An example of what's happening right now is the way Moët's high-end product, Dom Perignon, is being footballed. The suggested retail price for this famous Champagne (takes a capital "C" because Champagne is a place like Roquefort or Bordeaux) is more than \$120 per bottle and small retailers have trouble even getting any. And if they do, their wholesale price is more than \$80 per unit. Meanwhile deep discounters like Costco have the product floor-stacked at prices below base wholesale and one

large West Coast supermarket chain has DP in its ads for \$69.95.

As a quirky little side note: The laws of most states require small retailers and restaurants to buy their wine from wholesalers, even though they could buy it cheaper from a large retailer. Not only does this mean higher prices for consumers, but no business should be forced by law to buy its goods at a higher than necessary cost.

This being a normal holiday season, the seasonal bargains and discounts continue to be available. But 1999 will not be normal and few if any discounts on the most famous brands will be available this time next year.

And, while you'd think the prices would drop on Jan. 2, 2000, they won't. Here's why:

Easy prediction No. 3: One minute after midnight on Jan. 1, 2000, the hype will begin that the real millennium is the next year when we're really beginning the first of the next thousand years. So the trade will milk this thing for two years instead of one.

That's why, if you're planning large parties (including weddings and anniversaries in the coming two years) and plan to serve high-quality bubbly, you can save a bundle if you buy right now. And yes, any good sparkling wine will be just fine for a year or two, with even reasonably good storage.

Sparkling Primer

A few words about sparkling wine terminology, what it is and how it's made.

The most frequently asked question on the subject is, "What's the difference between Champagne and sparkling wine?"

The French will tell you that Champagne is a place, a growing region about an hour and a half northeast of Paris, with stringent rules on grape varieties permitted as well as on the technique employed to create the bubbles. If it's made in France, and says Champagne, it does indeed come from that place. Other French sparkling wines cannot call them-

selves Champagne.

But what I call "lower case" champagne is a perfectly legal semi-generic name in the United States, Canada and a few other places. To use the name here, it must be preceded by a geographic qualifier as in "California Champagne" or "New York State Champagne."

Most of the really inexpensive bubbly from California call themselves champagne as an image enhancer, but then highly regarded and relatively expensive products such as Schramsberg and Korbel call their products champagne also. While it is true that many California producers have ceased using the champagne name and just call themselves sparkling wine, it's also true that many of them are owned by French companies.

In the end, there's both wonderful and mediocre Champagne,

but the same can be said for champagne and sparkling wine. It's what's in the bottle that counts.

Brut... Sparkling wines with a dry or nearly dry perception. "Dry" is the absence of sweetness.

Extra Dry... Very confusing. "Extra Dry" is not really very dry at all, and is always less dry (more sweet) than the Brut wine of a given producer.

Methode Champenoise... Sparkling wines get their bubbles differently than other carbonated beverages. The CO2 is not pumped in, but is the result of a natural second fermentation that takes place inside the bottle.

Charmat Process... also called "Bulk Process," is also a natural secondary fermentation, except it takes place in a large tank rather than the individual bottle.



Wine Selection & Best Rated

by Bill Anthony

Atlas Peak Vineyards		Greenwood Ridge	
Sangiovese 1995	\$16.00*	Pinot Noir 1996	\$22.00
Napa Valley, California, Reserve		Anderson Valley, California	
Chardonnay 1996	\$16.00	Merlot 1995	\$22.00
Napa Valley, California		Anderson Valley, California, Estate Bottled	
Sangiovese 1995	\$24.00	Zinfandel 1996	\$18.00
Napa Valley, California, Reserve		Scherrer Vineyards, Sonoma County, California	
Belvedere Winery		Hidden Cellars	
Cabernet Sauvignon 1995	\$13.50	Chardonnay 1996	\$6.85
Dry Creek Valley, California		"Mendocino Heritage," California	
Chardonnay 1996	\$13.50	Zinfandel 1995	\$25.00
Alexander Valley, California		California, "Mendocino Heritage"	
Chardonnay 1996	\$11.00	Generic & Proprietary Red 1995	\$24.00
Sonoma County, California		Mendocino, California	
Gewurztraminer 1996	\$12.00	Petite Sirah 1995	\$14.00
Floodgate Vineyard, Anderson Valley, California		Mendocino, California	
Merlot 1996	\$16.00	Petite Sirah 1995	\$24.00
Dry Creek Valley, California		Eagle Point Ranch, California, "Mendocino Heritage"	
Sangiovese 1995	\$16.00	Zinfandel 1996	\$14.00
Dry Creek Valley, California		California, "Mendocino Old Vines"	

Where is the Inland Empire Economy Headed in 1999?

You'll hear about the Inland Empire's growth areas and trends for different industries including media entertainment, real estate, health care and the financial markets.

You'll also have the opportunity to question the experts and to network with top Inland Empire executives.

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CUBA, CHINA AND SOUTHERN CALIFORNIA
JULIAN NAVA Ph.D., FORMER U.S. AMBASSADOR TO MEXICO

INLAND EMPIRE ECONOMY 1999
SAN BERNARDINO COUNTY SUPERVISOR FRED AGUIAR

HEALTH CARE CHANGE AND MORE CHANGE
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POMONA VALLEY HOSPITAL MEDICAL CENTER

COMMERCIAL/INDUSTRIAL REAL ESTATE BOOM OR BUST
SCOTT LUNINE, PARTNER, SPERRY VAN NESS

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JOSEPH W. BRADY, PRESIDENT, BRADO COMPANY

MODERATOR: ASSEMBLYMAN BILL LEONARD,
SAN BERNARDINO COUNTY

Date: Feb. 19, 1999

Time: 11:30 a.m. to 2:00 p.m.

Venue: Ontario Marriott

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Which is the fastest growing city in the Inland Empire?¹

A. Ontario B. Temecula C. La Quinta

Hint: More world-class
golf courses per
capita than any
other U.S. city.²

Hint: Lowest electrical
rates in the Inland
Empire.³

Hint: Home to an arts
festival recognized
as one of the best
in the nation.⁴

Answer: La Quinta

Residents of La Quinta, a beautiful city nestled in the foothills of the Santa Rosa mountains, enjoy an unparalleled quality of life with abundant recreational opportunities and wide range of available housing. But if lifestyle alone is not enough, let our numbers do the talking. In the past 10 years, La Quinta has experienced:

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- Hotel room sales increase of 212%⁵



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Photos by Brian Maurer



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