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**CORPORATE PROFILE:**  
MAIN STREET  
BAKERY & CAFE  
LAKE ELSINORE

**CLOSE-UP:**  
CLIFF CUMMINGS

**WOMEN IN BUSINESS**

**SPORTS BOOM OR BUST**

**BANKS  
VS.  
CREDIT UNIONS  
ROUND ONE-  
THE FIGHT BEGINS**

# INLAND EMPIRE business journal

VOLUME 9, NUMBER 4

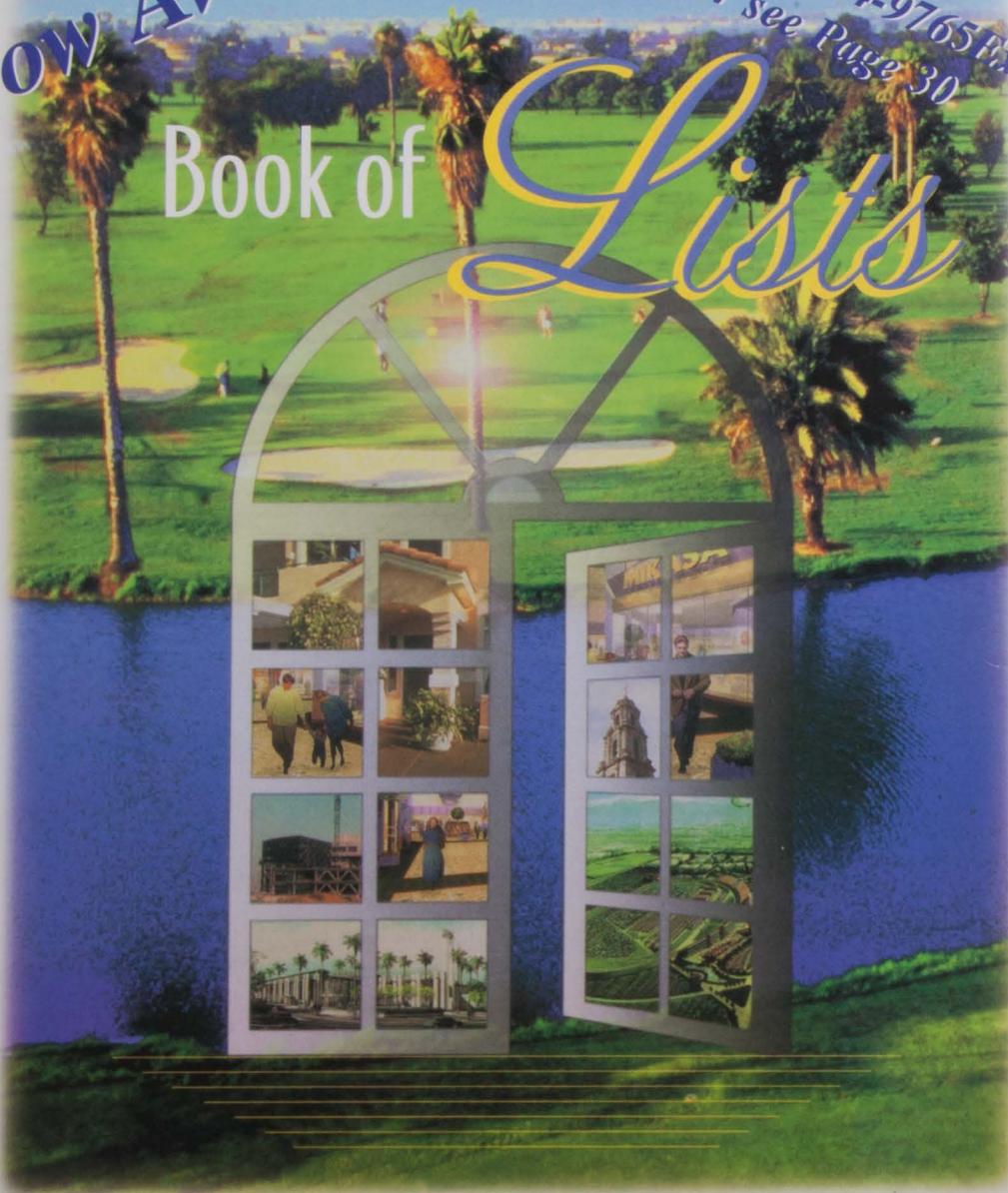
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Cliff Cummings

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APRIL 1997

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GOVERNOR PETE WILSON  
INDIAN GAMING OPINION

DESERT BUSINESS JOURNAL 54

## AT DEADLINE

### Hotel Owners Cancel Ontario Expansion

The owners of the Ontario Marriott Hotel have canceled plans to expand the hotel by 300 rooms.

Outrigger Hotels and Resorts, which owns the Ontario hotel, plans to focus its energies on two major developments in Honolulu, said Jeffrey Brown, hotel general manager. The company, which pays for the Marriott name here, is renovating or constructing three hotels and an entertainment center on one property and a 2000-room hotel on another property.

Brown declined to comment on the reason for dropping the Ontario expansion, except to make a general statement that the company decided its time would be better invested in a more ambitious project.

### Cox Buys Ritmo Radio

Cox Broadcast, a national communications firm based in Atlanta, is buying Ritmo radio station for about \$19 million, said Daniel Crowe, the station's general manager.

Crowe said Ritmo, KRTO FM 98.3, is a Spanish station with a large audience in Ontario.

The deal is still being hammered out, Crowe said, so further details are not available.

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## Council Members Gamble on Sports

by Mathew Padilla

If you build it, they will come. We hope.

—any politician.

Councilman Alan Wapner has a vision for Ontario. He sees a sports arena filled with cheering crowds and an influx of tourists, tossing money gaily at ticket booths, concession stands, and neighboring businesses.

Wapner and other Ontario council members are flirting with the idea of building a \$35 million, 12,000-seat arena, which would feature an ice rink and basketball court. He hopes a minor league basketball and hockey team will play in the arena, bringing large crowds to Ontario.

"Ontario is the leader in the region," Wapner said. "The only thing we are lacking is professional

next to its airport, which has expansion plans of its own.

But according to Wapner the city needs more, and he is looking to a sports arena to provide that missing link. Councilman Gary Ovitt agrees.

"We would have a chance to have our own teams and follow them," Ovitt said.

And there it is; on the simplest level politi-

cians want professional sports teams to play in a major sports facility in their city to excite and unite residents. The glory of it all has swept the country; sports arenas and stadiums are being erected with fervor.

"A conservative estimate is

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Mitch Gorton poses with Quakes merchandise, which he sells inside the Epicenter, Rancho Cucamonga's baseball stadium.

sports."

Ontario has blossomed into a city of more than 145,000 residents. It is building a convention center

## Minor League Hits Home Run in Inland Empire

by Steve Pastorino

When the California League throws out the first pitch of its 53rd season this month, baseball in the Inland Empire will have come of age.

The Storm, Quakes, Mavericks and Stampede have grown up in seven short years, building modern, fan-friendly stadiums that should attract over 1.5 million fans this season. Together, Lake Elsinore, San Bernardino, Rancho Cucamonga, and Adelanto comprise the richest concentration of Minor League baseball in America.

The teams employ approximately 75 full-time and nearly 600 seasonal employees. Team budgets near \$2 million.

Each team is an integral part of the Inland Empire marketing scene, pumping a total of \$400,000 in advertising into the economy while serving as an effective advertising alternative for local and national sponsors. For example, the California Milk Advisory Board recently committed

more than \$100,000 for an "It's the cheese" promotional campaign.

### Mavericks

The modern era began in the High Desert in 1991, when Mavericks owner Bobby Brett relocated the Riverside Red Wave to a state-of-the-art 3,800-seat stadium along I-95 in Adelanto.

Though even long-time California League President Joe Gagliardi doubted baseball could succeed at friendly Mavericks Stadium, the Mavericks remain the pride of the Victor Valley seven years and 1.1 million fans later.

The franchise is the most affordable — with free parking, a top ticket price of \$5, and hot dogs and sodas for \$1 each. Unique ideas in action include a hand-operated out-of-town scoreboard, the Desert Community Bank Diamond Club for season ticket holders, the nightly Mena Cookies Cookie Crumble Dance, and an array

continued on Page 5

## Major Sports Facility Announced for Palm Springs

The construction of a major sports complex, which will feature a 7,000-seat, Olympic-size hockey arena, additional rinks, and enough arcade-related entertainment for a stand-alone family fun center, was announced in Palm Springs late last month.

Harry Henderson, president of Atrium Enterprises, Inc., said construction will begin in September of this year, with plans to open in December 1998. The facility will be built on the Market Fair Grounds on the corner of Ramon and Crossley Road. Atrium holds

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## ABOUT THE COVER

Zooooom! A Pontiac Firebird Trans Am blazes through the two-mile track at the California Speedway near the border of Fontana. The car is one of 12 that will run in the International Race of Champions, scheduled for Saturday, June 21, which will feature well-known racers such as Dale Earnhardt, Jeff Gordon, Al Unser Jr., and Jimmy Vasser.

The Speedway seats 72,000 and opens June 20 with a qualifying event for the Winston Cup. The total price tag for the speedway is about \$100 million, which owner Penske Motor Sports International is paying.

Ticket prices range from \$10 to \$95, depending on the race and the seats. For more information call (909) 429-5000.

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## Council members gamble on sports

continued from Page 3

that there are 30 stadiums proposed or under construction for the professional sports industry," wrote Robert Baade, an economics professor at Lake Forest College, in the December 1996 publication of Real Estate Issues.

The bill for those stadiums exceeds \$4 billion. That sum may seem surprising, but what is even more alarming is that as costs to build stadiums and arenas are rising, cities are assuming more and more of the financial burden.

Ontario council members have said the city would bear some arena costs but are not yet giving specifics on how much. Instead, Councilmen Wapner and Ovitt are quick to point to financial prosperity and economic developments that could result from a new sports arena.

## Destination City

Professor Baade said cities nationwide want to build major sports facilities to generate revenue and economic growth. He pointed to declining financial support from state and federal governments during the 1980s, which have forced cities to become entrepreneurial

when seeking revenue sources.

Wapner and Ovitt used the terms "destination city," a key term in Baade's article, and "destination point" to describe how Ontario could change after the construction of a new arena.

Destination cities link convention centers, airports, highways, stadiums and arenas into a single economic package designed to attract visitors.

The theory is that visitors will spend money in the destination city, which will lead to higher tax revenue and economic development around the new sports facility: new restaurants, coffee shops, hotels, and related businesses.

Politicians believe "the destination city will provide an inflow of funds to replace those no longer furnished by higher levels of government," Baade wrote.

The danger of this thinking is that cities are gambling with huge chunks of money, \$35 million or more in the Ontario case.

And Baade questions whether sports facilities really contribute to local economies. He wrote that the money visitors spend attending a stadium is often shifted from another location in the city; they would

otherwise spend the money to see a movie or have a nice dinner and catch a show.

## Paying Through the Nose

Whether it's to create a "destination city" or simply to provide entertainment to residents, building a sports facility can be a financial fiasco.

Major sports leagues in America function as cartels; they have limited membership and can be choosy about awarding a new franchise. This means cities must compete with each other for teams.

One way to compete is to build expensive new stadiums. The more the city pays out of its own pocket, the more likely a team will come.

Professional football moves, like the Rams to Saint Louis, are visible examples of this. But even in minor league baseball here in the Inland Empire, cities have paid a pretty penny for a place to play.

A prime example is the Diamond Stadium in Lake Elsinore.

About four years ago city leaders decided that entertainment, prestige, and economic growth were worth spending \$12 million to build a baseball stadium. The Storm, a baseball team owned by

Quantum Entertainment Group, agreed to play in the new facility.

A three member majority on the council voted to build the stadium and agreed to a financing arrangement, which gave the owners of the Storm a huge chunk of stadium revenues from ticket sales, parking fees, and concessions.

Construction costs rose beyond expectations when seating was increased by 50 percent and workers were hard pressed to meet an April 1994 opening day commitment. The city made a \$10 million bond issue, owned by Sumitomo Bank, to pay off additional costs.

Since then, the city has paid \$2.1 million a year on the two bond issues and has lost nearly \$1 million a year operating the stadium.

City officials were forced to admit last year that stadium related costs had become too great a drain on city coffers: the city could not afford to keep making those payments.

In January 1997, the city issued \$14.62 million in bonds to pay off Sumitomo. Interest on the bonds is 7.5 percent, and the bonds will be paid back over 35 years.

The city fired the company it hired to manage the stadium, and that move is expected to bring the \$1 million operating loss down to about \$500,000 this year.

Despite the financial disaster, some city leaders still stand by the stadium. Assistant City Manager Dick Watenpaugh said there are several benefits to having the stadium and the Storm.

"Their attendance is great," Watenpaugh said, and he stated that the stadium led to a rise in community pride.

There is truth to his statements. Diamond Stadium has hosted some of the largest crowds in the Inland Empire. The 7,866-capacity stadium averages about 5,200 people per game.

Watenpaugh argued that the benefits of the team and the stadium, often intangible, simply outweigh the costs, even if the city never recoups its losses.

"Stadiums are not a revenue generator," Watenpaugh said.

## Minor league hits home run ...

continued from Page 3

of promotions including "Musical Beach Ball Chaos" and Thursday Night post-game concerts.

In conjunction with three sponsors (Daily Press, St. Mary Regional Medical Center, and U.S. Family Care), Mavericks players and staff visit over 30 elementary schools a year.

Mavericks baseball has given rise to dedicated fans and one of the league's most active booster clubs. Boosters put together an annual "Welcome to Town" dinner for players and 200 guests, caravan to other ballparks, and contribute literally to a "Pass-the-Hat" tradition that rewards spending money to players who hit home runs.

Maverick die-hard Bill Pfeiffer passes out his own "#1 fan" business cards. Former Mayor Mary Scarpa rarely missed a game unless the City Council was in session.

Midge and Jack Baltimore sit just a few seats down, armed with signs, cookies for players, and an ever present "good luck" shark. Mavericks fans across the board are a colorful lot.

## Storm

Lake Elsinore's Diamond Stadium is without a doubt the League's finest facility. In fact, Baseball America named it the 3rd-best minor league ballpark in America (out of 150).

The stadium and franchise are now in their fourth year buoyed by strong attendance, a league championship in 1996, and the Storm's creative operation.

"People highly regarded as business persons perceive the stadium to be a good thing," said Mac Flinspar, owner of a Radio Shack franchise in Lake Elsinore. "I think it's one of the finest things that ever happened to Lake Elsinore."

The Diamond features a petting zoo, an Energizer Bunny that drums every time the Storm scores, and one of the Inland Empire's most unique dining settings, the Diamond Club Restaurant.

The Storm is the defending California League Champion.

Storm fund-raisers have netted over \$350,000 for charity in three years and the organization was named "Business of the Year" by the Lake Elsinore Chamber of Commerce in 1995.

## Quakes

Rancho Cucamonga built the Epicenter in 1993, launching the Quakes' baseball franchise and taking minor league baseball to another level. The Quakes earned appearances on network television, generated interest throughout Southern California, and

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## EDITORIAL

## California Needs Cleaner Water...Service

For two centuries the noblest political leaders and activists have sought to make government accountable to the people. And since the industrial revolution, they have sought the same from companies, which influence millions of lives worldwide.

But one area has slipped through the cracks: water. Necessary for life, water is the most precious natural resource we have. Recognizing its importance, politicians have regulated it, and municipalities have provided it.

They have not done enough. Water districts and other providers need to be made accountable. Inland Empire water companies do not release financial statements to the public.

Why not? Citizens have a right to know why their water bills are so high. Company officials say that because their companies are privately held they do not have to provide the information.

The say they answer only to the state Public Utilities Commission in an annual report and to their shareholders.

And it gets worse. Statewide, some water districts never eliminated a drought surcharge they began during the drought, which ended in 1993.

Have water districts and companies grown so fat that they need to keep excess amounts of taxpayers' money to survive?

California needs to see an opening of the books and an elimination of meaningless charges.

## Former Congressman Tromps on Right to Privacy

Check the address on your driver's license to make sure you still live in California, which is in the United States, the nation of individual liberty.

Former Rep. Robert K. Dornan seems to have left his wallet at home. He hasn't checked his driver's license since he began his witch hunt for immigrants who allegedly voted without citizenship during the Nov. 5 congressional race he lost to Loretta Sanchez.

Dornan claims they cost him the race, and, to prove it, his attorneys served about 24 subpoenas last month, demanding information from groups involved in the election, including telephone, financial and client records.

When did Dornan become a county, state, or federal prosecutor? Right now he is an out-of-work citizen on a McCarthyist subpoena craze.

His list of victims began semi-rationally with Hermandad Mexican Nacional, Santa Ana, which allegedly registered some of the illegal voters. But his attorneys have also served Catholic Charities, in Santa Ana, labor unions, and banks.

Enough is enough. True, we have to protect the integrity of the polls, but a few hundred votes is no justification for trampling on the rights of privacy of individuals and groups. History has shown what happens when political leaders get a whiff of conspiracy and use it as a blank check against the constitution.

This journal has no problems with verifying the citizenship of voters. But the time to do it is when people go to the polls. The government can make voters show their passport, social security card, or driver's license before they are allowed to vote.

## Charter Schools Not Above the Law

It's no secret that school districts in California have tried some radical programs to lift the state's standardized test scores out of the national gutter.

One such innovation has been charter schools, publicly funded schools exempt from most education laws. By definition, charter schools are public schools, but they are touted as having the freedom to do better things for kids.

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## COMMENTARY

## Labor's Eight-Hour-Day Red Herring

by Martyn Hopper

The fight over changing California's eight-hour overtime law has degenerated into more name calling and falsehoods than any labor-management battle in recent years. As is so often the case, small business owners are caught in the middle. It's time to set the record straight.

The Industrial Welfare Commission scheduled three public hearings in March and April on its proposal to change overtime laws so overtime pay will be required only after a person has worked 40 hours in a work week. Current law requires overtime pay after each eight-hour day for non-union employees covered by IWC regulations.

The proposed change will conform California law with 47 other states and the federal government, which hold to a 40-hour work week for overtime pay. Small business owners overwhelmingly favor this change; 90 percent supported it in a recent survey of California members of the National Federation of Independent Business.

The change will permit employers to adopt more flexible working schedules for their employees; the advantage for

employees is that it would allow them to work more than an eight-hour day and take compensating time off later. Employers now discourage this because of the overtime costs.

But labor unions and their various political allies have raised a huge stink about the change, insisting the IWC is trying to repeal the eight-hour day and return California to some barbaric period in the past. What they don't admit is that labor unions often negotiate a 40-hour week, and, thus, abandon the eight-hour day, in labor contracts. If it is so sacrosanct, why are they willing to negotiate it away?

The fact is that flex time benefits both employers and employees. People want more time off. Employees often ask their employers for a few hours off for a child's medical appointment or a school function, with the promise the employee will work extra hours later.

Under current law, if the extra hours exceed an eight-hour day, overtime must be paid. Small business owners, often struggling to make ends meet, aren't inclined to give employees time off during the day if they have to pay overtime when the employee makes up the

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Photo on Page 3, upper right by Rebecca Jo James

## PRO

## Fifty Percent Waste Diversion: It Can Be Done

PRO

by Daniel G. Pennington

With three years to go until we reach the year 2000, California has set its sights on one of the most ambitious waste reduction benchmarks in the nation—50 percent landfill diversion by the turn of the century. Those of us at the California Integrated Waste Management Board, the agency responsible for leading the state through this uncharted territory, recognize the challenges before us and believe that with the continued support and cooperation of local governments and private industry California will meet this waste management goal.

Legislation passed in 1989 required jurisdictions throughout California to develop plans to divert 25 percent of their waste from landfills by 1995 and 50 percent by 2000. The goal for 2000 places California in the forefront of national efforts to encourage recycling, conserve natural resources, and preserve landfill space.

Early results are encouraging. Through a myriad of programs that helped communities reduce the amount of waste generated, create markets for recyclable products, and encourage purchase of recycled-content products, the 25 percent goal was reached. Additionally, we have trimmed overlapping and onerous regulatory requirements by implementing a multi-level tiered permitting process that allows individual businesses and facilities to apply for state permits based on the size and type of operation.

We recognize that we will only reach 50 percent with the strong support of local governments, private industry, and the public. Most

importantly, we continue to stress the fact that waste prevention, recycling, and buying recycled-content products is not only good for the environment, it's also good for the bottom line. That's why last year, of the 356 businesses that the board recognized for outstanding waste reduction practices, it singled out 10 businesses as the "best of the best," which had a combined waste diversion from landfills of more than 160,000 tons, saving them more than \$5.3 million in disposal costs. Also in 1996, we recognized the accomplishments of the newspaper and newsprint industries for having already surpassed the year 2000 goal of using 50 percent recycled-content newsprint.

During the next three years, the waste board will focus increasing attention on the greenwaste portion of the waste stream. Increasing industrial and consumer use of organic soil amendments made from composted yard clippings and trimmings is a critical component in reaching 50 percent, and we are encouraged by the success demonstrated in a half-dozen pilot projects around the state.

The challenges ahead are real. The easy and least costly steps have already been taken. But with perseverance and determination, I fully believe that California will reach its 50 percent diversion goal and once again set a standard for the nation to follow.

*Daniel G. Pennington is the chairman of the California Integrated Waste Management Board. The board is the state agency charged with achieving the state's 50 percent waste diversion goal and ensuring that landfills comply with environmental, health, and safety laws and regulations.*

## CON

## Why Not Fifty Percent Recycling?

CON

by Dr. J. Winston Porter

In 1988, while an EPA assistant administrator, I set a national goal of recycling 25 percent of the nation's trash. This goal has now been reached by California, as well as the nation as a whole. That's the good news.

The bad news is that a California law mandates a 50 percent diversion of municipal trash from landfills by the year 2000. This diversion requirement, which is almost the same as a recycling rate, will not be reached by most cities and counties. I say this for the following reasons:

- At least one-fourth of trash is virtually non-recyclable for any reasonable amount of money. This fraction includes such items as dirt, kitty litter, food scraps, and broken toys. So, to reach 50 percent recycling, about two-thirds of the "recyclable" items would have to be recycled. Such a recycling rate is higher than the highest recycling rate yet attained for even the most valuable recyclables—aluminum cans and cardboard boxes.
- Something over one-half of all recycling is commercial. Local governments have little control over this activity—such as collection of cardboard boxes behind shopping malls.
- Much of our recycling requires voluntary activities by citizens. Most people do participate, but local governments cannot compel everyone to assist with recycling.

California has a large and generally successful recycling program, which is now a mainstream tool for solid waste management. Rather than insisting on an almost unreachable diversion goal, the state should allow areas like the Inland Empire to steadily improve their trash management and recycling programs based on local conditions.

Finally, it is often particularly difficult and expensive to recycle in rural areas.

My own view is that most areas in California, including the

Inland Empire, will settle in to about a 25-35 percent recycling range for the foreseeable future. Currently, the cities of San Bernardino and Ontario are recycling (or diverting) about 25 percent of their municipal trash. The City of Riverside's rate is over 50 percent but consists mainly of reused concrete and asphalt.

San Bernardino's recycling is primarily of the residential curbside variety, while Ontario's is largely commercial and industrial waste, including scrap metal.

Just these three cities raise some interesting questions. For example, is it better to recycle smaller amounts of "real" trash or larger amounts of inert debris, such as concrete? Similarly, what about fairly valuable recyclables, such as aluminum cans, versus more bulky, low-value items like yard clippings for composting?

I would like to see such issues addressed locally without a rigid state mandate which only rewards sheer volume of waste diverted.

Let me also point out that recycling mandates such as California's will be almost impossible to enforce. Measuring trash and recycling quantities will not be nearly precise enough to bring legal sanctions against cities and counties who fail to achieve the 50 percent mandate. It is also very expensive to even obtain the necessary data to "prove" a diversion or recycling rate.

California has a large and generally successful recycling program, which is now a mainstream tool for solid waste management. Rather than insisting on an almost unreachable diversion goal, the state should allow areas like the Inland Empire to steadily improve their trash management and recycling programs based on local conditions.

*Dr. J. Winston Porter is president of the Waste Policy Center in Leesburg, VA. From 1985 to 1989 he was the assistant administrator of the U.S. EPA with national responsibility for solid and hazardous wastes.*

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## CORPORATE PROFILE

## MAIN STREET BAKERY &amp; CAFE

## Blind Dining Offered by Reservation Only

by Mathew Padilla

Try eating dinner with your eyes closed.

Not interested? How about trying a restaurant where the bill is \$25, but the dinner is a mystery.

Welcome to Csaba, pronounced "Chubba," Koltai's Main Street Bakery and Cafe, 111 N. Main St., in Lake Elsinore. Phone (909) 674-2219.

Koltai has a unique approach to dining.

His restaurant does not have menus. He decides what he will serve for breakfast, lunch, and dinner, depending on his mood, and everyone gets the same meal. This makes life easy on his customers, he said.

"The only thing they have to

worry about is bring some money," Koltai, 53, said.

He said his cuisine does not have an ethnic theme. Koltai, who immigrated from Hungary more than 30 years ago, is especially adverse to anyone who asks if the place is French.



Mathew Padilla

Owner and chef Csaba Koltai slices a potato for two breakfast orders.

"Why would I want to be French?" Koltai said. "I'm Hungarian. You can't do any better than that."

He said truly good food crosses ethnic boundaries.

"Everything has a little bit of good and a little bit of bad. I take out the bad."

The eccentric owner is also the chef. In fact, he is the only employee. He washes the dishes himself.

"I refuse to pay unemployment insurance, social security," Koltai said.

Despite his eccentric approach or, perhaps, because of it, customers come. Some people drive for hours because they love the food.

Gian Wardell, a customer for more than three years, said she first came because of a friend and liked the roasted hen she was served that day. She said she drives from Arcadia because she enjoys knowing the food will always be good.

She has memories of an apple tart Koltai once served for dessert.

"It was divine," Wardell said.

Wardell recently had lunch there with three friends, and she had to make reservations to sit in a special section of the restaurant.

That section, about half of the restaurant, is walled off and locked up. Reservations are made a week to months in advance to eat a \$25 dinner, \$12.50 lunch, or \$10 breakfast.

The other half of the 3,000-square-foot restaurant is open to anyone. The food is simpler and cheaper, \$4 to \$5 for lunch, and there is a limited menu.

Both sections, each seats about 25, are open from 9 a.m. to 9 p.m. Monday through Saturday. The restaurant is open for dinner by reservation on Sundays.

The restaurant maverick is proud of the special design and serving style of his restaurant. He prefers to cater only to customers who have an appreciation for good food and are willing to take risks.

"I gave up on 95 percent of the population eight years ago," Koltai said.

He is committed to providing his loyal clientele the best service,



Mathew Padilla

A tomato plant, featured here, is one of the fruits, vegetables and herbs Koltai grows inside the restaurant.

## Sample Menu

by Csaba Koltai

## Appetizer

Salmon Mousse...out of this world!

## Soup

Chicken, clear...absolutely perfect!

## Salad

Mixed fresh salad with Csaba's own unique dressing...beyond belief!

## Entree

Duck, roasted and served with baby vegetables & quince...there is nothing to compare with!

## Dessert

Flaky pastry with cream & fresh fruit in season, served with coffee or tea, Irish Cream or Espresso...as close as you ever get to Heaven!

he said. He buys fresh ingredients daily, bakes his own bread and cooks lean, healthy meals.

His management style does not lead to the highest possible profits, he admitted, although he does stay afloat. But some things are more important than money.

"I can see the appreciation on their faces," Koltai said.

Koltai is married and has three children. His uncle taught him the finer points of cooking, but he credits his success to his dad who told him to find out what he wanted to do as early as possible and "do it to the fullest."

## CORNER ON MARKET

## Who Works for Whom?

by Ron Burgess

One of today's most visible and successful CEO's is Lee Iacocca. His dramatic turn-around of the Chrysler Corporation surprised many financial and operations heads of industry. Iacocca was a marketer. The finance and operations heads of Chrysler and Ford (where he learned the auto business) worked for him.

Chrysler was losing its traditional customer base as a result of not listening to them. The American auto industry was notorious for this common problem; it took a marketer to slap it into shape.

I have never forgotten the introduction to one of my college marketing text books that compared the success rate of Fortune 500 executives with backgrounds in the areas of finance, accounting, operations, and human relations, to those with marketing backgrounds.

The author claimed that professionals with marketing backgrounds were gradually winning the "fight to the top" in corporate America. This was an unusual observation because this had not previously been the case. I don't know how true this was for the time it was written. Twenty years later, it is interesting to watch as the recent fervor in industry reverts back to the trend of "listening to the customer."

Today, "marketing driven" companies are succeeding over "product driven" companies by responding faster to customer needs and wants. A "product driven" company focuses on a product manufactured or the service provided, then attempts to sell to prospects.

These companies offer products in need of a market. As a result, they must look for a market or "sell" to customers who aren't necessarily ready to buy. Many companies in this product model have "marketing departments." These departments actually spend their time selling — not marketing.

By contrast, a "marketing driven" company focuses on building

products and providing services that its customers want or need. By utilizing the company's core competencies for the good of solving customer problems, they use existing customer relationships to gain more "customer share" (more dollars from existing relationships), rather than looking to "market share" (a higher percentage of the total market).

Progressive companies are looking to marketing executives to find ways to survive in a global economy where standard products become commodities, selling for the lowest price.

Ross Controls is a company that has managed to turn around a commodity pricing cross-fire in the pneumatic valve business. As outlined in March's "Business Marketing Magazine," published by Advertising Age, Ross was in trouble a few years ago. Using a marketing approach called mass customization, Ross is now growing in a flat industry and has turned a life-threatening problem into a plus.

Combining computer aided manufacturing and design tools with one-to-one marketing, Ross' engineers were trained to customize their products directly with their customers. The concept was so radical that graduates right out of school were trained in the process instead of using existing engineering staff.

The concept itself is impressive, but the thrust of the reasoning is supported by the organizational structure as well. The engineers, called integrators, report to the marketing department, not the manufacturing or design units.

Marketing is a "system of interacting business activities designed to plan, price, promote, and distribute" products and services to present and future customers. It is the big picture, not a salesman with a catalog.

The process of competitive marketing today is not a department. Marketing is a management process and philosophy that supports the marketing driven concept.

Anyone in a company who understands and embraces this concept is a marketer.

That's why the finance and accounting people worked for Lee Iacocca. Iacocca knew that, to succeed, he had to change the entire focus of management. To turn around the automobile industry, workers needed to build new kinds of cars: ones that their customers wanted to buy. Iacocca knew that the industry had to become marketing driven; no longer could they just hawk cars.

As simple as it sounds, I believe that most companies are still selling products in search of markets. The holistic shift of man-

agement into an integrated marketing machine requires time and care; it cannot be accomplished by policy or edict. A complete process requires the careful blending of planning, technology, philosophy, and human interaction. As Ross Controls is aware, the shift is more than a rewarding one; the results can be life-saving!

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

## Competition Begins to Become Entrepreneur of the Year

The Inland Empire Entrepreneur of the Year (EOY) awards committee announced the selection of eight business leaders to serve as judges for the 1997 competition.

"In selecting the judging panel, the EOY committee seeks business leaders who represent a prominent cross section of the Inland Empire's business community," said Dave Harris, Inland Empire's EOY program director.

The judges are: Craig O. Dobler, Varner, Saleson & Dobler LLP; Jane W. Carney, Carney & Delaney; Jan Fraser, The Desert Sun; Michael E. Granfield, A. Gary Anderson Graduate School of Management at the University of California, Riverside; Glenn F. Kummer, Fleetwood Enterprises, Inc.; Neale A. Perkins, Safariland Ltd., Inc.; Scott Sherman, Cast Art Industries, Inc.; and Jack Wyatt, Southern California Edison.

Joining the national sponsors are local sponsors Edison International, Johnson & Higgins, and Sprint.

The Entrepreneur of the Year Institute was created to celebrate accomplishments of great entrepreneurs and to raise public awareness of the benefits of their accomplishments to society. Membership is limited to award winners.

Nominees who wish to be considered must submit their completed nomination forms by April 4, 1997. All nominations are encouraged. There is no fee. For more information call Mary Nutter, EOY program manager, at (909) 276-7279.

nominations received by the deadline.

The judges' selections will be announced at a June 19 awards banquet. Inland Empire winners will go on to a national EOY competition.

Ernst and Young LLP founded the EOY award more than a decade ago. National co-sponsors include The Entrepreneur of the Year Institute, The Center for Entrepreneurial Leadership Inc., USA TODAY, and the Nasdaq Stock Market.

## CLOSE - UP

## Cliff Cummings, General Manager of Chuck Obershaw Toyota

by Rebecca Jo James

For Cliff Cummings, every day is a "good day." Whether he's sipping coffee in the morning while reading the paper to one-year-old Trevor on his lap, whacking away at golf balls on the green with four-year-old Michael trying his luck with plastic clubs, or discussing the "good things" that happened that day with his wife, Bobbie.

Cummings believes in making "good things happen." And he has done just that during his 6-year term as general manager of Chuck Obershaw Toyota.

"If you run your business ethically, and treat your customers not as a one-night stand but as a long-term relationship, then things will be okay," Cummings said.

Things are more than "okay" at the dealership under Cummings' guidance. Before he came on board, the store sold an average 88 cars per month. Now their average is up to 327. They moved the dealership from "E" Street in San Bernardino to the Auto Plaza and reworked the advertising.

But the biggest change has been from the department heads. Believing that "people will do a good job if you let them," Cummings gave the department heads the authority and budget to run their own departments.

"I'm just the cheerleader," he said. "I encourage them to do things that they didn't know they could do in the past."

The dealership has reaped "tremendous results" from people who are responsible for their own destiny and who are able to direct their own destiny, Cummings said.

"I give them guidance — but we do have a standing joke here that, during the managers' meeting, all seven managers get one vote and I get 10!"

When negotiations are completed, Cummings will be the owner of Chuck Obershaw Toyota — an agreement that was in the works for the past six years.

Spending 15 years in Virginia

as a partner in Fairfax Toyota, he was ready for a change and had started looking in Atlanta, Florida, and Texas for a dealership to buy.

His search also brought him to California, where he met Toyota dealership owner Chuck Obershaw. When Obershaw heard what Cummings was up to, he suggested that Cummings buy his dealership. After some thought, Cummings agreed.

"This was the store with the greatest upside potential," Cummings said.

However, a career in car sales was not Cummings' first intention when he started on his road to adulthood.

Raised in New Jersey, Cummings grew up watching his father work as a mechanic for major corporations like Nabisco and Sunshine Foods.

His mother was a "full-time mom" who kept the fires burning at home, taking care of Cummings and his brother, raising them "strict Catholics."

When college beckoned, Cummings went to Virginia, opting for a political science major.

Being the first one in the family to graduate from college — along with a cousin — Cummings felt a lot of pressure to "get that done." He pushed and took 23 hours in his last semester, worked a job and played two sports. By the time the diploma was in his hand, he felt "cooked" and needed a break.

He put his entrance into law school on hold and played some golf — participating in tournaments.

"I had the physical ability but was probably too young," Cummings said. "Now that I have the mental ability, I think my physical ability has disappeared!"

He played in tournaments for about six months when he realized he wasn't going to go "pro." That is when he went into an automobile store and landed a job as a salesman.

While in college, he met his wife, Bobbie, who began her senior year while he was a salesman.

When she got a job in Washington, D.C., for the CIA, he followed her up there.

He went to work for Tyson's Toyota in Washington, D.C., as a salesman.

While in Washington, Cummings looked once again into pursuing his legal career. However, he found that a lawyer starting out in the Washington market was making about \$19,000 a year — which was unappealing to Cummings, who made substantially more than that in the automobile business.

His career with Tyson's Toyota took off. Initially, they were selling approximately 110 to 120 cars a month. When Cummings came on board, they "capped out" at 400.

When the opportunity presented itself, Cummings bought into Calvert Toyota, relocated it to Fairfax, and made it a success. Cummings sold the business and made his transition to California at Chuck Obershaw Toyota in San Bernardino.

Here, his involvement extends beyond the dealership's lot.

"This community has been supportive of our business," he said. "They've accepted two people who have walked into their community and we have made great friends here."

Cummings is very much involved with charitable work. The dealership adopted the Lytle Creek School — helping the school to buy books, refurbish the teacher's lounge, and buy drill team shoes. The school also has a wall at the dealership where they can display their drawings.

His wife shares his passion for community involvement. They help to sponsor the American Youth Soccer Organization, and she assists with dental screening for the underprivileged.

Cummings' work behind the scenes as president of the Toyota Dealer and Advertising Association of Southern California, past president of the Lincoln Club, state legislative director for the American Independent Automobile Dealer



When Cliff Cummings finalizes his purchase of Chuck Obershaw Toyota, he's going to offer a percentage of the business to three of his key people.

Association, and appointee on the Employment Training Panel for California, has got people approaching him for political office. But, Cummings isn't quite sure.

"How do you look toward running for office when you've got a wife, a one-year old and a four-year old?" he asked. "The up side is now is the time to do it because the kids are not in school. The down side is that it's extraordinarily time consuming and I don't want to be away from my kids to the point that they're cutting pictures out of me and putting them on milk cartons. It must be done in such a way that my family is not impacted."

That reason, coupled with the fact that Cummings gets results working behind the scenes just as well as in the spotlight, has him hesitant to pursue a political career. "All of us do certain things for others that people just don't know about — and that's okay — because we don't do it for the glory," he said. "But I do think that more people should take their blinders off, get out of their cocoon, and get involved."

"Perceptions that the only news is bad news has to be changed. As community leaders, it's our responsibility to let people know that there are some good things happening — and that there are people out there doing good works."

## Trade Shows Aren't Over Until Every Lead Is Explored

## Part II of II

by Susan M. Thomas

Staff members attending overseas trade shows will require valid passports. The destination country's U.S. consulate can advise whether visas or letters of invitation-guarantee are required. Some countries also require certain medical inoculations.

For products marketed directly to the consumer, it's advantageous to have literature or operating instructions prepared in various languages. Translated material should be prominently displayed.

The most efficient manner of shipping products, literature and display material must be determined. This includes determining who sets up the booth, who dismantles it and how unused material will be returned to the United States.

• Trade show organizers will often offer customs broker services as part of the exhibitor packet. The broker will clear the shipment through customs of the destination country and deliver it to the exhibit site. Arrangements can also be made for them to return unused material to the United States.

• Material can be shipped through a time-definite delivery service such as FedEx or UPS. The "ship to" address should be the manufacturer, in care of the hotel in the destination country. Unused material can also be sent back to the U.S. using one of these delivery services.

• If the material is not too cumbersome, it can be hand-carried with the traveler. Table-top displays are compact and are specifically designed to be handled by a single person.

• If the material consists of valuable samples that will not be sold — and several countries will be visited using a business visa — a "Carnet" can be obtained. This document allows a traveler to take material for a temporary time period to many countries without paying duty and to clear customs easi-

ly. However, a bond is required prior to departure for 40 percent of the value of the samples to ensure that the material is returned to the United States.

The U.S. Department of Commerce offers several methods of participation in international trade shows:

A *Foreign Buyer Program* encourages international buyers to attend selected U.S. trade shows in industries with high export potential.

*Matchmaker Trade Delegations* are organized by U.S. Department of Commerce personnel and enable U.S. exporters to meet pre-screened prospects.

*Trade Missions* are planned visits to appropriate buyers overseas, and most of the coordination is done by commercial personnel.

*Catalog Exhibitions* display sales material of U.S. manufacturers at embassies and consulates, or in conjunction with trade shows in a specific region. Commerce personnel provide each U.S. participant with sales leads and a visitors list. For a very small investment on the part of the manufacturer, this type of exhibition is particularly well suited for use in developing markets.

Upon completion of the trade show, additional follow-up is required. All bills and charges must be reviewed for accuracy. Costs are computed and sales figures compiled. Names and evaluations of new prospects must be reviewed, with the decision of when and how the next contact will be made.

Specific thank you letters should be sent to the appropriate people, including a confirmation of the details of conversations or commitments.

As quoted in "Managing Sales Leads": "Trade show leads are not followed up 70 percent of the time. Experience indicates that sales leads are handled improperly. Many companies think the literature they distributed, sales made at the show, appointments made with prospects and competitive informa-

tion gained make the total show experience. However, a show doesn't really end until every lead is handled properly."

A record should be made of the experience while the memory is still fresh. For example, list things that could have been done to make it more efficient and less costly.

If the show was considered successful, exhibit space for the next one offered by the same organizers should be reserved as soon as possible. The earlier space is reserved, the better the exhibit space location will be.

Exhibiting well gives smaller firms the opportunity to compete with large corporations which have

massive booth sizes. Evidence suggests that size is not a critical factor in converting a booth visitor to a qualified lead.

The best way to get an overall view of the market and an industry is to participate as an exhibitor in an international trade show. This is a useful method of doing product and market research and is a very effective route to expanding export activity.

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

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# Fraud: The Software Feature You Didn't Order

by Peter McLaughlin

After months of long hours, voluminous memos, endless meetings, and last minute glitches, your company's new software application is ready to go. A virtual switch is thrown and hundreds of work stations gleam with a new, friendly home screen, inviting users to saddle up and get the transaction stream on the road.

In too many cases, however, that new road is a high-speed highway to financial loss and embarrassment. The complexity and volatility of today's technology — coupled with the pressure to get new systems on stream on time — provide a golden opportunity for criminals to profit.

More than one U.S. company has learned the hard way the devastating effects of computer fraud. In one well-known example, a large company tendered a \$1 billion bid on a government contract several days before the deadline. After losing the bid by a small amount, the company found that someone had cracked its computer system.

Alarming, a recent survey showed that over half of the largest companies in the world have been victims of fraud during the past fiscal year, with 25 percent of them losing \$1 million or more in the past five years.

Because information management technology is so widespread, almost all of this fraud involved the misuse of computers in some shape or form.

## Computer thieves: increasingly creative

A major factor in the rise in corporate fraud is the fact that most companies installing new computer systems fail to install sufficient computer security to keep outsiders at bay.

Disgruntled employees and other insiders pose the highest threat to corporations since they often have the most motivation to create a fraud. Also, they usually know what controls are in place and often have the ability to circumvent these controls or exploit weaknesses found in applica-

tions, systems, and networks.

Common types of computer fraud to be guarded against include establishing phony accounts, draining established accounts, changing ownership of assets, creating phantom sales transactions, and even giving individuals personal credentials or rewards they have not earned.

## Limiting access is key to fraud prevention

Surveys show that 41 percent of corporate fraud is detected through internal controls. But, over one-fourth of all corporations detect fraud only by accident — and often ignore red flags that could have alerted them to the fraud.

The key to preventing computer fraud is to restrict access to sensitive transactions. The key to controlling access is user authentication — knowing who is requesting access to the network, system, or sensitive transactions.

Passwords are most often the weakest area of control. Because employees may have to remember multiple passwords, they often end up picking simple passwords that are easy to guess and easy to crack.

Computer criminals can easily break as many as 75 percent of all passwords because they are obvious or uncreative. One Chicago computer consultant recently broke into dozens of Chicago-area systems merely by using the word "Bulls" as a password.

The best solution is usually a one-time password software program that automatically changes user passwords on a regular basis, providing a high level of protection that is difficult to break. Enigma Logic and Security Dynamics are leading providers of such systems, which can cost as little as \$50.

## 'Firewalls,' encryption and enhanced audit software

Another strategy for reducing the risk of unauthorized access to a newly installed computer application or network involves putting a "firewall" program between the private corporate network and the Internet or other outside network.

Firewalls block access to the protected network from sites which

are not authorized or block employees from using services that are not approved by management. A typical firewall program allows outside connections only from certain electronic addresses and only from select computer services or protocols.

Encryption is another security option to be considered prior to the installation of a new computer system. Encryption software prevents information that is intercepted by a criminal from being read by encoding it using a special key. Only users with a copy of that key can read this confidential information.

Another key defense against computer crime and fraud is the immediate detection and quick response to suspicious or threatening computer transactions through enhanced audit software.

Information security consultants such as Deloitte & Touche have developed audit programs that can automatically identify and flag transactions that stand out as anomalies, making an in-depth audit of

all transactions on a daily basis unnecessary.

## Computers don't steal, people do

Finally, with all the attention to technology, corporations shouldn't forget that the true focal point in all fraud is people. Human resource management in all forms — including contractor relations — is key. As more contractors and outsourced personnel come into a corporation, the varieties of insiders increase, and so does the threat of fraud.

*Peter McLaughlin is the national director, MSS, of Deloitte & Touche's Fraud and Forensic Accounting Practice. In addition to 15 years of rendering investigative services within the accounting profession, he served eight years with the Royal Canadian Mounted Police, specializing in white collar fraud investigations. McLaughlin works in the Dallas office of Deloitte & Touche, LLP.*

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# League hits home run ...

continued from Page 5

their logo has become a top seller nationwide.

The Quakes operation is the California League's largest, spending its \$5 million budget almost entirely in the Inland Empire, said General Manager Tom Henderson.

The team and its mascot, Tremor, are a top entertainment draw in the Inland Empire, which has resulted in the misconception that games are always sold out.

"In fact, we have tickets available for walk-up on 95% of our games," Henderson said.

The active Quakes Community Foundation was established in 1996 with the goal of giving to community youth groups.

## Stamper

San Bernardino may have had the

longest road to a new stadium, but the 4,500-seat, Western-themed Ranch opened to rave reviews in 1996. The Ranch helped the Stampedes gain an affiliation with the Los Angeles Dodgers and may be the city's savior as well.

"The Ranch is a remarkable positive statement about downtown San Bernardino," said Joe Frederickson, marketing director for *The Press-Enterprise*. "I know it took a lot of work to make it happen, but now it looks first-rate."

The most exciting aspect of the Stampedes' 1997 season may be its Rookie League baseball program in conjunction with the Police Department. It will provide uniforms and organized baseball play to 450 disadvantaged kids this year.

*Steve Pastorino is the general manager of the High Desert Mavericks.*



Mike Corbell

**Occupation:** General Manager of Dave & Buster's, a restaurant and entertainment complex that opened March 13 in the Ontario Mills Mall.

Dave & Buster's features a restaurant, bar, more than 200 video games, 14 billiard tables, two golf simulators, and more. No one younger than 21 is allowed inside without a parent or guardian.

**Short Biography:** Born in Synder, Texas. He has been in the restaurant industry for 13 years.

Before joining Dave and Buster's, he worked as a chef for six years in Texas, and, then, went to work for TGI Friday's as a kitchen manager. Later, he worked as a front house manager for Baby Doe's, a steak and seafood restaurant in Dallas.

He went to work as a floor manager for Dave and Buster's in 1991 in Houston, Texas. They sent him to a new location in Philadelphia in

## INLAND EMPIRE PROFILE

1994 to work as an assistant general manager. Next, he moved to Chicago to open a new location as general manager, and, finally, moved to California to open the Ontario location.

**Family Status:** Married to Jackie Corbell. Has 13-year-old son, Preston, and 5-year-old daughter, Chelsea.

**Hobbies:** Basketball, taking family to the beach, though he doesn't surf; "being from Texas, I didn't get a lot of practice."

**What is your greatest concern?** Coming into a new market and making sure we are going to be well received. California seems so much more spread out. There is a huge population, but it's so spread out, and this is our first mall location.

**City of residence:** Rialto

# Commentary

continued from Page 6

time off.

Under the 40-hour work week, you could work six hours one day and 10 hours the next and the employer would pay for two eight-hour days. What's so wrong about that?

It's how the federal government calculates overtime for employees covered by federal law. In fact, some government offices allow employees to work eight-and-a-half or nine-hour days and take a day off when the overtime has accrued. Overtime pay after 40 hours of work in a week, not eight hours in a day, is the rule around the country, not the exception.

While union leaders and politicians yell that we are repealing the eight-hour day, the fact is exceptions are already allowed under existing California law. You can institute alternative workweek schedules now if two-thirds of employees authorize it by secret ballot, but then all employees must follow that schedule.

The problem with this is that you can't just let an employee work a flexible schedule when the workload requires it; everybody must be covered. It's so cumbersome only a few hundred employers in California use it.

The overwhelming majority of government employees are paid overtime only after a 40-hour week,

as are many union employees as a result of collective bargaining agreements. But the ordinary business owner covered by IWC rules must pay overtime on an eight-hour day basis.

In a world of hectic schedules and changing lifestyles, flexible working hours are a real necessity. The IWC rule change allows flexibility and yet doesn't change anyone's pay as long as they work 40 hours in a week.

Nevertheless, labor is talking about an initiative to overturn the new rule, and politicians are threatening lawsuits. That's unfortunate; it will make it harder for business owners to give employees time off. How is that in anyone's interest? The IWC rule should become law, and California should conform with federal rules and 47 other states on overtime pay.

*Martyn Hopper is the California State Director of the National Federation of Independent Business. A public hearing on the overtime issue will be held in Los Angeles from 10 a.m. to 1 p.m. and 2 p.m. to 5 p.m. on April 4 in the first floor auditorium of the Los Angeles State Building, 107 South Broadway. A free shuttle bus will take Inland Empire residents to the hearing; The Employers Group will provide the transportation. For more information about the shuttle bus contact Barbara Crouch at (909) 784-9430.*

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## MANAGING

# Catching Liars in the Act

by Peta G. Penson

We live with lies in the workplace every day.

There are the lies we use to ease out of an uncomfortable situation. "I have to leave now — got to pick up the kids at day care." "My boss insists we rotate suppliers, so we won't be doing business with you this year." "No, that stain on your tie isn't noticeable."

Often we don't refer to these statements as lies, but as fibs, which sounds gentler and less deceptive.

Then there are the lies that "stretch the truth." The company pays salaries to 18 people but reports a staff of 35 by counting outside contractors. Annual revenues are \$60 million — or they

could be this year if every prospect turns into a gold-plated sale. After a while, we have trouble ourselves distinguishing between reality and the embroidered information we put out to the world.

Finally, there are the everyday concealments and falsifications that are mucking up the business world: lies about accomplishments (look at this resume) . . . lies about results (we're ahead of schedule) . . . lies about performance (the check is in the mail) . . . lies about perfection (look, no bugs in the program!) . . . lies about motives (I really want to see you get credit for this project) . . . lies about values (honesty is what we want in this company — as long as you don't tell me what I don't want to hear).

We tell our children that lying

is bad when, in fact, lies are part of the daily fabric of our work lives. We justify the inconsistency by saying that all lies are not equal; some are more acceptable than others.

As individuals, we have to determine for ourselves what our personal values are about honesty. Do we have the courage to be harshly honest? How do we distinguish a "fib" from a "lie" in our own hearts and minds? What is the line that we will not cross when it comes to telling the truth?

Lies are more prevalent in the business world than at home because the work environment is viewed more impersonally.

In the workplace, where high performance is everything, lies are told to put a better light on a situation or a result, to justify an action, to be reassuring, or for our own protection. Because it is not uncommon to see lies rewarded in business, it can be difficult to convince ourselves and others that lying should be obliterated.

Is it our job as managers to convince people not to tell lies? Or is our challenge to develop skills so that we know when people are lying to us?

Paul Ekman, a professor of psychology at University of California, San Francisco, is a leading authority on lying, lie detection, and the ethical implications of this behavior. He has summarized some of his research in a new book, "Telling Lies: Clues to Deceit in the Marketplace, Marriage, and Politics."

Liars sometimes exhibit clues (a quiver in the voice, downcast eyes, red spots on their cheeks, etc.) revealing that what was said is not true. But, then, some truthful individuals under stress may also appear to be lying.

"Few people do better than chance in judging whether someone is lying or truthful," according to Ekman. "Most people think they are much better judges than they are."

So, what do you do if you think someone is lying to you?

Overscrutinizing everything everyone tells you, looking for discrepancies and clues to lies, will only make people around you defensive and resentful. Instead, managers need to develop a sensitive eye and ear for deception and experiment with ways to encourage people to tell you the truth without losing face.

Say "Help me understand this," followed by a restatement that is closer to what you think is the truth than the version just reported to you.

Ask "What's another way of looking at this situation?" and another, and another, until you get the answer you think is truest.

Rephrase the question more directly. "So, if Sam asks me whether we made the numbers last week, shall I tell him yes or no?"

Use humor. "Maybe too many weeks of wet weather are turning our brains soggy. Can you run that by me again?"

The trick is to discover a way to signal that the information received is suspicious and that you'd like the person to try again to get it right — without having to directly confront the lie and the liar. Faced with a choice a second time, individuals will more often than not recalibrate the answer towards the truth, especially if they feel they will not be tarred for being less than 100 percent honest in the first response.

Lying is a fact of life in the workplace, and there's no point in denying it. Maybe we decide that it is a priority to shift our corporate culture towards more honesty, but in the meantime lies are what we have to contend with in managing people who have the potential for making our company great.

As Lily Tomlin's Edith Ann character likes to say, "And that's the truth."

*Peta G. Penson, Ed.D. is a principal with Human Factors, Inc. in San Rafael, California, an executive performance consulting firm. She may be reached at 415/388-8000.*

## THE EMPLOYERS GROUP

# Health Care Law Expected to Have Sweeping Effect on Industry

by Jeff Dodson

At the end of the last session of Congress the legislators passed, and the President signed, a number of new laws that affect employers and employees alike. A few of these new laws have a direct impact on employees and employers in California.

Highlighted in the media was the Health Insurance Portability and Accountability Act (HIPA) of 1996. This law will generally become effective on July 1, 1997, and has a sweeping effect on the health insurance industry.

Implementation of some aspects of the law will take some time and involve three different federal agencies. Health and Human Services (HHS) will focus on how the law affects group insurance companies. Department of Labor will issue rules on employer-funded group health plans. Treasury's Internal Revenue Service (IRS) will identify employer tax requirements and insurance company or bank reporting rules for Medical Savings Accounts (MSA).

Some provisions of the law will be split between federal and state agencies. States will have the primary enforcement responsibilities on most issues. States like California will be able to set up insurance risk pools and alternative risk mechanisms to accommodate the potential for those health plan participants that have the higher health care costs.

States will have to set standards for the small group health plan market. Several years ago California passed legislation, referred to as AB 1672, that covered employers with 50 or fewer employees and addressed some of the issues in this new federal legislation. Insurers are limited in setting rates for small groups covered by AB 1672 based on the health of the group. California has recently passed legislation concerning purchasing cooperatives for small employers. Employers should review benefit plans carefully as

they are renewed this year.

Under the new federal legislation on group health insurance plans, employers will not be able to exclude employees or dependents from the health plan on the basis of a pre-existing condition for more than 12 months (18 months for late enrollees). Persons who have been covered by other group health plans with a previous employer (without a gap in coverage of greater than 63 days) will have that exclusion period further reduced by the amount of previous coverage in most cases.

Group health plans must begin compliance with the pre-existing conditions exclusion limitations and non-discrimination rules on January 1, 1998. The AB 1672 pre-existing condition limitation rule is more restrictive than the federal rule.

Pre-existing condition exclusions generally cannot be used to limit coverage of newborns, adopted children or conditions of pregnancy. AB 1672 has no similar provision.

Evidence of good health cannot be a condition of eligibility for employees or dependents to enter a group health plan.

Terminally ill or chronically ill persons with a group life insurance plan can receive accelerated life insurance benefit distributions that are excluded from gross income for tax purposes. New provisions for accelerated death benefits took effect Jan. 1, 1997.

Employees of small businesses (under 50 employees) and self-employed individuals may be able to establish Medical Savings Accounts (MSA) in conjunction with "high deductible" health care plans. The IRS will allow a maximum of 750,000 participants per year to use MSAs. Medical Savings Accounts demonstration project conditions took effect Jan. 1, 1997.

Employers should also be aware that the new federal health care legislation requires them to provide employees with certifications of coverage for health care.

This new legislation focuses on making health care portable and continuous for workers. Employees who changes jobs and meet certain eligibility qualifications have to be accepted into a group plan or be offered an individual policy.

The key to the portability of insurance is the ability to track coverage for employees. Employers will have to provide some type of certification for employees as they move on to other jobs. The format for this certification has not been determined yet. But employers will have to track coverages as of Oct. 1, 1996.

Employers will be required to provide certifications as of June 1, 1997. The certification must be in a format understandable by the

employee and provide a signature of the employer to the accuracy of the coverage description. Employers are encouraged to work closely with their group insurance carriers to determine the best approach to this requirement. Anti-fraud and abuse control programs for all health plans took effect Jan. 1, 1997.

*Jeff Dodson is a staff consultant with The Employers Group, Los Angeles office. He has more than 20 years experience in human resources. This 100-year-old, employer-focused human resources management group has nearly 5,000 member firms in California, representing over 2.5 million workers. Dodson can be contacted by calling (213)765-3922.*



## BUSINESS PARTNERS

### "THE IMPLICATIONS OF TECHNOLOGY DEVELOPMENT FOR BUSINESS GROWTH AND EDUCATION IN THE INLAND EMPIRE"

a Business Partners Executive Briefing presented at Cal State, San Bernardino

April 18, 1997

8:30 a.m. - 5 p.m. in the Upper Commons, CSUSB

The purpose of this conference is to facilitate a continuing dialogue between educators, business leaders and public officials on:

- The role of industry clusters and technology consortia in promoting economic growth and development
- The importance of creating linkages among education, business and government to identify shared responsibilities and foster technology development in the region
- The core curricular needs of high schools, colleges and universities in high technology to prepare students for successful careers in business and the public sector
- The need for continuous collaboration to build economic foundations that create competitive advantages for industries in the Inland Empire

The speakers include: Dr. John Husing, a well-known economic and political analyst who will make the keynote address; Dr. Henry Piggis, President of Harvey Mudd College, who will be the featured luncheon speaker; Mr. Jon W. Slater, President and CEO, Optivus Technology, Inc.; University Medical Center; Dr. Noel Keen, Professor of Plant Pathology at UCR; Dr. William Frankenberger, Professor of Soil Microbiology and Biochemistry at UCR; Professors Shel Bockman and Barbara Sirotnik, Co-Directors of the Institute of Applied Research and Policy Analysis, CSUSB and Mr. Keith Lee, Director of Job and Employee Services Department, San Bernardino County.

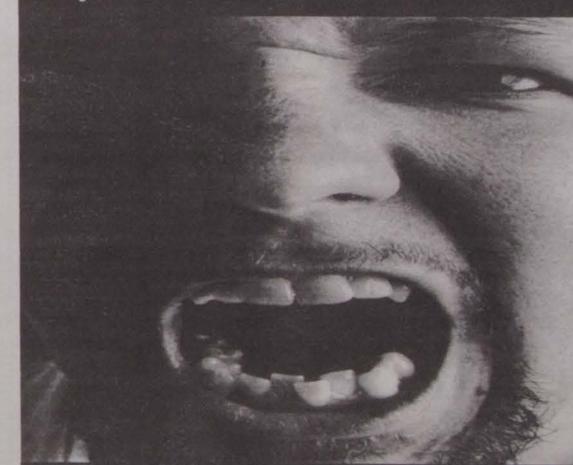
There also will be focus group sessions in the afternoon where educators will discuss with representatives of the public and private sectors the implications for technology needs, education, and training to prepare students for successful careers and promote economic growth and development.

For information and registration information, call Tanya Scott, assistant to Dean Mintz, at (909) 880-5771.

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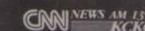
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## PEOPLE, PLACES AND EVENTS

## UCR Physicist Awarded Prestigious Sloan Fellowship

Antonio H. Castro Neto, University of California, Riverside, assistant physics professor, has been awarded a fellowship from the Alfred P. Sloan Foundation. He will study superconductivity, a scientific phenomenon that might one day lead to faster computers, better medical imaging equipment and even high-speed magnetically levitated trains.

The two-year, \$35,000 research fellowship is awarded by the New York-based Sloan Foundation to recognize outstanding young scientists and to support their developing research careers. The foundation awards the fellowship to 100 scientists each year.

Castro Neto, a theorist in the field of condensed matter physics, studies the interaction of electrons in solid materials. The movement of electrons is of great interest because scientists do not yet know why electrons are attracted to each other, a phenomenon that allows the negatively charged particles to move in a coordinated fashion through a superconductor, rather than randomly as in ordinary solids.

"Superconductivity is an immense challenge. The concepts that are going to come out of an explanation of superconducting materials will change the way we view nature," Castro Neto said. "And, it will have a great payoff. Perhaps I'm optimistic, but I think we can create new materials that can be useful for technological purposes."

Superconductors are materials that conduct electricity with no resistance. Until recent years, superconductivity has required extremely low temperatures. High-temperature superconductivity has been a topic of intense scientific activity since 1986, when two IBM scientists discovered a material able to superconduct at a relatively warm temperature — about 405 degrees below zero on the Fahrenheit temperature scale.

Since then, many scientists around the world have been working to raise the superconducting

temperature with hopes of finding or creating a material that will superconduct at room temperature.

Potential technological advances of high-temperature superconductivity include power transmission lines that conduct electricity without any loss of energy, more efficient household appliances, and super-fast computers.

Castro Neto, a native of Brazil, said the Sloan Fellowship will give him the freedom to study any theoretical issue of physics that interests him. He plans to use the grant award to study the phenomenon of superconductivity because "that's the topic that is exciting right now."

Castro Neto earned his Ph.D. in physics at the University of Illinois, Urbana-Champaign, in 1994 and was a postdoctoral scientist at the Institute for Theoretical Physics at UC, Santa Barbara, before joining the UCR faculty in 1995.

## Centennial Bank Hires Two VPs

Redlands Centennial Bank has named Sharon Roberts as its new senior vice president/professional banking officer. Roberts left Bank of America, where she served as vice president and regional business development officer. Roberts



Sharon Roberts

has more than 20 years of banking experience.

Roberts is active in community associations. Her involvement includes serving as a board member of Big Brothers of the Inland

Empire, Greater Riverside Chamber of Commerce, and Riverside General Hospital Foundation. Roberts has also served as vice chairman economic development - Greater Riverside Chamber, on the Chancellor's Executive Round Table at UCR, and as a member of the mayor of Riverside's Economic Alliance Committee.

The bank leader said she is thrilled to join Centennial Bank and "be able to be a part of such a premier performing bank. I strongly believe in the vision of the bank, which is dedicated to serving the banking and financial needs of businesses and professionals with highly personal and responsive service."

Centennial also recently hired Wayne Stair as vice president/commercial loan officer. He will be spe-



Wayne Stair

cializing in working capital, accounts receivable, and business equipment finance. He has served as vice president and manager of R.B. Mortgage Co. and vice president and branch manager of Bank of America.

Redlands Centennial Bank is a locally owned and managed bank specializing in small business and professionals at 218 E. State St., Redlands, with assets of \$50 million.

## Michael Wiles Named Vice President of KSL

Michael Wiles has been named

vice president of sales and marketing for KSL Real Estate Development. The announcement was made by Larry Lichliter, executive vice president of KSL Recreation Corp. and president of Real Estate Development.

"Michael is a seasoned professional with a proven track record in developing upscale private country club communities," Lichliter said.

Prior to joining KSL Real Estate Development, Wiles was senior vice president of sales and marketing for International Paper Realty Corp. of South Carolina, located on Hilton Head Island.

Wiles is a member of the Urban Land Institute and the Southeast Resort/Real Estate Council. He graduated from the University of Maryland with a bachelor's degree in marketing, and has a wife, Tamara Rube, and three children.

## Film Festival Honors Tom Martin

The Nortel Palm Springs International Film Festival recently honored Tom Martin, vice chairman of the festival's board of directors, with the Second Annual Rozene Award. The award is given for contributions to the festival which go above and beyond the call of duty. The award was first given to its namesake Rozene Supple, one of the founding members of the board of directors.

Martin has served on the board of directors for two years and generously donates billboards and bus shelter posters throughout Southern California to help promote the Festival.

A semi-retired advertising executive, he began Martin Communications in 1978, in Ventura, and it quickly became the third largest outdoor advertising company in Southern California. In 1993, Martin sold the Los Angeles and Orange County portion of the business, retaining the Ventura and Riverside counties operations.

continued on Page 30

## Council members gamble ...

continued from Page 5

"That's not what they are built for."

Many other cities share Watenpaugh's opinion that it's okay if a stadium loses money, because of its benefits in community pride and spin-off economic developments.

The oldest baseball stadium in the Inland Empire, Mavericks Stadium, cost the city of Adelanto about \$6 million initially and has lost the city from \$75,000 to \$150,000 annually in operating costs.

## Economic Developments

"It's [Diamond Stadium] brought in a lot of opportunities for other businesses," Watenpaugh said.

Lake Elsinore city leaders have touted development proposals that have resulted from Diamond Stadium and the success of the Storm.

Their statements mimic political thinking across the nation: major sports facilities lead to economic growth around those facilities.

By last summer Lake Elsinore was supposed to have had a new amusement park next to its stadium, a large raceway, and a paddle-wheel dinner cruise boat. But those stadium-related developments have not materialized.

Promoters blamed a lack of investors.

But in the right circumstances baseball stadiums can lead to economic developments, wrote Earl E. Santee, a senior vice president at HOK Sports Facilities Group, in the December 1996 issue of Real Estate Issues.

Coors Field, which opened in 1995 in Denver, Colorado, has attracted millions of fans who have packed neighboring restaurants, bars, and cafes in the lower downtown (LoDo) district adjacent to the field.

"LoDo, an historic district revitalized prior to the opening of Coors Field, has seen an upsurge in the number of restaurants of 140 percent since 1993, from 25 to 60," Santee wrote.

Santee wrote that the impact a new stadium will have on a city depends on its location and the parking design. If the stadium is located in a busy urban area, especially near a residential community, and the parking is spread out in structures which force people to walk or take shuttle buses to the stadium, then the foot traffic will lead to spending in neighboring businesses.

## The Gamble

It is up to Ontario politicians whether or not they are willing to bet the city's future on an arena, which may cost the city a fortune and generate little revenue.

Councilman Wapner said that the arena would be packed year

round, with two different teams' games, recreational use of the ice rink, and other events. He said part of the reason cities have lost money on baseball is that their stadiums are only used a few months a year during baseball season.

He may be right. But what if the city makes the same mistake as other cities and gives away too much stadium related revenue to recoup its costs?

It seems the real issue is whether fan enjoyment is worth gambling with a large sum of taxpayers' money.

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## San Bernardino County Awarded \$300,000 Grant for Drug Court

by Mathew Padilla

San Bernardino County convinced the federal government that it could use some help keeping drug offenders from repeating their crimes.

The county was one of 12 communities nationwide awarded a drug court improvement grant from the Department of Justice.

Officials learned last month that the county will receive a \$300,000 one-time grant. The funds will be used to enhance the county's drug court program in the city of San Bernardino and to help fund the Redlands Drug Court, which, at

press time, was scheduled to open this month.

County Superior Court Judge Patrick J. Morris, who presides over the San Bernardino Drug Court, said the program is a better alternative to incarceration for non-violent drug offenders: addicts who don't commit major felonies.

The program keeps addicts from committing more crimes by breaking their addictions, Morris said. How? By placing them in treatment programs and using mandatory drug testing to ensure the offenders remain drug free.

A failed drug test results in a stiff penalty.

"It keeps them committed to their recovery," Morris said. "Because if they don't, they go to jail."

The program goes beyond drug rehabilitation. Members of the program receive job training and placement, transportation, child care services, and are monitored after leaving the program.

The approach draws high praise from high places.

"This is a unique program that benefits the entire community by going to the root of the problem for these non-violent offenders," Congressman George Brown (D-San Bernardino) said. "Rather than

just constantly cycle these offenders through the corrections system, the San Bernardino Drug Court can literally help turn lives around. Their work reduces the need for incarceration and protects the community at the same time."

Despite the praise, the drug court only handles a small percentage of drug-related cases, Morris said. About 100 offenders are enrolled in the San Bernardino City program, and that court is only open part-time. The Redlands court is scheduled to be open part-time.

"We need drug courts in every court house," Morris said.

### At deadline

continued from Page 3

Ritmo is owned by El Dorado Communications, which will maintain ownership of its other Spanish station, KRRA Radio Ranchito.

#### San Bernardino Federal Agency to Hire Locally

The Defense Finance and Accounting Service Center in San Bernardino will hire local residents for the first time since it opened two years ago.

The center, which does accounting for the Defense Department, announced Tuesday, March 25, that it will add 20 people in the first few weeks of April to its work force of 360. By next year, it plans to add 200 people.

The agency has run out of Defense Department employees and wants to make an effort to hire people from the community, said Dave Coon, the agency's deputy director of administration.

Coon said the facility expects to be responsible for accounting services at four more Air Force bases and will need more employees. Openings are for accounting technicians, and salaries start at about \$21,000 a year.

#### UPS Workers Rally

A national campaign against United Parcel Service by its own workers was supported by a local branch during a rally outside the shipping company's Ontario International Airport hub Wednesday, March 26.

The teamsters want higher pay and more benefits. A major issue is the company's move toward part-time workers instead of full-time. Part-time pay is not enough to live off of, employees say.

At the top of the pay scale, drivers earn about \$20 per hour, while part-time workers receive \$8 per hour. The union hopes to get more.

The last UPS contract was in 1993. The deadline for a new contract is July 1.

#### Rialto City Council Supports Low-Income Housing

The Rialto City Council voted to give \$2.5 million to a low-income apartment complex. Part of the council's motivation is to maintain control of the project.

The council voted 4-1 in late March to use money previously set aside from a bond issue held for low-income housing to partially pay off a \$4.9 million construction debt by the Renaissance Village apartments on Glenwood Avenue.

The lone council member against the action, Mayor Pro Tem Ray Farmer, said the \$2.5 million was needed elsewhere. The remaining debt will be paid by ARCS Mortgage, in conjunction with the Federal National Mortgage Association.

The association sought total control over the project after the 144-unit complex fell below its targeted occupancy rate.

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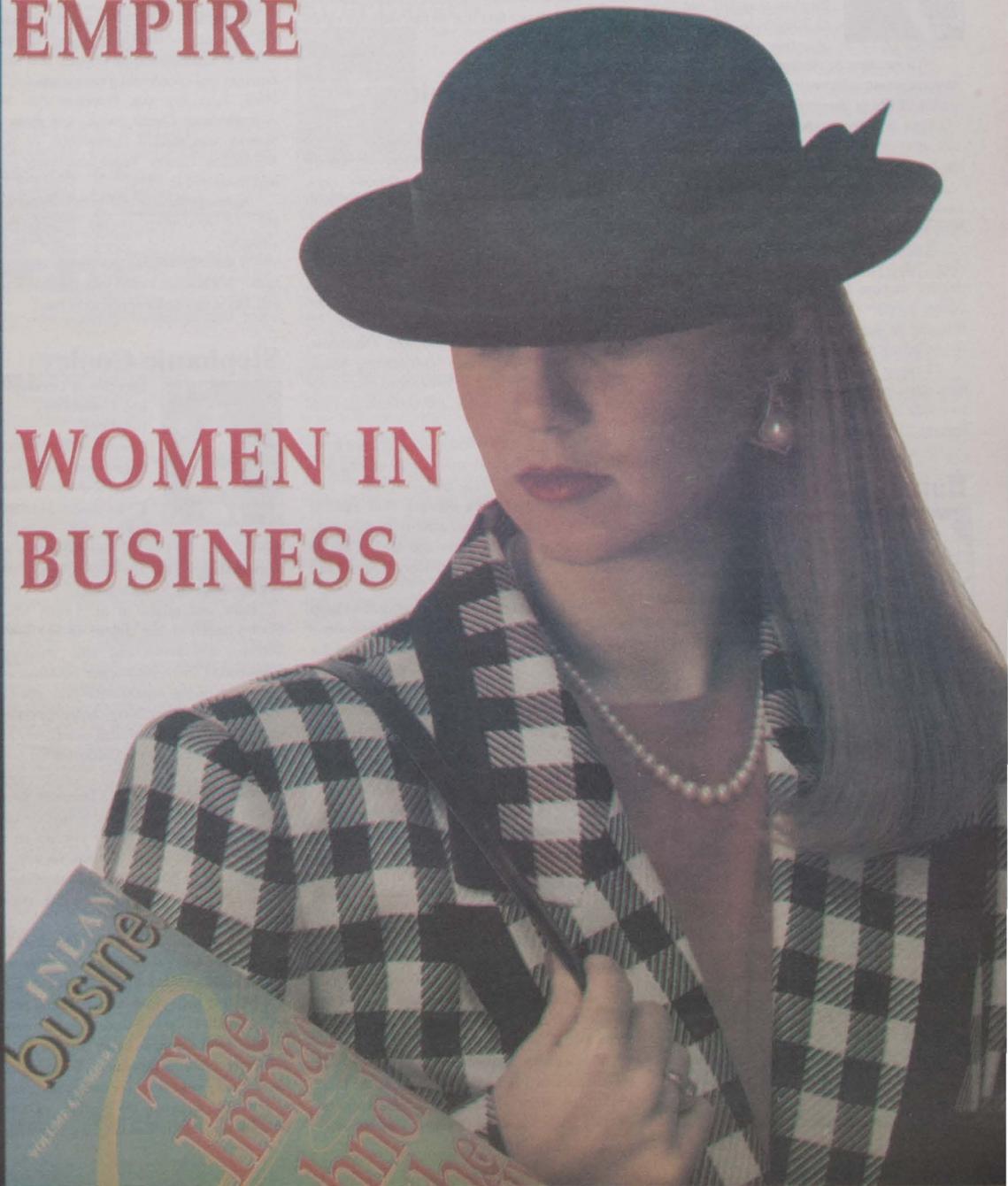
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## WOMEN IN BUSINESS



## WOMEN IN BUSINESS

### Katy Yslas-Yent

Mayor  
City of Barstow



Bringing her legal expertise to the city of Barstow was just one facet of Katy Yslas-Yent's prime objective.

"It's exciting to motivate others to become involved in our community and help improve the quality of life in Barstow," she said.

Born in Arizona, she was raised in Barstow and, after attending the University of La Verne, she came back and made it her home.

Yslas-Yent works for the superior court as a paralegal, and is married to Superior Court Judge Rufus L. Yent.

Having three children and four grandchildren, Yslas-Yent works diligently with the community making her primary focus geared to young people — helping them set goals and bridging the gap between the business community and young people.

"I enjoy the challenge of setting goals and then achieving them," she said. "I can create an atmosphere in which business will prosper well into the 21st century."

### Barbara Lee Crouch

Inland Empire Regional  
Manager  
The Employers Group



She is a "people person." Working in the human resource field for more than 23 years has made her so.

As a matter of fact, she's been considered an expert in the field by major colleges, universities, personnel and employers groups, chambers of commerce and other professional groups.

Frequently interviewed for her words of wisdom, Crouch has been quoted by newspapers, radio and television talk shows.

"I enjoy working with people, being involved in the community and helping our members resolve their employee problems," Crouch said.

The Employers Group has been in existence for more than 100 years and is the largest human resource management association in the United States. It serves nearly 5,000 member firms employing approximately 2.5 million workers — and Crouch has played a major role with its involvement.

"I enjoy working to make the Inland Empire and California a business-friendly environment," she said.

Crouch keeps her schedule busy. Serving on

the board of directors for the *Inland Empire Business Journal* as well as the Inland Empire Small Business Development Center, various employer advisory groups and educational advisory groups has kept her finger on the pulse of the community.

"This is always a constant learning process," she said. "It is a fact that no two days are exactly the same."

### Glenda L. Holt

Mayor  
City of La Quinta



When someone says, "Hey Mayor!" both Glenda and her husband, Jeff, turn around — it just depends on which city they are in as to which one will answer. If in Indio, you'll be addressing Jeff Holt. But, when in La Quinta, Glenda Holt will give you audience.

Born and raised in Southern California, Glenda Holt is a former "Outstanding Young Woman of America," and has carried that fervor for helping young people and children into her council and career.

"This has been a wonderful experience helping youth, families and seniors with needed programs and services," Holt said.

Sharing 13 children between Holt and her husband has prompted her activity in child-care organizations like the Boys and Girls Club of Coachella Valley, youth advisory boards and commissions.

Understanding the need for children to keep active, Holt founded the Kidsline, a home-alone hotline program sponsored by the city of La Quinta.

"La Quinta is not only a resort community, but a place where many people have come to raise their families," Holt said. "Being a part of this has been truly rewarding."

### Margaret S. Stewart

Retired Chairwoman  
San Bernardino County  
Republican Party



She's been called "Mrs. Republican," a title that she's earned throughout San Bernardino County. Whatever the cause, either a campaign or activity, Stewart has embraced the Republican political arena with a vengeance.

This tenacity is sparked by a fervor that was ignited back in 1939 when she became the third girl to be elected student-body president at Chaffey High School in Ontario. Despite over-

whelming criticism from classmates and school administrators, her perseverance paved the way for future female presidents.

Stewart and her husband formed the Chaffey Young Republicans Club in 1950 — starting with 10 couples and growing to 400 members within seven years.

Since then it has been a roller-coaster ride for Stewart — launching Young Republicans Clubs in San Bernardino, Imperial and Riverside counties and coordinating campaigns for George Bush, John Seymour, Governor Pete Wilson, Assemblyman Chuck Bader, and many more. Stewart was elected chairwoman of the San Bernardino County Republican Party in 1992 and re-elected in 1994.

Although Stewart briefly considered running for the Assembly in the mid-1960s, she abstained.

"I just like helping get people elected," she said. "It's not that I can't take the heat because I can, but it just never appealed to me."

### Stephanie Cooley

Director of Development  
and Community  
Relations  
Pomona Valley Humane  
Society and S.P.C.A.



She spends her time caring for "man's best friend." But for Cooley, that distinction applies to more than dogs — especially when it comes to talking about the humane society.

Born and raised in St. Louis, Missouri, Cooley received her degree in Spanish from Webster University and also attended the Universidad Ibero-Americana in Mexico City. This taste of the international flair got Cooley teaching high school foreign language classes for several years. After traveling extensively around the world, Cooley made California her home in 1979.

She worked for The Claremont Graduate School as alumni director and ultimately director of corporate relations before coming on board with the Pomona Valley Humane Society.

Working to further the understanding of all animals, Cooley produces a cable television show about animals.

"Animals have always been important to me, so I am very lucky to be able to combine my job with something that I enjoy," Cooley said. "It is gratifying to help promote responsible pet ownership and to know that thousands of companion animals' lives are made better because of that."

Community involvement is important to Cooley, who volunteers for numerous community activities including the planning of National Philanthropy Day in Los Angeles, serving on the

## WOMEN IN BUSINESS

board of the Cahokia Mounds Museum in Illinois, the Jose Carreras Society of America, and the Ontario Chamber of Commerce.

Currently, she is a member of Catholic Daughters of the Americas, and serves on the Ontario, California, Police Department's Youth Accountability Board. Cooley is a graduate of the Pomona Police Department's Citizen Police Academy and was a member of the 1996 National Council of Women Advisors to Congress.

### Rose Mary Faust

Co-Founder, Chairman of  
the Board  
Faust Printing



Faust Printing in Rancho Cucamonga has been serving its clients since 1962, with the concept of excellence and customer service as their hallmark.

"My Italian-born father had a saying that we have lived by in our business," Faust said. "One hand washes the other and they both wash the face — meaning if you help one another and work together, anything is possible."

She proved that when Faust was one of the first printers to produce 400- to 600-line screen and the only printer to produce a 900-line screen or high resolution printing. Through this advanced technology, they are able to provide their clients with a more exacting color reproduction and detail.

"Growing up with the Inland Empire for the last 36 years has been a pleasure," Faust said. "It has afforded us the opportunity to grow from a single press in the garage operation into a multi-million-dollar printing facility."

Faust resides in Hesperia with her husband, Paul Boyer, and has kept their five children involved with the family business.

When she is not churning the printing business, Faust is very much involved with the community. She belongs to the Rancho Cucamonga Chamber of Commerce, Corporate 2000 Council of San Antonio Hospital and the Inland Empire Ad Club.

Faust was awarded the Women Entrepreneur Award from the *Inland Empire Business Journal*, Certificate of Recognition from the county of San Bernardino Board of Supervisors, is listed in the U.S. Registry of Who's Who in Leading American Executives, and is on the Business Advisory Board for Assemblyman Fred Aguiar. In 1996 she received the Small Business Person of the Year award, for which she received a letter of congratulations from President Clinton.

"My life and work has been living the American Dream," Faust said. "I'm not saying

everything is simple and wonderful, but without hard work, sacrifice, believing and caring — what is there!"

### Margaret 'Peggy' Ruth Burnett

Nursing Supervisor  
Patton State Hospital



After Burnett served as the only woman in the U.S. Marine Corps' Reconnaissance Company in San Bernardino — with four jumps to her credit — she jumped into the field of nursing.

Achieving her A.S. from San Bernardino Valley College, she climbed on board with Patton Hospital in 1965, serving in their promotions department and as assistant to the director of nursing.

But nursing has assumed another venue for Burnett — taking on responsibilities with the Disaster Medical Assistance Teams — she joins fellow medical practitioners during natural or man-made catastrophic events, deployed to hurricanes, earthquakes, floods, and, most recently bombings.

Still, these disasters have not kept her from being involved with the United Way Campaign, being a speaker for Youth Educational Motivation Program for 10 years, providing medical care for Special Olympics, and being a member of a state team providing critical incident stress counseling to victims of disasters within the state of California.

### Kathy Davis

Supervisor  
First District, County of  
San Bernardino



Elected in 1996, Kathy Davis is serving her first term as a member of the San Bernardino County

Board of Supervisors, where she represents the largest district in the largest county in the United States.

"Solving today's problems with an eye toward the future is what I like best about serving as an elected official," Davis said.

Davis brought council experience with her, having served the residents of the town of Apple Valley as mayor, mayor pro tem and council-member.

She moved to Apple Valley in 1983 and shared her late husband's interest in flying — having attained her license and owning her own antique

aircraft. With the love of flying in her blood, Davis is a member of various antique aircraft clubs.

When her feet are on the ground, Davis is a member of the Business and Professional Women's Association, Apple Valley Rotary Club, the Hesperia Elks and the National Rifle Association.

Coupled with her duties as supervisor, Davis serves as a board member of San Bernardino Association of Governments, chairs the Mojave Desert Solid Waste Joint Powers Authority, is a member of the Board of Trustees of Southern California Water Committee, the Morongo Basin Transit Authority and the Mojave Desert Air Quality Management District.

"I am motivated by the incredible potential that the First District offers," Davis said. "By taking our resources and developing them into job opportunities and increased services, we can ensure today and tomorrow's quality of life."

### Debbi Huffman Guthrie

President  
Roy O. Huffman Roof  
Company



Roy O. Huffman Roof Company was founded in 1921 with a dream to provide "safe and secure" shelter for local homes and shops. That small beginning spawned a family-owned business that spans four generations of Huffmans and has grown to be one of the Inland Empire's largest commercial and residential roofing companies.

Guthrie became involved with the family business when her parents took it over in 1965 when her grandfather died after working the business for 44 years.

When her parents were killed in a plane crash in 1977, Guthrie was faced with a choice to disband the company or become its third generation family leader. At the age of 26 she made a commitment to her employees to not only continue the dream but make it thrive.

"It is most satisfying to carry on the tradition of the business' started by my grandfather," Guthrie said. "I am committed to excellence in the service that we provide and, along with my team, we work hard to maintain the reputation that we have earned over the past 76 years."

Guthrie saw new relationship opportunities in the Inland Empire roofing industry. One was to expand Huffman Roof into the public works arena. She targeted the state of California's Department of Transportation certification status and expanded the company's involvement in trade and professional organizations, creating new business networks that resulted in a new era

## WOMEN IN BUSINESS

of business growth.

"Marketing a service-oriented business in these days of tough competition is a true challenge and a strength of mine," Guthrie said. "It is fun to watch a successful campaign not only bring in new business but also enhance our excellent relationship with the communities that we serve."

Guthrie continues a three-generation family tradition of giving back to the community through her commitment to helping the area's youth, disadvantaged and educational institutions. She has been chairwoman of the Greater Riverside Chambers of Commerce, president of the Riverside Community College Foundation, and a member of the March Air Force Base Military Affairs Committee, Riverside YWCA Professional Women's Council, Riverside Civic Light Opera, Riverside Area Rape Crisis Center, and Childhelp USA, to name a few.

Guthrie has been recognized as the 1994 Entrepreneur of the Year/Small Business by Ernst & Young, 1994 64th district Woman of the Year by Assemblyman Ted Weggeland, and the recipient of 1996 California Association of Leadership Programs Distinguished Leadership Award, plus many more.

### Victoria M. Lee



**Director of Marketing  
Southern California  
International Airport  
(SCIA) and Victor Valley  
Economic Development  
Authority (VVEDA)**

Lee has more than 16 years of diverse experience in real estate. This includes asset management, leasing and sales, site selection, tenant relations and marketing.

These attributes have helped her in the development of George Air Force Base into a commercial airport and industrial complex after its closure in December 1992.

"The loss of the largest employer in the area devastated the community," Lee said. "I have a great sense of accomplishment to be part of the redevelopment team."

VVEDA is composed of the county of San Bernardino, the cities of Victorville and Hesperia and the town of Apple Valley. Lee was a part of the Air Force closure team established to close and turn over the base to VVEDA.

Being a licensed California real estate agent and partner in a local commercial real estate firm in Victorville has given Lee a good opportunity to keep involved with the community. She belongs to many professional and civic organizations, including being the vice president of the California Defense Facility Marketing Association.

But her involvement with the airport is a primary objective.

"Marketing the SCIA allows me to promote the best qualities of the high desert region as well as aid the communities by creating new businesses and jobs," she said.

### Linda Foy



**Chief Executive Officer  
San Bernardino School  
Employees Federal Credit  
Union**

Venturing from the green valleys of St. Joseph, Missouri, Foy has lived in sunny Southern California for 39 years — 25 of those have been spent in San Bernardino with her husband and two sons.

She attended Valley College, took business administration courses at California State University, San Bernardino, and graduated from Western Cuna Management School.

Bringing 25 years of experience in the financial industry, Foy is responsible for the overall administration and operations at the credit union.

"I enjoy the challenges of maintaining a small, friendly, family atmosphere while continuing to offer a full line of financial services to the credit union members," Foy said.

Complementing the "special rapport" Foy has with the credit union members is her involvement with several business and service organizations: the San Bernardino Chamber of Commerce, Highland Avenue Area Business Association, and Credit Union Executive Society.

Her enjoyment of people and desire to help others has prompted Foy's involvement in the Adopt-A-School Program and becoming a mentor for San Bernardino High School.

### Sandra Jane Forney



**Owner  
Impressions Gourmet  
Catering**

Forney began catering to people's needs at a young age — helping her family operate a successful resort in the San Jacinto Mountains.

Starting off as a short order cook in her family's restaurant, Forney honed her administrative skills during college as a manager of the Gaslight Broiler in Newport Beach, dealing with all aspects of customer service.

Forney spiced up the action with an administrative position at the Taco Bell Corporation at their Irvine corporate offices, managing accounts

payable, receivable and payroll for 24 restaurant units.

Her next position pointed Forney in the right direction when she went to work for Park Avenue Catering in Orange. There she managed and directed the organization's restaurants, gourmet catering service and an outdoor recreational facility. Public relations as well as marketing became a key issue with Forney as she represented the company at political and celebrity galas.

This exposure, combined with her expertise in the food industry, pushed Forney toward realizing her dream of owning her own catering service and, in 1984, it all jelled.

Now, making a good impression is even more crucial to Forney, who caters events ranging in size from two to 7,000 people.

"I enjoy taking a customer's idea and creating a fun-filled event," Forney said. "Whatever it be, a wedding, theme party or company picnic, no two events are the same."

Community involvement is a major role that Forney takes seriously. She is on the Council of Women Advisors to Congress, board of directors for the Ontario Visitors and Convention Bureau, advisory panel of the Guasti Community Schools, and advisory panel for the *Restaurant Business Magazine*, to highlight just a few.

Last year, Forney was voted Small Business Person of the Year by the Ontario Chamber of Commerce, and in 1995 was voted Leader of the Year by the Rancho Cucamonga Chapter of the Leads Club.

Whatever the event or involvement, Forney keeps her sights on being the best.

"Successful events demand more than just providing delicious food," she said. "The detail involved requires challenge and expertise. The end result is extremely rewarding."

### Leslie O'Hare

**Resource Coordinator  
City of Montclair**

Born in Colorado, O'Hare was raised in Northern California and got a taste of the southern half when she attended California State University, Fullerton. She graduated with a BA in liberal studies.

Making Southern California her home for the past nine years, O'Hare commutes from Upland to assume her responsibilities in Montclair, which include developing funds for human services programs, coordination of Montclair Youth Sponsorship Fund, liaison work with the school district, and staff facilitation of the Montclair Youth Accountability Board.

When she's not writing grants and developing programs, O'Hare keeps busy volunteering for the Mt. Baldy United Way, Wignall Gallery and Museum, and the Soroptimist International

## WOMEN IN BUSINESS

of Montclair/Inland Valley.

This involvement keeps her interaction with the community an on-going process.

"I enjoy providing opportunities for businesses to become involved in the city of Montclair's fund-raising events for at-risk youth programs," O'Hare said.

Serving on the board of directors for the Camp Fire Boys and Girls San Antonio Council, Inland Valley Resource Center, and the DA Center for the Arts has given O'Hare a high profile for networking.

"I especially enjoy connecting people to needed resources through the Montclair Community Collaborative, which includes youth, residents, businesses, schools, local and county government, non-profit agencies and universities," she said.

### Oralia 'LaLa' Flores



**Special Events  
Coordinator/  
Public  
Relations  
Representative  
Suzann's  
Flowers**

As an "ambassador of goodwill," it's no wonder that LaLa Flores has turned her public relations skills back into the floral industry.

After owning her own floral business for 18 years, Flores retired — in word only. She turned her efforts into the sweet smell of Suzann's Flowers after carefully scrutinizing the corporation.

"I did my research and chose them because they are successful, progressive and a wonderful group to be a part of," Flores said.

Being progressive is a personality trait of this woman, who was schooled in Spain and received her masters degree in public relations/marketing/business administration from the University of California, Los Angeles. She then spent eight years in the Crime Prevention Unit of the Los Angeles Police Department.

But public relations was always her key that opened the door into community involvement. Representing Suzann's Flowers, Flores attends the Chambers of Commerce in Ontario, Upland, Pomona and Rancho Cucamonga. She sits on the

Ontario chamber board. Flores also serves on the board for Executive Women's International, and is a member of American Woman's Association. And, even though she doesn't know how to play, she helps organize golf tournaments.

"My enjoyment as special events coordinator is the fulfillment I feel when I am able to help my clients turn their dream event into reality," Flores said. "As a public relations representative, I enjoy working with people in all fields. I love my life!"

### Sue Sundell



**Director of Business  
Services  
Chaffey High School  
District**

Knowledge may not necessarily be power, but for Sue Sundell it has been a lifetime of discovery and a key that opened other doors.

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## WOMEN IN BUSINESS

"My professional and community involvement is based on an idea which I think Winston Churchill first expressed — We make a living by what we get, but we make a life by what we give." Sundell said.

Sundell has acquired just about every acronym in education — earning a bachelor of arts degree in history from the University of California at Riverside, a master of arts degree in educational administration from California State University at San Bernardino, and an education doctorate in educational management from the University of La Verne.

Her quest for sharing knowledge initiated a 19 1/2-year term at Upland High School teaching history and involving her students in local government activities — earning her the Parent-Teachers Association Honorary Service Award. Sundell is also a part-time instructor at her alma mater in San Bernardino for the business management course.

Currently, Chaffey High School District keeps her going with the development and management of an \$82-million budget and the supervision of the San Bernardino County chapter of the California Association of School Business Officials.

"When I go to work each day in the district offices, I enjoy most the pride that comes from working with a highly professionally, ethical and dedicated staff," she said.

Living in Upland with her husband, Ron, and "one rotten cat," Sundell, ran for and got elected to the Upland City Council in November 1996.

But Sundell is not new to the political arena. She was the Upland Planning Commissioner for four years, treasurer of the Upland Youth Accountability Board, and secretary of the West End Republican Club.

In addition, Sundell is co-owner of Suntronics, a member of Rotary International and on the board of directors for the Inland Valley Chapter of American Red Cross and the Upland YMCA. She is very involved with the Chambers of Commerce — being a former president of the Montclair Chamber and active member of the Upland one.

These organizations, coupled with her political involvement, has Sundell very focused on who she is responsible to.

"As an elected official, my place of business is not in city hall — it's in the community with my 66,000 bosses," Sundell said.

### Shirley Pettis Roberson

Former Member of the U.S. Congress  
37th Congressional District

Native Californian, Roberson attended Andrews University in Michigan and the University of California at Berkeley.

In 1947, she married Jerry Pettis, with whom she pioneered innovative technologies in high-speed duplication of magnetic tape, culminating in the first use of tape in the automobile and the world-wide tape service to physicians, Audio Digest.

Roberson moved to Washington, D.C., in 1967, following her husband's election to Congress. At his death in 1975, she ran for the vacant seat and was elected to the 94th Congress. While there, she was a member of the Interior, Education and Labor, and Foreign Affairs committees. She served until her retirement in 1979.

"Following congressional retirement, I was asked to join four Fortune 100 corporate boards," said Roberson. "I love the challenge of corporate public policy and the great people with whom I work."

Roberson returned to the world of business, and has served on Kemper Group's various corporate boards since 1979, as well as the James S. Kemper Foundation Board of Trustees.

During the Reagan years, she was a member of the President's Arms Control Commission and the vice president of the Women's Research and Education Institute, as well as a trustee of Redlands University in California.

Roberson resides in Rancho Mirage with Dr. Ben Roberson, an anesthesiologist, whom she married in 1988.

Currently, Roberson serves as chair of the Loma Linda University's Children's Hospital.

"My chairmanship with the hospital foundation is rewarding on many levels," Roberson said. "Life is good!"

### Virginia M. Eaton

Director  
Wignall Museum and Gallery

Painting is in her blood, so it's no wonder that Virginia Eaton wound up with the museum and gallery.

She began her career as a visual artist working in the medium of painting and, prior to entering the museum field, established herself as a graphic designer.

Eaton began her 23-year-long tenure with the museum as an assistant director for six years. For the past 17 years, Eaton has been the administrative and artistic director — originating, curating and designing more than 220 exhibitions — establishing the institution and its innovative programs as a well-respected arts facility in Southern California.

But she doesn't reserve her talents for the museum only. Eaton serves as a managerial and curatorial consultant to numerous arts and educa-

tional institutions throughout Southern California. She has also served as a juror, both individually and as a panel member, for exhibitions, and as a panelist at local conferences.

Her fervor for the arts pushed her toward initiating the Montclair Foundation for History and Art and the Arts Council for San Bernardino. Eaton has written successful grants to local, state, federal and private funding agencies, including the National Endowment for the Arts, the National Endowment for the Humanities, the California Arts Council, the California Council for the Humanities, the Arts Foundation of San Bernardino County, Home Savings of America and Target Stores.

What spare time Eaton has left is spent with the California Confederation for the Arts, the California Association of Museums, the Western Museums Association, Westend Family Counseling, and Habitat for Humanity.

### Barbara Wilkinson

Partner  
wilkinson+partners, inc.



"It's not just what you say that stirs people, it's how you say it," is the motto of Barbara Wilkinson and the impetus behind wilkinson+partners, inc., an advertising, marketing and public relations firm.

"Business is tough enough without spending money on advertising that doesn't work," Wilkinson said. "We create advertising that works."

Located in Palm Desert, the journey there took some stops along the way in Chicago, Washington, D.C., and Los Angeles. A partner with the company since 1992, Wilkinson deals primarily with the financial end.

"However, I particularly enjoy watching the marketing and creative solutions evolve," she said.

### Carolyn Vogler

Manager  
Human Resources  
California Steel Industries



When California Steel started up operations in 1986, Carolyn Vogler started up, too.

Having been active in the human resources community for more than 20 years, Vogler has spent a large percentage of her time holding positions in manufacturing operations.

Her leadership in the human resource arena has awarded her the title of chairman for the

## WOMEN IN BUSINESS

PIHRA in two separate districts.

"Being a leader is exciting and a challenge," Vogler said. "In my job, I have the opportunity to not only be involved in human resources management, but to lead the way."

A strong proponent of mentoring for more junior human resource practitioners, Vogler frequently speaks at schools and organizations on the human resource profession and other matters relating to employee relations.

"Organizations all have access to basically the same technology and equipment," Vogler said. "What makes the difference in an operation is the human resource and the way that resource is managed and represented. When I leave this job and this company, I want it to be all the better because I was there."

### Faye Battiste-Otto



President and Chief Executive Officer  
American Forensic Nurses

She's tall and willowy, gentle and kind, and someone you would never think of as attending to the collection of forensic evidence from victims of sexual assault and child abuse. But Faye Battiste-Otto does not only that, but she trains other nurses in the collection of forensic evidence as well.

Born in Newfoundland, Canada, Battiste-Otto is a naturalized USA citizen. She received her education at the General Hospital School for Nursing, St. Johns, Newfoundland.

It was her extensive experience in emergency room nursing and medical-surgical nursing that prompted her to look at the "down time" officers had while accompanying victims in the hospital.

"The officers spent many hours in the hospital waiting for the victim to be examined," Battiste-Otto said. "I thought that they should be out in the community protecting me and let someone else stay with the victim."

On a trial basis, Battiste-Otto worked two jobs at the same time —

one as an emergency room nurse and another as a forensic nurse, collecting evidence that might otherwise be overlooked.

Her tenacity paid off and, in 1992, Battiste-Otto was awarded contractual work with law enforcement agencies out of Riverside, Los Angeles, San Bernardino and San Diego counties.

She was a founding member and a member of the board of directors of the International Association of Forensic Nurses, and in 1996 received the Pioneer Award in forensic nursing.

Battiste-Otto and her staff of trained nurses

have been instrumental in the conviction of rapists and sexual assailants. By using the culposcope, a 35 mm camera that can take close-up shots of damaged tissue, her nurses have been able to provide evidence that previously has not been available to the prosecutor.

"This has saved the tax payers money — not only by eliminating the down time officers were experiencing in the hospital, but by cutting court costs realized by long court proceedings," she said.

Married to John Carpenter Otto, a prominent

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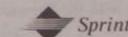
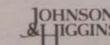
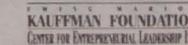
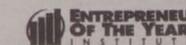
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# WOMEN IN BUSINESS

Los Angeles civil trial attorney, Battiste-Otto does not have any children of her own but finds satisfaction in helping children victimized by abuse or sexual assault.

"When people ask what I find most satisfying about a business that functions around the clock, seven days a week, I reply that it is the satisfaction of providing an innovative, cost-effective service to law enforcement and victims of violence," Battiste-Otto said.

## Tamera B. Parent

**Development Officer  
San Bernardino County  
Museum Association**

With eight years of experience in the fund raising field under her belt, Tamera Parent is in touch with people who volunteer their time at the museum.

Development officer for little more than a year, Parent has worked diligently in pursuing funding avenues available to the museum.

"I consider myself very fortunate," Parent said. "Not only do I affect future museum funding, but I am a part of an organization that touches the lives of many children in a positive and educational way."

Living in Riverside with her husband and three daughters, Parent enjoys camping with her family and travel. She also is a volunteer with California Riverside Ballet and a member of the National Society of Fund Raising Executives Inland Communities Chapter.

Prior to her position with the museum, Parent spent more than six years as area director for the American Diabetes Association, Inland Chapter.

## Lois K. Lauer

**Chairman of the Board  
Lois Lauer Realty, Inc.**

When Lois Lauer started her real estate business in 1976 with only two agents, little did she know it would blossom into four office locations with 11 on staff and more than 100 agents.

"In my years as a realtor, I have met so many wonderful people, many of whom have become dear friends," Lauer said.

After graduating from the University of Cincinnati with a bachelor of arts degree, Lauer arrived in Redlands with her husband in 1946.

Their two children, now grown, have become successful in their own right — her

son, James Lauer, Jr., is an attorney, and her daughter, Ann L. Bryan, is director of relocation and secretary-treasurer of Lois Lauer, Inc. Even Lauer's son-in-law, Vaughn S. Bryan, has joined the Lauer-family business as president. That is when Lauer became chairman of the board.

Her firm, represented in the cities of Redlands, Yucaipa, Loma Linda and San Bernardino/Highland, is the largest independent residential real estate broker in the Inland Empire.

"Within my offices, I have interplay with extraordinary people who are so bright and so caring, and who surround me with love," Lauer said.

Her real estate adventures have led Lauer into the community's lime light. She is a member of the Redlands, San Bernardino, Yucaipa, Banning/Beaumont/Cherry Valley boards of realtors and multiple listing services, as well as the California and national associations of realtors. She is also secretary of Inland Action, Inc., a member of the Assistance League, past president of the Redlands Symphony Association, past vice president of the Arts Foundation of San Bernardino and former trustee of University of Redlands.

"Because of my real estate activities, I have an opportunity to work in the community with movers, shakers and leaders," Lauer said.

Her hard work has won her the titles of Town and Gown's Woman of the Year for the Inland Empire in 1987, Montessori in Redlands Woman of the Year in 1985 and *The Sun's* Business Leader of the Year in 1994.

Her agency was ranked 252 by sales volume in the USA by *Real Trends*.

An avid golfer, Lauer seems to be hitting a hole in one with her agency, family and friends.

"Because my daughter and son-in-law are with me at the helm of Lois Lauer Realty, I love what I do, and I do it because I love it!"

## Patricia H. Birdsall

**Mayor  
City of Temecula**

She's got her ducks in order and her priorities straight in the town where balloons decorate the sky.

As the owner of her own bookkeeping service, Birdsall exemplifies a "stick-to-it-ness" in an industry that fluctuates with the business climate.

"I enjoy helping people keep their business records straight so that they know where their business stands," she said.

As mayor of Temecula, Birdsall has key objectives in mind for the betterment of the city.

"I want to attract clean industries and jobs to the community," she said. "Also on the agenda is to provide quality parks and recreation for residents, improving traffic circulation and revitalizing Temecula's Old Town area."

Birdsall has shown leadership in the city and loyalty from its residents — having been a councilmember since December 1989 and being the city's only woman mayor in 1992 and again in 1997.

She has served on the League of California Cities Community Services Committee, and on the Human Development Policy Committee for the National League of Cities.

Birdsall's volunteerism record reads like a who's who in Temecula — serving on the Temecula Rod Run, Temecula Valley Balloon & Wine Festival, Great Temecula Tractor Race, French Valley Air Fair, and the Temecula Rodeo. "I take great pride in what we have accomplished in this city over the last seven years," Birdsall said.

Putting in the hours of volunteer work is nothing new for Birdsall, who worked with the Navy Relief and the American Red Cross from 1960 to 1970 — receiving two awards for 500 hours and 1,000 hours.

She has been married to her husband, Richard, for 42 years, has four children and seven grandchildren.

## Deborah Mandabach

**Director of Public  
Relations/University  
Relations  
University of La Verne**

Deborah Mandabach likes where she's at — in the higher education arena where she's "surrounded by creativity."

"Here I can write to my heart's content and work with fascinating people in a setting that encourages creativity," Mandabach said.

An experienced professional in banking and health care services, Mandabach holds a bachelor's degree from California State University, Long Beach, and a master's degree from Claremont Graduate School.

Although she says that writing can be done in most any setting, Mandabach is content with her position at La Verne.

"Our mission for 106 years has been to provide quality education to a student body diverse in age, religion, ethnic and national origin," she said. "There is no finer calling than to support that mission."

She and her husband, Superior Court Judge Fred Mandabach, live in Loma Linda, where "their lives are ruled by two cats."

continued on Page 28

# Hotel Meeting Facilities

Ranked By Total Square Feet of Meeting Facilities

Facility Address City/State/Zip	Meeting Rooms: Total Sq. Ft.	Largest Meeting: Sq. Ft. Capacity	Year Built Year Renovated	Owner Headquarters	# of Rooms # of Banquet Rms.	Room Rate Range * May Be Seasonal	Amenities	General Manager Convention Contact Phone/Fax
1. Fairplex 1101 W. McKinley Ave. Pomona, CA 91768	12 300,000	105,500 10,000	1938 1992	L.A. County Fair Association Fairplex	N/A 247 11	\$129	GS,R,W,CB,H,RS,CR,I, S,X,F,I,SA,N,FP RV Park/Exhibit Halls/Hotel	Dale Coleman (909) 623-3111/865-3602
2. National Orange Show Events Center 689 S. "E" Street San Bernardino, CA 92408	10 186,000	41,000 5,100	1958 1992	National Orange Show San Bernardino, CA	N/A N/A	N/A	8 Facilities to Choose From on over 200 Acres, Catering On-Site	Corey J. Oakley (909) 888-6788/889-7666
3. Palm Springs Convention Center 277 N. Avenida Caballeros Palm Springs, CA 92262	16 100,000	66,000 4,000/9,000	1988 1992	City of Palm Springs	N/A N/A	N/A	In-House Audio/Visual, 400-Seat Lecture Hall, Food-Bev. Svc., Exhibit	James Dunn Teri Webb (619) 325-6611/322-6921
4. Westin Mission Hills Resort Dinah Shore/Bob Hope Dr. Rancho Mirage, CA 92270	22 75,000	18,000 2,500	1987 1990	TLS Partnership Rancho Mirage, CA	512 40 22	\$150-310*	C,F,FP,G,SH,LL,N,P,R,T,W,X B,RS,SD	Tom Cortabitarte Robert Atkins (760) 770-2101/770-2173
5. La Quinta Resort & Club 49-499 Eisenhower Dr. La Quinta, CA 92253	28 60,000	17,000 1,900	1926 1994	KSL Recreation Corp.	613 27 27	\$95-\$330	C,C,R,F,FP,G,SH,I,LL,N,P,R,RS,S,SA,SR,ST,T	Scott Deleco Michael O'Hearn (619) 564-4111/564-7656
6. Marriott's Desert Springs Resort & SPA 74855 Country Club Drive Palm Desert, CA 92260	33 51,000	24,816 3,050	1987 1996	Marriott Corporation Washington D.C.	884 51	\$150-395*	G,P,R,T,S,L B,FP,GS,H,I,N,RS	Tim Sullivan Sam Garcia (619) 341-2211/341-1872
7. Palm Springs Riviera RRC 1600 N. Indian Canyon Drive Palm Springs, CA 92262	21 50,000	19,670 1,800	1959 1992	RPS Resort Corp. Palm Springs	477 35	\$75-475	FP,N,C,FGS,T,LR,FL,X	Mac McNeill David Sullivan (619) 327-8311/327-4323
8. Riverside Convention Center 3443 Orange St. Riverside, CA 92501	14 50,000	20,800 2,000	N/A 1997	City of Riverside	N/A N/A	N/A	Exhibit Facilities, Large Grass Area for Outdoor Sports/Concerts, 20 min. from Ont. Airp.	Ted Wergeland Dan Welch, Cynthia Crehan (909) 787-7920/222-4706
9. Renaissance Emeraldale Resort 44-400 Indian Wells Lane Indian Wells, CA 92210	31 33,000	15,000 1,200	1989 N/A	Stouffer Cleveland, OH	560 44 31	\$145-1200	B,C,C,R,F,FP,G,GS,H,LL,N,OC,P,R,RS,S,SA,SD,SR,ST,W,T	Tim Tata Vicki Dienstkamp (619) 773-4444/546-9308
10. Wyndham Palm Springs 888 Tahquitz Canyon Way Palm Springs, CA 92262	14 25,000	12,500 1,500	1987 1996	Wyndham Hotels & Resorts Dallas, TX	410 158 14	\$99-280*	B,C,C,R,F,FP,G,RS,H,LL,N,P,R,SA,W,X	Guy Henley Susan Souza (760) 322-6000/322-5351
11. Red Lion/Doubletree Hotel 222 N. Vineyard Ontario, CA 91764	16 25,000	12,800 1,200	1981 1996	Doubletree Hotel Corp. Phoenix, AZ	340 15 15	\$89 up	B,C,R,F,FP,G,H,LL,N,P,R,W,X	Hermann Hastrup Tom Lewis (909) 983-0909/984-9776
12. Palm Springs Marquis Crownae Plaza & Resort 150 S. Indian Canyon Drive Palm Springs, CA 92262	16 23,000	9,500 860	1984 1995	Princess Hotels Intl. New York, NY	163 101 16	\$89-350*	B,C,C,R,F,GS,H,LL,N,P,R,T,X	John Federer Cindy Male (760) 322-2121/322-2380
13. Ontario Airport Marriott Hotel 2200 E. Hall Ontario, CA 91761	18 20,795	5,900 700	1986 1997	Outrigger Hotels Hawaii, HA	299 6 13	\$69-250	P,C,GS,R,W,H,RS,T,CR,I,S,X,F,I,SA,N,SD,FP,DC,SR	Jeffrey Brown Sue Gregory (909) 975-5000/975-5050
14. San Bernardino Radisson 295 N. "E" Street San Bernardino, CA 92401	8 19,000	12,996 1,300	1988 1996	Forster Hotels International San Bernardino, CA	232 13 13	\$100-225	B,C,R,F,FP,G,H,LL,N,R,FF,W,X	James Deskus Verlene Riddle (909) 381-6181/381-5288
15. Shilo Hilltop Suites 3101 Temple Ave. Pomona, CA 91768	12 18,000	5,500 700	1991 N/A	Mark S. Hemstreet Portland, OR	300 130 12	\$79-154	B,P,ST,C,W,E,CB,H,RS,CR,I,S,X,F,I,SA,N,SD,FP,OC,SR	Heinz Geher Risa Cruz (909) 598-7666/598-5654
16. Hyatt Grand Champions Resort 44-600 Indian Wells Lane Indian Wells, CA 92210	14 18,000	7,900 1,000	1986 1996	Grand Champions, LLC Indian Wells, CA	336 336 14	\$119-970*	B,C,G,P,ST,GS,R,RS,TL,S,FF,LL,SA,W,H,N,FP,OC,SR	Barry Kaplan Ellen Bailer (619) 341-1000/568-2236
17. The Inn at The Racquet Club 2743 N. Indian Canyon Dr. Palm Springs, CA 92262	5 17,000	4,000 450	1935 1991	Racquet Club, Inc. San Diego, CA	72 4 3	\$79-395	B,C,B,CR,H,I,OC,P,S,W,T	Bill & Dottie Bauder Dennis Ferri (619) 325-1281/325-3429
18. Marriott's Rancho Las Palmas Res. 41000 Bob Hope Drive Rancho Mirage, CA 92270	22 15,979	13,224 1,800	1979 1992	Marriott Hotels/Resorts/Suites Washington D.C.	450 25 25	\$70-240*	G,P,GS,R,T,F	Ronald Franklin Mike Falconer (619) 568-2727/568-5845
19. Palm Springs Hilton 400 E. Tahquitz Canyon Way Palm Springs, CA 92262	10 15,000	5,400 700	1981 1991	The Walters Co. Beverly Hills, CA	260 71 10	\$75-245*	C,C,R,F,FP,G,H,LL,N,P,R,T,W,X	Aftab Dada Eddie Velez (619) 320-6868/320-2126
20. The Claremont Inn 555 W. Foothill Blvd. Claremont, CA 91711	10 14,666	4,490 375	1962 1994	Empire Financial Spokane, WA	224 10 N/A	\$59-80	B,FP,N,D,GS,CR,LR,LL,H,W,X	Ruth Jones Greg Parry (909) 626-2411/624-0756
21. Doubletree Resort 67-967 Vista Chino Cathedral City, CA 92234	13 14,600	7,400 740	1985 1994	Doubletree Hotel Corp. Phoenix, AZ	289 13 12	\$95-235	CR,F,FP,G,GS,I,LL,N,P,T,R,H,X	Gerhard Bauer Valerie Bowman (619) 322-7000/322-6853
22. Lake Arrowhead Resort 27984 Hwy. 189 Lake Arrowhead, CA 92352	10 11,700	4,004 400	1981 1996	Arrowhead Joint Ventures Santa Monica, CA	177 4 4	\$119-399	CR,F,FP,G,GS,I,LL,N,P,R,T,W,OC,SD,ST	Ray Serafin Amy Walker-Davis (909) 336-1511/336-1378
23. The Ritz-Carlton, Rancho Mirage 68-900 Frank Sinatra Dr. Rancho Mirage, CA 92270	9 11,642	8,400 700	1988 N/A	Ritz Carlton Hotel Atlanta, GA	239 21	\$99-345*	B,C,C,R,F,FP,G,GS,H,LL,N,P,R,T,W	Scott Nassar Mark Podskan (619) 321-8282/770-7605
24. Sheraton Suites Fairplex 601 W. McKinley Ave. Pomona, CA 91768	13 11,519	6,400 800	1992	N/A	247 247	\$89-149	CB,FP 2 TVs in every Rm. Microwave	Bob Buescher Debbie Merja (909) 622-6220/622-3577
25. Ontario Airport Hilton 700 N. Haven Ave. Ontario, CA 91764	14 10,179	5,300 760	1985 1994	Chevron Corp. Huntington Beach	308 9 15	\$95-165	P,F,C,R,X,ST,GS,F,W,H,RS,CR,I,S,LL,NSD	Steve Winning N/A (909) 980-0400/941-6781
26. San Bernardino Hilton 285 E. Hospitality Lane San Bernardino, CA 92408	12 10,000	5,000 650	1972 1994	Carpenters Pension Trust Fund Los Angeles, CA	247 12 12	\$110-275	P,GS,R,W,H,RS,CR,I,S,X,LL,NSD,FP,Mini Fridge Comp. Am Coffee	Tim Jenkins Bonnie Rippengale (909) 889-0133/881-4299
27. Highland Springs Resort & Conf. Ctr. 10600 Highland Springs Beaumont, CA 92223	9 9,000	4,500 400	1984 1994	Highland Springs Resort Beaumont, CA	94 3 3	\$45-up	F,FP,G,GS,LL,P,R,T	Chuck Koski Group Sales (909) 845-1151/845-8090
28. Ramada Hotel Resort 1800 East Palm Canyon Drive Palm Springs, CA 92264	5 8,200	3,100 300	1970 1991	California Innkeepers Burlingame, CA	241 14 2	\$49-139*	CR,F,FP,G,SI,LL,N,P,R,S,SA,X	Paul Zech Audrey Dobson (619) 323-1711/322-1075

continued on Page 28

B=Business Service, C=Conceirge, CB=Complimentary Cont. Breakfast, CR=Corporate Rates, F=Fitness Facility, CH=Comp. Cockt. Hour, FP=Free Parking, G=Golf Course, GS=Gift Shop, H=Handicapped Rooms, I=In-Room Movies, L=Lounge N=Non-Smoking Rooms, OC=Outside Catering, P=Pool, R=Restaurant, RS=Room Service, S=Spa, SA=Sauna, SD=Senior Discounts, SR=Steam Room, ST=Satellite Television, W=Weekend Packages, T=Tennis, X=Transfers from Nearest Airport  
N/A = Not Applicable/WND = Would Not Disclose/na = not available. The information in the above list was obtained from the facilities listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

# WOMEN IN BUSINESS

continued from Page 26

## Leslie Saint McLellan



**Director of Marketing and Tourism  
Lake Arrowhead  
Communities Chamber of Commerce**

She has her feet firmly set on the ground, but her head is still in the clouds, which — at an elevation of 5,500 — is easy to do.

Leslie Sant McLellan doesn't consider marketing the communities of Lake Arrowhead as a job — but "a joy."

"There is always something to market here, whether it is our tourism, events, filming, or even the weather," she said.

Although McLellan was raised in Yucaipa, she had the mountaineering spirit inside. After graduating in 1981 with a bachelor of arts degree in English from University of Redlands, McLellan began working for the U.S. Ski Association. She wrote promotional material and developed specialized themed ski weeks for the 10,000 plus members of the association.

Requiring a lot of travel, the job got McLellan to consider "getting a real job" and, after five years with the association — and getting married — McLellan worked for the *Orange County Register* newspaper as a promotion manager.

But tourism was in her blood and she answered the call to the Lake Arrowhead Hilton Resort where she worked for the next four years, holding the position of director of sales and marketing. McLellan stayed on the mountain, making a lateral move to the chamber in 1991.

"I love doing this because it keeps my work very fast paced, constantly changing and above all — fun!"

McLellan is also on the board of directors for the Rim Education Foundation, the Lake Arrowhead Children's Museum, and Christmas in April, and is past chairperson for the Inland Empire Tourism Council. In addition, she is on the marketing committee for the Mountains Community Hospital.

McLellan and her husband have two children, Ian, seven, and Alec, two. In the midst of her busy schedule, she spends one morning every week working in her older son's classroom.

## Carolyn Hayes Uber



**President and Creative Director  
Uber Advertising & Public Relations**

For more than 21 years, Carolyn Hayes Uber has worked hard at making people successful at marketing their business.

Founding the agency in 1976, "with neither money nor experience," Uber worked her way through the recession that left many companies muttering about getting the most out of their advertising dollars or wondering if they really needed it at all.

But Uber persisted and today has a staff of 13 in offices and studios of more than 5,000 square feet.

Her client list covers a diverse selection from education, automotive, food, health care and horticulture.

"I enjoy helping clients identify their marketing needs and developing creative strategies to fulfill them," Uber said. "I love the work I do —

probably because it continually feeds my insatiable curiosity."

## Candace Hunter Wiest



**President and Chief Executive Officer  
Inland Empire National Bank**

Inland Empire National Bank is "in the money," and Candace Hunter Wiest is helping it to grow even more.

Wiest has been with the bank since 1988 and has seen it grow to approximately \$62,000,000 in assets and four branches.

Previously serving as a lender, branch manager, community reinvestment act officer, and the bank's credit administrator, Wiest was appointed president by the board of directors in June 1993. She has been a community banker for 16 years in California, Arizona and Nebraska.

"Each customer business has its own unique challenges and strengths, and I continually learn something new," Wiest said.

"I like being a community banker because I know that our bank contributes to making the Inland Empire a great place to live and do business," she said. "We make a difference."

Wiest makes a difference in more ways than one. She has been a member of the board for Alternatives to Domestic Violence and the Inland Empire Chapter of Make-A-Wish Foundation, and director for the Hospital Foundation and the Riverside Education Enrichment Foundation, to name a few. Her involvement earned her the title of "Woman of Achievement" in 1995.

# WOMEN IN BUSINESS

## Betty L. Cook



**Mayor Pro Tem  
City of Colton**

Leadership is something that Betty Cook does not shy away from.

Having been on the city council since 1992, she's also served as board member to several local and regional agencies, such as the Independent Cities Risk Management Authority, the San Bernardino Association of Governments, Inland Valley Development Agency, Solid Waste Advisory Task Force, to name a few.

"Leadership is responsibility," Cook said. "I accept it with pride."

Being a business woman for the past 30 years with Jack Cook Floor Company has involved her with major organizations as well as enhanced her position with the city council.

"Understanding diverse needs and decision-making requirements enables me to handle the challenges and responsibilities of an elected official," Cook said. "In serving the needs of my constituents I have gained their respect, trust and wonderful friendship. But what is more fulfilling is when you attend a school function and you hear the little voices of kindergarten children shout out, 'Hi, Betty.' That's when you realize you have made a positive impact."

## Patricia Siegel



**Senior Vice President  
Healthplan and Hospitals,  
Area Manager  
Kaiser Permanente-  
Inland Empire**

Patricia Siegel always knew what she wanted to do. At an early age, she set her sights on helping people, and what better way than in the healthcare industry.

"My personal career goal had a healthcare focus," she said. "Initially, it was to help people who were ill become well."

A graduate of the Highland Park School of Nursing, the University of Redlands and California State University at Los Angeles, Siegel has held a variety of executive positions during her more than 24 years with Kaiser Permanente.

Her tenure includes serving as hospital administrator of Kaiser Permanente's Orange County medical center, serving as the first hospital administrator for Kaiser Permanente's Riverside medical center, and associate regional

hospital administrator for the Southern California Kaiser Permanente regional offices in Pasadena.

"I believe that each individual should be given the opportunity to function at his or her highest level," Siegel said. "Being in a position where I can influence healthcare provides me with the opportunity to support achievement of the ideal. Seeing an elderly patient smile after a difficult procedure or a child regain consciousness after a bad fall is very gratifying."

"In my current position the healthcare focus has remained, however the breadth and depth have broadened to include a view that encompasses providing high quality, accessible healthcare in our communities."

Siegel represents the hospital in many ways. She is a member of several professional organizations, including the American College of Healthcare Executives where she achieved fellowship status, the Hospital Council of Southern California and the Healthcare Executives of Southern California.

Her community activities have included membership on a number of boards, including United Way, the American Cancer Society, the Girl Scout Council, and the Phi Kappa Phi Academic Fraternity.

## Barbara S. Hope



**Executive Director  
House of Ruth**

True to her name, Barbara Hope has given such care to the lives of battered women and children.

Used as a refuge against domestic violence, the House of Ruth employs caring individuals who help others through a difficult time — and Hope is encouraging them all.

"It is a joy to work here," Hope said. "The agency has a long history of providing quality domestic violence services and we are fortunate to have tremendous community support."

But Hope adds her own community involvement to further the cause. She is a board member of the California Alliance Against Domestic Violence, and co-chair of the Executive Directors Committee of the Los Angeles Domestic Violence Council.

Hope received her bachelor of arts degree from North Central College in Naperville, Illinois. Her teaching degree from Morehead University in Kentucky has come in handy as she has made several presentations at local, regional and state conferences. Her appearances on television and news shows, including XTRA and CNN, have always highlighted the need to address domestic violence and the service the House of Ruth provides.

"I find it rewarding as our services grow to meet client needs and we impact the lives of thousands of battered women and their children," Hope said. "I am fortunate to work with a wonderful board and staff that are intensely dedicated and inspire me daily."

## Karen E. Stein



**Mayor  
City of Corona**

Karen Stein believes in people. That is her motivation to be elected into office.

"The one thing that I enjoy most about being the mayor is 'the people,'" Stein said. "I have had the privilege of meeting and working with some very talented and interesting people."

Stein was elected to the city council in 1994. She is a former member of the Corona/Norco Unified School District Board of Trustees, the Corona Parks and Recreation Commission and the Corona Chamber of Commerce.

Recently appointed by Governor Pete Wilson to the Regional Water Quality Control Board - Santa Ana Region, Stein accepts the challenge saying that she is committed to problem solving.

"I really believe that solutions can be found when everyone comes to the table and works together," she said.

Working together is something that Stein knows a lot about having worked hard with her husband and four children raising an orchard of citrus and avocados.

## Glenda M. Bayless



**Owner  
Bayless Accountancy  
Corporation**

April showers may bring May flowers, but for Glenda Bayless, CPA, it brings tax deadlines, extensions, and working late into the night.

But she doesn't seem to mind. As a matter of fact, Bayless is more than eager to help people decipher the undecipherable tax laws.

"The tax laws are so complex now it is difficult for the average person to understand them without professional help," Bayless said. "I enjoy helping people solve problems."

With offices in Rialto and Victorville, Bayless has expanded her business to include consulting with clients to help them enhance the value of their business.

## Hotel Meeting Facilities

Ranked By Total Square Feet of Meeting Facilities

Facility Address City/State/Zip	Meeting Rooms: Total Sq. Ft.	Largest Meeting: Sq. Ft. Capacity	Year Built Year Renovated	Owner Headquarters	# of Rooms # of Suites # of Banquet Rms.	Room Rate Range * May Be Seasonal	Amenities	General Manager Convention Contact Phone/Fax
29. Holiday Inn Riverside & Convention Center 3400 Market St. Riverside, CA 92501	14 7,150	2,100 290	1987 1997	R.S. Holding Corp. Riverside, CA	291 16 16	\$109-288	B, F, R, W, H, RS, CK, I, S, X, P, L, N, SD, FP	Robert Moulten Rachelle Rentez (909) 784-8000/369-7127
30. Spa Hotel & Casino 100 N. Indian Canyon Drive Palm Springs, CA 92262	6 6,500	1,800 200	1963 1993	Agua Caliente Development Auth. California	230 20 4	\$59-189	CR, FF, GS, H, RS, R, N, P, L, S, X, F, S, A, SD	Ralph Thornton Bob Landry (619) 325-1461/325-3344
31. Indian Wells Resort Hotel 76-661 Hwy. 111 Indian Wells, CA 92210	7 6,000	4,800 380	1985 1992	L.R.K. West, Inc.	152 25 7	\$59-329	G, GS, P, R, L, F, X, S, I, RS, J, CR, W, H, CN, FP	Brad Weiner Susan Kieser (619) 345-6466/772-5083
32. Holiday Inn Hotel & Suites 3400 Shelby St. Ontario, CA 91764	7 5,000	1,500 120	1990	Ontario Hospitality Properties Ltd. Phoenix, AZ	N/A 150 7	\$89-105	Comp. Bk&f Buffet, Comp. Social Hour, BBQ Wed., 50 Suites w/Jacuzzi Tubs	Ken Silva Yanqie Esteban (909) 466-9600/941-1445
33. Pharaoh's Lost Kingdom Theme Park 1101 N. California Redlands, CA 92373	3 4,000	4,000 350	1996	Aladdin Entertainment Redlands, CA	N/A N/A 3	N/A	Gift Shop, Water Park, 4 Min. Golf Crs., Race Car Tr., Amus. Park, Indoor Playgr.	Rich Woodhouse Dan Ryan (909) 335-PARR/307-2622
34. Best Western Heritage Inn 8179 Spruce Ave. Rancho Cucamonga, CA 91730	3 2,900	1,300	1992	Mr. Goodman Great Western Hotels	117 10 3	\$69 up	Free local calls, prem. movie channels, official Quakes hotel, close to Blockbuster Pavilion	Timothy Hall Deanna Dosario (909) 466-1111/466-3876

B=Business Services, C=Concierge, CB=Complimentary Cont. Breakfast, CR=Corporate Rates, F=Fitness Facility, CH=Comp. Cockt. Hour, FP=Free Parking, G=Golf Course, GS=Gift Shop, H=Handicapped Rooms, I=In-Room Movies, L=Lounge, N=Non-Smoking Rooms, OC=Outside Catering, P=Pool, R=Restaurant, RS=Room Service, S=Spa, SA=Sauna, SD=Senior Discounts, SR=Steam Room, ST=Satellite Television, W=Weekend Packages, T=Tennis, X=Transfers from Nearest Airport  
N/A = Not Applicable, WND = Would Not Disclose, na = not available. The information in the above list was obtained from the facilities listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss Copyright 1997 Inland Empire Business Journal.

## People, places and events

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### Fallbrook National Bank Appoints New Director to its Board

Fallbrook National Bank announced the appointment of Philip D. Oberhansley to its board of directors. Oberhansley joins the



Philip D. Oberhansley

bank's eight current directors and is the second with business roots in the Temecula Valley.

Oberhansley is a current board member of the Temecula Valley Economic Development Corp. and the Murrieta Valley Foundation. In 1995 he was president of the Southwest Riverside County Bar Association. He recently left the board of the Temecula Chamber of Commerce and was honored with the President's Award at the chambers installation dinner for his significant time and dedication while a board member.

Oberhansley is a partner in the law firm of Lorenz Alhadeff Cannon & Rose, Temecula office. He holds a Juris Doctorate degree from Pepperdine University School of Law and a BS degree in finance from Brigham Young University. He is

a bishop in his ward of the Church of Jesus Christ of Latter Day Saints and lives in Murrieta with his wife, Christin, and their three children.

### Rialto Chamber Elects Executive Director

The Rialto Chamber of



Beth Ryan

Commerce has chosen Beth Ryan as its new executive director. Ryan was chosen from a list of 12 and brings 18 years of chamber experience to Rialto.

Her past chamber experience includes: executive vice president of the La Verne Chamber for 12 years, assistant manager of the Ontario Chamber and administrative assistant of the Chino Valley Chamber. Beth has also served as a director of the Western Association Chamber Executives.

"We look forward to having Beth lead the Rialto Chamber in an exciting era of business development and expansion in our city," said Jim Robertson, chamber president-elect.

For more information contact the Rialto Chamber of Commerce at (909) 875-5364.

# How Much Should One Person Forgive?

by Mathew Padilla

Linda Angona's life seems like a tale straight out of the Bible.

In the Bible, a woman asks Jesus Christ whether she should forgive seven times or seventy-seven times. He tells her to forgive seven times seventy-seven.

Angona forgives that much and more.

Her husband, Victor, was murdered during a robbery at his jewelry store in 1993. One of the three robbers was 16.

She could have let her anger and resentment turn her against violent, youthful offenders, but instead she studied the juvenile justice system and found a way to change it, at least a little.

Angona formed the Upland

Community Partnership for Youth Development, a youth-mentoring program which uses adult volunteers to spend time with youth and introduce them to new ideas and opportunities.

For her efforts with troubled teens and other commitments she was named 1997 Woman of the Year last month by State Assemblyman Bill Leonard (R-Rancho Cucamonga). She was honored at the State Capitol.

"Linda is a shining example of hard work, service, and commitment for the 63rd Assembly District," Leonard said.

She was honored and extremely surprised by the award.

"I didn't even know it existed," Angona, 44, confessed.

The award winner said that

family support kept her from becoming consumed by anger

15 and 20 toward the boy who took part in her husband's murder. She said the incident made her realize "that this population exists."

"I think we feel insulated," Angona said. But after a traumatic event "you realize this element is out there and perhaps something can be done to prevent it."



Linda Angona

Her program now has between 15 and 20 mentors, with 13 matched with at-risk youth and about five in the process of being matched. The mentors make one-year commitments and meet with their protégés for at least two hours per week.

In her spare time, Angona enjoys hiking, reading and running. She aspires to run in the Los Angeles marathon in 1998.

To get involved with the mentoring program call (909) 946-5683.

## The Cable Guy

Forget Jim Carrey, Jim Lawry is the real 'Cable Guy.' Not only is Lawry a leader at Comcast Cablevision, he also makes a difference in the lives of Inland Empire children.

As part of his duties as the



Jim Lawry

Valley Chapter of the American Red Cross, and he is a board member of the Chaffey College Foundation.

"By me belonging to these organizations Comcast can help them out," Lawry said. "It's a way of giving back to them."

Lawry describes his responsibilities as simply to "handle the public relations and image for the company."

But he also manages the Local Origination Department, which handles Channel 3 programming.

The cable guy got his start with local television when he worked as an intern for the company, then under a different name. He worked as a video technician, handling the lighting, the camera, and other equipment.

Lawry said he has seen Comcast grow from a local cable company, to a major cable and telecommunications firm.

He lives in Riverside with his wife, Renee, and their two children, 9-year-old Kaitlyn and 3-year-old Oliver. His favorite hobby is fly fishing, which his brother got him into.

Lawry is the chairman of the board of directors for the Inland

## CEO of the Year

Barbara Sheldon, executive director of Riverside's Orange Blossom Festival Association, won CEO of the Year for 1996 at the annual Polaris Awards last month in Riverside.

The CEO of the Year is awarded to a CEO/manager who demonstrates awareness of the importance of public relations and supports its principles and practices through a long-range effort during the year.

"I appreciate getting the personal appreciation for what is a community event," Sheldon said.

Sheldon is the executive director of the Ralphs/Food for Less Orange Blossom Festival, a celebration of Riverside's century-old citrus heritage as "The Town That Citrus Built." The old-fashioned, family-style festival is a recreation of the first Orange Day festivities, which took place around the turn of the century. The inaugural, modern-day festival, coordinated by Sheldon in April 1995, was deemed a great success, attracting more than 80,000 visitors to Riverside over a two-day weekend.

Sheldon has a Master's Degree in Public Administration from Cornell University's Graduate

School of Business. She was elected to the Banning City Council in 1986 and served as the city's mayor from 1988-1990. Other recent awards include the Good Morning Riverside Award in May 1995 from the Greater Riverside Chambers of Commerce and the Leadership Award in June 1995 from the Raincross Club.

The third annual Orange Blossom Festival, April 19 - 20, will feature the L.A. Circus, Geno's Funnies All-Star Comedy Show, Saturday evening fireworks, a family carnival, orange-flavored food and drink, Celebrity Chef demonstrations, and continuous live entertainment on five stages as well as costumed street performers, arts and crafts, and many other fun-filled events and activities.

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# WOMEN IN BUSINESS

continued from Page 29

With all of this going on, Bayless still finds the time to lecture on the aspects of taxes, as well as volunteer for many community activities. Currently, she is serving on the Board of Trustees for California State University, San Bernardino.

## Judith W. 'Judi' Battey



**District Manager  
Inland Empire Region  
Southern California Gas  
Company**

Judi Battey thrives on change — which is a perfect reflection of her position with The Gas Company.

"The electric industry will be restructuring in January 1998," Battey said. "This coupled with the proposed merger of Pacific Enterprises and ENOVA — parent companies of Southern California Gas Company and San Diego Gas and Electric — will mark a more dramatic change."

Battey began her career in January 1980 as an energy sales engineer in the Gas Company's marketing department. She joined the management ranks the next year as an engineer training specialist.

She moved through a variety of assignments, gleaning information and experience from being a sales supervisor, management planning administrator and management planning manager in human resources, facilities and real estate manager, and most recently strategic planning manager for the marketing department.

Her involvement with the community has gained her prestige, especially in 1996 when she earned the titles of Business Leader of the Year from the *San Bernardino County Sun* newspaper,

Woman of the Year, 31st district, from Senator Bill Leonard, and the Higher Education Award from the San Bernardino Area Chamber of Commerce.

Battey was also recognized by Southern California Gas Company for outstanding accomplishment.

## Vera Gold



**President  
KMNY Radio**

Hailing from England, with extensive professional training in both the realm of business and the realm of theater, Gold pools insight from these two fields and heads Money Radio, Inc., a financial news radio station.

Gold got her first taste of theater right out of high school while working as an administrative trainee for the Electricity Generating Board.

She performed on the concert circuit and soon came to the attention of the national theater, winning a scholarship to the Stage Career Center in London. Gold spent two years there.

Within her career, Gold worked for two years with Ella Fitzgerald, Count Basie, Oscar Peterson and Joe Pass. Later she met Buz Schwartz and together they formatted Money Radio, "the most innovative and unique radio format in the history of both the financial and broadcast industry," said Gold.

"I find it very rewarding when my listeners tell me that the radio format has helped them to move forward in their lives and succeed on many levels, including investing, budgeting, career development, business development, personal skills, and attitude development," Gold said.

## Evelyn F. Fry



**Special Projects Director  
Arrowhead Credit Union**

Evelyn Fry is on fire for her multimedia challenges. Currently responsible for multimedia corporate communications for Arrowhead Credit Union, Fry has created an innovative and exciting representation for the company.

"Today, we utilize computers to do the extraordinary things that we only dreamed of doing five years ago," Fry said. "We can combine video, sound and pictures to create dramatic animation that presents our message in a professional and captivating manner."

Graduating from Barrington College, RI, with a bachelor's of science in social work, Fry went on to Drury College, MO, and received a bachelor's of science in education, Magna Cum Laude — earning her the distinction of being listed in the national *Who's Who Among College Dean Students*. She is also a member of Kappa Delta Pi, a national honor society for educators.

Continuing her education doesn't keep Fry from community involvement. She has been the president of the San Bernardino YWCA, a member of the Rotary Club of Downtown San Bernardino, and on the board for the St. Bernardine Medical Center, to name a few.

With all these ventures under her belt, Fry still gets the biggest thrill out of creating dramatic multimedia presentations.

"Multimedia presents us with the most exciting and captivating marketing opportunities," Fry said. "The challenges are enormous and the opportunities are unlimited."

## SECOND Page 3

# Small Business Conference Coming to Inland Empire

by Mathew Padilla

A federal agency designed to help budding entrepreneurs start or expand their own business is finally coming to the Inland Empire.

For the first time, the Santa Ana office — which services San Bernardino, Riverside, and Orange counties — of the Small Business Administration (SBA) will host its annual small-business awards ceremony in the Empire.

And the SBA has decided to add a small-business conference to the award ceremony, normally held in Orange County.

"We felt we needed to do some economic development and outreach efforts in the Inland Empire," said Mary McCarren, public infor-

mation assistant. "That is why we decided to do a conference this year. Typically, the Inland Empire is an under-served area. Most federal agencies have offices in Santa Ana."

The conference, which precedes national Small Business Week in June, is entitled "Building Tomorrow's Economy Today." It is scheduled for Thursday, May 15, from 8 a.m. to 2 p.m. at the National Orange Show Banquet and Conference Center in San Bernardino.

The award luncheon alone costs \$30, and the entire day costs \$40. For more information call (909) 781-2345 ext. 24.

The main topics of the conference will be marketing, business

and personnel management, and loans. The event is being co-hosted by the Inland Empire Economic Partnership and the Inland Empire Small Business Development Center.

The addition of the conference comes in a busy year for SBA.

The Small Business Administration recently launched a national prequalification loan program for women. The Santa Ana office began the program in January and offers it in conjunction with CDC Small Business Finance Corp., a nonprofit agency.

As part of the program, if a woman is not confident she will be granted a loan to start or expand her business, CDC will help her develop a loan proposal. That proposal is reviewed by the SBA, and, if the federal agency believes it is solid, the agency will write a letter promising to guarantee a loan made by a bank.

Spokesperson McCarren said the program is often a big help to women. She stated that women often start service businesses which lack the collateral to back a loan.

National testing of the program began in 1994, and it has met with some success. Of the 1,276 applications received through September of last year, SBA issued 777 prequalification letters. Small

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## A House Divided

To hear Sam Crowe tell his story, Ontario City Hall became a house divided against itself and could not stand.

"The turmoil the city had gone through termed factions," said Crowe, the former city attorney who resigned last month. One of those factions "felt we weren't on their side. For political reasons, they wanted a change."

The embattled attorney blamed a previous recall campaign and the firing of City Manager Michael Milhiser for his alienation. He said council members wanted more control over their attorney.

"The city was not taking our advice on critical issues," Crowe said of his firm, Covington & Crowe, LLP. "The city wanted either new attorneys or a full-time city attorney."

Councilman Alan Wapner tells a different story. He said he does not see any relationship between the recall, the firing of Milhiser and Crowe's resignation. He said the city was looking into hiring a full-time attorney to see if it would be cheaper than paying by the hour.

"It would be better for city staff," Wapner said of having a full-

time attorney. "They are not going to feel like they are going to be billed for another question."

At the time of Crowe's resignation, March 10, City Manager Michael O'Connor was placed on administrative leave. About a week before those events, police served search warrants relating to a multi-million dollar contract.

Crowe said he was directed by the city council in 1992 to award a concession at the city-owned Whispering Lakes Golf Course to Ontario restaurant owner John Rose. The deal has come under fire as a conflict of interest because Rose has a business inside a building partly owned by Crowe.

Ontario police are investigating the possibility of embezzlement at the golf course's lounge.

The *Daily Bulletin* reported that O'Connor allegedly ignored repeated reports that the operation was mismanaged.

Crowe stated in his letter of resignation that "unsubstantiated" articles which appeared in the *Bulletin* "imply that there was something wrong with the way the

continued on Page 43

## Real Estate Boom Expected

The Inland Empire's real estate industry is on the verge of strong growth.

At least, that's what Michael Meyer, managing partner of E&Y Kenneth Leventhal's Newport Beach office, said during the University of California, Riverside's Seventh Annual Inland Empire Real Estate conference on Feb. 21.

"The Inland Empire is at the center of Southern California's business and industrial complex and will benefit from its strategic location as a warehousing, distribution, and manufacturing hub," Meyer said.

The real estate guru said the Inland Empire has "the three main ingredients for success: low cost land and plenty of it, low cost labor, and lower cost housing."

Put all the pieces together, and "the Inland Empire will be home to most of the speculative industrial space built in Southern California this year and probably for the next several years," Meyer said.

Meyer used staggering statistics to tell the story.

The Inland Empire has been absorbing about seven million square feet of industrial

continued on Page 35

## EDITORIAL continued from Page 6

But who is keeping an eye on these schools to ensure that they do not abuse their freedom?

Take the Victor Valley Union High School District and the Options for Youth Charter School as examples.

They have refused to release financial records related to that charter school, including travel expenses, contracts, invoices, credit card bills, and copies of checks written for the charter school.

Lawyers for two groups have maintained that because Options for Youth is a non-profit corporation its records are private.

But since the charter school is a public school by definition, its records are public. The California Public Records Act applies to charter schools, end of story.

Also, charter schools are fully funded with taxpayer money. By law, any non-profit entirely funded by the government must make its records available to the public.

Public schools must be open to public scrutiny. Charter schools are no exception, and allowing an exception would set a dangerous precedent.

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## Technology Center Expands in Ontario

California Manufacturing Technology Center (CMTC) celebrated the expansion of its Ontario office. The Hawthorne-based non-profit consulting firm hosted an open house on March 7.

CMTC helps small- and mid-sized manufacturers modernize plants, improve product design, and reduce waste, said Bob Bishop, public information officer. The result is higher profits for those firms.

The Ontario office, 2151 Convention Center Way, has grown

from one person in May 1996 to 18 people in February 1997. The office is located in the same building as the Ontario Chamber of Commerce.

"We've gone from working in the Chamber of Commerce kitchen to an office with 18 people," Bishop said.

Manufacturers with less than 500 employees generally can not afford the technical and business staff of larger manufacturers,

continued on Page 34

## Major sports facility announced ...

continued from Page 3

an 80-year lease on the property, a 28-acre site.

Atrium Vice President Barbara Foster-Henderson said the reason for the new sports center is "to provide the youth and adults of the Coachella Valley with an alternative to golfing and tennis."

The new facility will be named Palm Springs Sportsworld. The Palm Spring based developers hope it will feature NHL and NBA exhibition games and attract minor league ice and in-line hockey teams.

They also want to attract figure skating, concerts, rodeos, horse shows, and trade shows.

For recreation, the complex will feature a second ice rink, two in-line roller rinks, and a skate park for skateboarders and aggressive in-line skaters and bikes.

"This world-class facility in Palm Springs will bring a new,

exciting dimension of entertainment to our desert communities," Palm Springs Mayor Will Kleindienst said.

The mayor does not appear to be exaggerating. Along with the rinks and shows, the complex will offer sports medicine, martial arts, volleyball in the sand, batting cages, gymnastics, rock climbing, and arena soccer.

But wait, there is more. Architect Richard Battaglia has included a Festival Park, a miniature NASCAR drag racing track, and human sling shot, a bungee launch into the sky. Battaglia also included a 180-foot tower, creating a landmark for Palm Springs.

And there will be a restaurant, sports bar, virtual reality theater, and video arcade.

"We want to entertain everyone, not just athletes," Henderson said.

—by Mathew Padilla

## QUESTION OF THE MONTH

### Should water districts that imposed a surcharge for the drought be required to cancel their surcharge and refund those monies collected since the drought ended four years ago?

Calvin Good, Administrative Services Manager/Controller for the Monte Vista Water District

That's a mixed thing. We didn't do it. I assume they are trying to continue to promote water conservation. All water companies try to continue to promote conservation. We have to look out for future generations. It's a mixed bag. Just because we don't have a drought we shouldn't stop conserving. What happens if we have another drought down the road? We need to have sufficient water available.

Jeffrey Brown, General Manager of the Ontario Airport Marriott Hotel

What I don't know is what they are using the money for now since there is no drought. If there is no drought, why are we still paying for one. If they have built a surplus up for profit and the money has not gone back to the public in improved quality of water, then it should be refunded.

Diane Richey, General Manager of Palm Springs Country Club

It makes common sense that anytime there is no longer a drought, my question would be what are they doing with the money? As a golf course, it can be a substantial difference, the amount of money we can save without a surcharge.

Jason Spielfogel, Press Secretary for Assemblyman Brett Granlund

With any type of fee or tax that is raised for a specific purpose, once that purpose is fulfilled, that tax or fee should be lifted. But there are mitigating factors. For instance, if a water district is doing a capital project that will help assist it for future droughts and they are using the fee to help capitalize the cost of that, it might be justifiable. Just as long as they are clearly communicating to the public they serve what they are using the fee for. However, that does not mean that a district should sustain the fee for new drought projects. Once they finish whatever project the fee was raised for, then they should go to the voters and ask for fees for the next project.

## Technology Center ...

continued from Page 33

according to Bishop. To increase competitiveness and profit, many of these firms call CMTC.

"We are getting more than 300 calls a month for services," Bishop said. CMTC has worked with firms such as Walker Corp., Ontario; Danco Metal Surfacing, Ontario; Vemco Corp., San Dimas; Molding International and Engineering, Temecula; and Stackhouse, Riverside.

Bishop said CMTC has worked with 61 firms in the Inland Empire

and believes there are 7,000 small to medium-size manufacturers in the region, all potential clients.

Although the company receives federal funding through the National Institute of Standards and Technology, it still charges \$50 to \$125 an hour.

To reach the expanded office call (909) 460-5570.

—by Mathew Padilla

## Real estate boom expected ...

continued from Page 33

space a year. The empire has the lowest vacancy rate, six percent, in Southern California. Average rents went up eight percent in 1996 and have increased steadily over the past three years.

"With growing demand driven by business expansion, we expect

to see about five to six million square feet of new industrial space built in Riverside and San Bernardino counties annually," Meyer said.

Meyer's optimistic outlook is tempered for the housing industry. The Inland Empire's housing industry is coming back faster than Los Angeles County but behind

Orange and San Diego counties.

New home sales in San Bernardino County decreased from a high in 1988 of 12,000 units to about a fourth of that last year, Meyer said. The San Bernardino housing market will remain lackluster until stronger job growth resumes in Los Angeles County.

The return of office development will take a little longer, Meyer said. The Inland Empire's office vacancy rate is about 23 percent, where it has been for the last two years. Orange County's rate is 12.4 percent and Los Angeles County's is 18.7 percent.

—by Mathew Padilla

# Their Pocket or Your Pocket ... Your Choice

## METROFLEX<sup>SM</sup>

MONEY MARKET ACCOUNT...  
Annual Percentage Yield Survey

	10/30/96	11/27/96	12/26/96	1/29/97	2/26/97	3/26/97
<b>MetroFlex</b>	<b>4.70%</b>	<b>4.65%</b>	<b>4.65%</b>	<b>4.65%</b>	<b>4.65%</b>	<b>4.65%</b>
Averages of the three largest banks with offices in Upland	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%
<b>The Difference</b>	<b>2.29%</b>	<b>2.24%</b>	<b>2.24%</b>	<b>2.24%</b>	<b>2.24%</b>	<b>2.24%</b>

Source: Market Rate Insights (Mill Valley, CA). Largest banks are Bank of America, Wells Fargo Bank, Citizens Business Bank. Yields are based on money market accounts with \$10,000 minimum balance.

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## COMPUTERS/SOFTWARE

Crashes and Freezes, Part One  
Raiders of the Lost Page

by J. Allen Leinberger

Here is truth! You will crash. You will freeze. You will lose the great American epic as you hit the last punctuation point because an error of unknown origin has occurred.

The excuse of the Nineties is not that the dog ate your homework. It is that the computer ate it. And for every missing document there is some smug Dilbert co-worker who is waiting to ask you, "Did you back it up?"

So let's start from there. Backing things up used to mean that you had to have a hard copy of all of your information. Later, they came out with tape machines that let you keep a running copy of your input.

But as we got dumber, our computers got smarter. Yes, you should still make a floppy disk copy of your work. If it's a big file, you should invest in a Zip Drive. That way there is always something there to remind you. Even if you've made changes recently.

I have learned the hard way that by clicking two simple buttons I can save my deathless prose from an untimely death. On my Performa and my laptop, I press Command-S at the end of each paragraph. (On any Apple product, the Command button is the one with the Apple).

Now let's presume that you didn't make a floppy back up and you forgot to hit the Save function. Is this the end of the story? Does a better, younger person get your job? Don't answer yet.

Down the left side of my computer is a column called the Apple Menu. In there is a feature called Recent Documents. It can take you to your paper, but be warned. You may wind up going to an older version. If you made changes that were not saved, you may not get them. But it's better than nothing.

Then there is the Find File. On that Apple menu on the left-hand side, there is a Find File function. If you have Norton Utilities, you may also have the Fast Find function,

and under File in the upper left-hand corner is Command-F, which does the same thing.

If your document is lost somewhere in the computer, these functions can find it, if you gave it a name. If you never saved it with a name, it may well be in there somewhere but it is titled "untitled." You see it's not lost. It's just Untitled.

Now go through every file in every program and check all of the Untitleds. One of them may be the one you're looking for.

But wait, there's more.

If you have that program called Norton Utilities, you have Norton Fastback and Norton UnErase. These programs are designed to save and even recover lost or trashed programs. Go through it and you will find that there is stuff still in your computer that you thought was long gone. It may still be recoverable.

If you do not have Norton Utilities, the parent company put a free download on their Symantec Web site (Norton "Crash Guard" for Windows, "Crash Watch" for Mac).

There have been times when I have frozen, rebooted, and given up my page as lost when the printer rang in to ask if I'd like my page printed. Yes, it was deleted from the computer but the printer still had a copy.

And if by chance that hasn't saved you, then my last guess would be to look in the Trash Can.

Believe it or not, even with a crash or freeze, sometimes the page you were typing got dumped into the trash when the computer went down, and in the Restart process it got put into a Temporary File in the trash. There have been times when I have actually pulled it out and reopened it. It's a great feeling. Almost like finding Waldo in those pictures. No, it's more like finding the 3-D picture in the scrambled page.

And, finally, if you don't find your work in any of those places

## BUSINESS INFORMATION RESOURCES

## WEB SITES

Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture	http://www.atinet.org/aep
American Stock Exchange	http://www.amex.com
Bank@Home, Union Bank's Internet Banking Center	http://www.tdmi.com/usa
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California Assembly	http://www.assembly.ca.gov
California: voter and campaign info	http://tmx.com/inlandempire
California state government home page	http://www.ca.gov
City of Ontario	http://www.ci.ontario.ca.us
Enterprise for Economic Excellence, San Bernardino	http://www.eec.org
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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.

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## Computers/software

continued from page 36

pack up your pencils, take down the picture of your kids, and go home. Some 14-year-old will have your job tomorrow.

And you'll hear them exclaim as you walk out of sight. "You should always back up your work!"

## Late word in:

Last month I mentioned that America On Line 3.0 could not run

on regular (non-Power) Apples because they lacked the vital CFM-68K Run Time Enabler, whatever that is. As we hit the streets, Apple put that very same Run Time Enabler in an up-dated "Beta Test" version out for download on their Web site. Now we can run AOL 3.0, if we can get a line through.

Be watching for "Crashes and Freezes, Part Two...Phaser Banks are Off Line, Sir," coming soon to this magazine.

## Best-Selling Business Books

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

- "Clicking," by Faith Popcorn (Harper-Collins ... \$26.00) (2)\* A technique for knowing when a business idea is right
- "The Dilbert Principle," by Scott Adams (Harper-Collins ... \$20.00) (3) A devastating, though witty, view of modern business.
- "The Motley Fool Investment Guide," by David and Tom Gardner (Simon & Schuster ... \$24.00) (4) A not-so-foolish look at investing strategy.
- "Mean Business," by Albert J. Dunlap (Times Business ... \$25.00) (1) How to save a company by gutting it and selling what's left.
- "Wall Street Money Machine," by David and Tom Gardner (Simon & Schuster ... \$24.00) (6) Using formulas to determine your approach to investing.
- "The Road Ahead," by Bill Gates (Viking/Penguin ... \$29.95) (5) America's best known chairman peers into the future.
- "Dogbert's Top Secret Management Handbook," by Scott Adams (Harper-Collins ... \$16.00)\*\* Adams strikes again, this time at newly-appointed managers.
- "Leadership Secrets of the Rogue Warrior," by Richard Marcinko (Pocket Books ... \$20.00) (7) Business advice from a novelist and ex-Navy Seal.
- "Forbes Greatest Business Stories," by Daniel Gross (Wiley ... \$24.95)\*\* Achievements in business from the colonial period to now.
- "The Future of Capitalism," by Lester C. Thurow (Morrow ... \$25.00) (8) Where capitalism is going as a worldwide philosophy.

\* (2) — indicates a book's previous position on the list.

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

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## Sheraton Suites Helps Make Fairplex Popular Show Destination

by Sid Robinson

When the Los Angeles County Fair Association's board of directors mandated in the early 1980s that the grounds that host the Los Angeles County Fair be used for more than just the annual fair and a few weekend events, little did they know what they were starting.

After all, since its beginning in 1922, the L.A. County Fair had grown into the largest county fair in the nation, and there was little need for other activities on the grounds.

But things changed. Ralph Hinds, who served as president of the Fair Association from 1978-94, realized that the organization could no longer survive on the success of the fair alone. Several major construction and renovation projects later, the 487-acre facility now known as Fairplex is bustling with activity every weekend of the year. With consumer shows, trade shows, conventions, expositions, meetings, sporting events, agricultural events and much more, it has become one of Southern California's most popular and important events locations.

Short for Los Angeles County Fair, Hotel and Exposition Complex, the name Fairplex more accurately describes the facility as the top-notch, year-round events complex it has become, playing host to more than 300 different events each year.

Changing the name to Fairplex in 1984 helped to separate this new convention site and showplace from other fairgrounds, which are often thought of simply for their agricultural attributes. Not so at Fairplex, where colorful landscapes are in bloom from January through December, and where scenic fountains and tree-lined walkways lead to modern air-conditioned buildings and convention facilities.

Make no mistake—Fairplex is anything but a typical fairgrounds. Unlike any other, Fairplex boasts its own luxury hotel, a recreational vehicle park, an expansive, modern exposition complex, a nationally-recognized child development center, a world-class motor sports drag strip, an internationally-known

thoroughbred auction complex, a horse racing track, and parking for 40,000 vehicles.

"Fairplex truly has so many things which appeal to so many people that it is no surprise that 3 million people visit the facility each year for the fair and other events," said Jim Henwood, Fair Association president and chief executive officer.

Thanks to more than \$75 million in capital improvements to the facility since 1981, including the renovation of the exhibition buildings and the construction of the 247-suite Sheraton Suites Fairplex Hotel on the grounds, Fairplex has become a year-round convention, exposition, and automotive center. Its wide range of diverse and enterprising audiences attend trade and consumer shows, motor sports events, inter-track wagering, conventions, meetings, international equine auctions, and agricultural events.

"What separates us from other fairgrounds is the number and the quality of our year-round events," Henwood said. "The events we have here during the year are mostly targeted for specific audiences and they tend to have loyal followings among their special groups."

Key to the success of Fairplex as a convention and exposition center is the Sheraton Suites Fairplex, which opened in 1992 and has helped attract additional consumer and trade show business to Fairplex.

"The hotel is accomplishing what we hoped, and that is to increase the year-round business at Fairplex," said Mike Seder, vice president of finance. "Solely because of our ability to house people in a luxury hotel, we have been able to bring new conventions and trade shows to Fairplex. It has allowed us the opportunity to do a lot of new and exciting things, and the customer comments about the accommodations and service have been extraordinary."

While the hotel has helped Fairplex business, Fairplex has also helped build the Sheraton's business. Occupancy levels have

increased steadily since the hotel opened, and major events at Fairplex often times translate into sold-out evenings at the Sheraton.

The 247-suite hotel is the first all-suites luxury property opened by Sheraton on the west coast. Within the hotel are the Brass Ring Cafe, Banners Lounge, a business center, fitness center, gift shop, and an outdoor swimming pool. The Sheraton also offers an additional 11,000 square feet of meeting space.

Conveniently located less than 100 feet from the Sheraton Suites is the Fairplex exhibition complex. The buildings which house many commercial and competitive exhibits during the fair have been renovated into a state-of-the-art exhibition complex, allowing Fairplex to confidently compete with established local convention centers.

"Because Fairplex has several buildings of pretty good size and because of our tremendous acreage, we can be very flexible with the types of events we bring in," said Dale Coleman, sales and events manager. "Our grounds are practically a whole city within a city, and we have a central location convenient to most of Southern California."

With so much already happening at Fairplex and so much more to offer, the Fair Association has taken the first steps toward planning its future with completion of a planning process known as "Focus 2001—A Plan for the Future," a project designed to help organize and direct development at Fairplex.

"Part of what has come out of

this first year is that we know growth and expansion at Fairplex will be accomplished while we maintain our long standing traditions of service to the community," said Henwood. "We will also enhance educational opportunities through the fair, our events, and the child development center, and we will deliver quality family entertainment."

"Growth will be based on customer needs and expectations, and the success of Fairplex will hinge on delivering excellent service, increased value, and quality events that create memorable experiences for guests," he said. "Fairplex will build its customer base through targeted marketing, unique event production, select retail offerings, and professional facility management. Fairplex will remain a customer favorite and a 'must visit' location."

Henwood said the Fair Association will continue its position as a conscientious neighbor and a positive force in the community.

"The driving philosophy of this plan is that Fairplex is a customer-driven company that delivers the highest quality events that have a recognized value to our guests and neighbors," he said.

Four separate businesses—Equine, Conventions and Expositions, Production, and Development—have been established to create a structure that will assist the organization in accomplishing its goals.

Sid Robinson is the communications manager for Fairplex.

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## MANAGER'S BOOKSHELF

### The Making of a Blockbuster

"How Wayne Huizenga Built A Sports and Entertainment Empire from Trash, Grit, and Videotape," by Gail DeGeorge: John Wiley & Son, New York, New York: 1996: 354 pages; \$14.95.

There are many myths about Wayne Huizenga. He is not of Hispanic ancestry, but of Dutch forebears. He is not a native Floridian, but from Chicago. While his family had a track record of two generations in the business of garbage, Huizenga was not a silver spooner, but built his own trash-hauling business with loans from family and friends. Despite the reputation of trash-hauling in the New York area, Huizenga was never involved with the Mafia. He didn't need to be. His family was tough-minded enough to grow and thrive in the highly competitive trash-hauling business without any outside help.

Huizenga is the classic "type A" personality who parlayed a garbage truck into Waste Management, Inc., and fell in love with the art of doing deals. Along the way he collected and built Blockbuster Video and a menagerie of sports teams like the Marlins, Dolphins, and Panthers.

A classic example of the entrepreneur on the move, Huizenga's "secret" of success rests on far more than a tough-minded approach to negotiating. According to author DeGeorge, it rests more on four key elements. First, having

people in key positions that he trusts implicitly, usually men and women who are family members or long-standing friends. Second, doing a thorough job of getting all the details about the people and companies with whom he's negotiating. Third, meeting with the people he'll be negotiating with before they have any reason to realize that Huizenga wants to do a deal. Finally, the surprising amount of charm that Huizenga can exude that appears (and sometimes is) totally uncalculated.

The impression the author gives is that if Wayne Huizenga shows up at your business and invites you out for coffee, alert your accountant and attorney. You can look forward to some hard negotiating in the near future. In fact, you can only rely on three things: there's something valuable about your business that you don't see and he does; your idea and his of a fair price won't be the same; and he's measuring you, personally, because he has already done all the due diligence work on your company.

If Huizenga has a weak point as a businessman, it often comes after the deal is closed. He firmly believes in motivating his employees, especially his store managers, by offering them shares of stock in the company. Huizenga initially made a key blunder at Blockbuster. The carrot and pat-on-the-back technique that worked so well at Waste Management and elsewhere

didn't work with Blockbuster's 21-year-old store managers. It was an expensive lesson, but he learned that both carrot and stick are sometimes necessary as motivating tools.

With a track record of more hits than misses, Huizenga stepped up to bat with the Viacom deal. It was the deal from hell, and it sneaked around behind him so that Viacom shareholders actually acquired control of Blockbuster in pursuit of Paramount. Based on a positive opinion by Merrill Lynch on the fairness of the deal, the merger negotiations continued, although from Huizenga's viewpoint there was hardly any negotiating left to do. Some believe the fairness opinion dramatically undervalued Blockbuster, but for the first time Huizenga was in a box. He had already broken the cardinal rule for dealmakers: don't fall in love with your company. Huizenga loved Blockbuster, and it blinded him to

some harsh realities of business life.

Gail DeGeorge does an excellent job of tracking the growth of a classic entrepreneur and dealmaker. Although Blockbuster put a considerable dent in Huizenga's reputation as the archetypical master of the deal, DeGeorge points out that his wealth is still larger than the gross national product of a few Third World nations.

The real strength of the book lies in the author's ability to convey the driving force behind Huizenga. It's not the money, or more accurately, not just the money. The man sincerely loves the challenge of wheeling and dealing. He knows how, and it's doubtful he'll ever fall in love with another company again. So, if Wayne Huizenga invites you out for coffee, call your lawyer, then read the book before you accept.

—Henry Holtzman



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## House Members Begin Fight for Credit Unions

A bipartisan group of House members have put their support behind a bill introduced late last month, which would restore the membership freedom of credit unions taken away by a court decision last year.

Congressman George E. Brown, Jr. (D-San Bernardino) has announced the introduction of the Credit Union Membership Access Act.

Brown said the Act is "a bipartisan effort to ensure that hard-working, middle-class Americans are not denied the financial services they otherwise would receive through a credit union."

The bill essentially overturns the July 1996 ruling against the AT&T Family Federal Court Union in North Carolina by the U.S. Circuit Court of Appeals for

the District of Columbia. That court ruled that a credit union cannot have as members more than one group having "a common bond of occupation."

The appeals court decision to limit credit unions to one group of employees came as a result of fierce lobbying by banks, Brown said. The decision overturned 15 years of established National Credit Union Administration (NCUA) policy.

During the 1980s, NCUA began permitting credit unions to serve more than one employee group, as long as each group had a common bond.

About a third of the nation's 12,100 credit unions have extended service to groups other than their original membership. The banking industry, claiming unfair competition, has fought to restrict

credit union growth by suing federal and state regulators.

"Let's face it," Brown said. "Banks feel threatened. They view credit unions as being in the way of usurping more territory of the consumer market. The banks are out to cripple credit unions."

Banks generally lost their suits, until the appeals court decision.

The Membership Act seeks to turn the tide back in favor of credit unions and consumers.

"This legislation would reaffirm that a credit union may include one or more groups in its field-of-membership that are within well-defined geographic areas," Brown said.

The bill is a hedged bet against a Supreme Court ruling expected in 1998. The court

announced in February that it will review the case, probably during its fall term.

The bill is sponsored by a Republican on the House Banking Committee and its introduction was supported by 15 bipartisan members of the House.

If the bill is greeted with enthusiasm by both Houses, it could lead to a number of bills friendly to the banking industry, said Bert Ely, Virginia, the banking policy analyst who successfully estimated the scope of the savings and loan industry collapse.

"If the credit union bill really heats up this year, I think a number of financial modernization measures now being discussed in Washington could end up being attached to it," Ely said.

### Small business conference coming ...

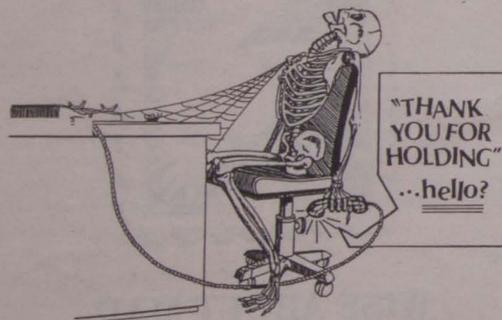
continued from Page 33

business owners received 575 loans, totaling \$58.9 million.

The Santa Ana office of SBA began a minority prequalification program in April 1995. Since

February 1997, that program has helped 51 minorities achieve loans totaling more than \$5 million.

"Those are loans which probably wouldn't have been made otherwise," McCarren said.



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## OPINION

### EXCLUSIVE TO THE JOURNAL Indian Gaming: A Simple Question of What Is Legal and What Is Not

by Governor Pete Wilson

The primary issue surrounding Indian gaming throughout California is not what is fair or unfair. It is not the contention between private enterprise and state regulation. It is not the aspiration of profit motive or the compassionate use of gaming profits to improve people's lives.

Rather, the most important fact regarding this issue is what is legal and illegal. It's that simple.

In 1984, California's voters enacted the California Lottery Act, which established a state lottery. At the same time, the measure placed a provision into our constitution prohibiting the kind of casinos now operating in Nevada and New Jersey.

In 1988, Congress passed the Indian Gaming Regulatory Act (IGRA), which authorized tribes to enter into agreements with states to conduct only those gaming activities permissible in the state. Since the state conducts lottery games, so can tribes that enter into agreements, otherwise known as compacts, with the state to do so. California cannot authorize slot machines, roulette, dice and other games because state law prohibits casino-type gambling.

The California Attorney General's Office estimates that more than 14,000 illegal slot machines are now operating on many of the state's Indian reservations. Moreover, these tribes have begun their operations knowing they can't do so without a compact, and they are also violating the state law against slot machines and the federal law against gaming of this nature without a compact.

Anyone who cares about the rule of law must conclude that this is an intolerable situation and

that California should work to prevent this illegal activity from continuing.

Although state law prohibits Indian tribes from engaging in illegal gaming, the state cannot enforce its law on Indian reservations. That is the duty of the federal government, and two of California's U.S. Attorneys have already ordered California tribes to shut down their illegal operations before May 1, 1997.

Many advocates of Indian gaming have attempted to frame the issue by ignoring these facts. They have also attempted to portray Indian gaming as a problem-free example of economic development and tribal self-sufficiency.

This does not change the central truth that whatever financial benefit Indian tribes derive from casino-style gaming, they are breaking the law, and the fact that it generates a profit does not make it excusable. If Indian tribes wish to better the human condition of their reservations, improve their schools and care for their elderly, there is no reason why they cannot engage in legal activities to do so.

There is a better way. According to our law, tribes can enter into an agreement with the state to authorize legal gaming activities. The Pala Band Tribe of San Diego County is now negotiating with the state of California to permit legal gaming on their reservation. These negotiations are not complete, but they serve as a model for other tribes to follow.

All Californians should enjoy equal opportunity to engage in any lawful activity they wish. As governor, however, I cannot ignore the law and its clear intent. While California stands ready to help all of its people seize more opportunity and create more for others, we must do this in a fair, inclusive and legal way.

### Wilson's Actions No Surprise to Native Americans

by J. Allen Leinberger

Whenever the Federal government says "let's negotiate," Native Americans should start packing their bags. This is not a problem of broken promises and wounded knees from a hundred years ago. It is a situation that exists today.

Over the last century the U.S. government has moved native tribes to some of the worst land available and, then, discovered that some natural resource like hunting or oil or even uranium existed on the land.

Finally, they gave the tribes absolutely barren land, even land that spread up the side of a mountain, and still the tribes survived. They had one thing that the government had given them that made their existence possible. They were sovereign.

Their nations are technically not a part of the U. S. Then, in 1988 the federal government passed a law that Indian nations would have to negotiate with the state that they are in for their gambling rights. How they justified that, I do not know.

Now, here in California, Governor Pete "Armstrong" Wilson has decided, under the 1988 law, that he can pull the plug on slot machines and video poker at the Indian casinos. I think the governor smells much wampum. The fact of the matter is that what

the tribal councils of California do is their own business.

As I said, they are technically NOT IN our state. And anything they do to get along with California is simply a gesture of good will on their part. Many tribes do not even have gaming on their reservation, but those that do, like the Casino Morongo, Soboba casino and the San Manuel facility, have made a lot of money, which, in turn, has gone to pay for tribal education, health benefits, and housing.

It has helped the other tribes in the area. It has even created jobs for non-Indians in those communities. You may not be comfortable with gambling on moral grounds, but that's a different issue. The fact is that the Native American tribes have been mighty successful at it when we took everything else away.

And now, like the oil and uranium before it, our state and federal governments smell money here, and they are trying to get their fingers into it.

There are those who believe that the Mafia is involved in Indian gaming. That has been proven untrue. It is Sacramento that is too involved. Last year people laughed at Pat Buchanan when he said we should build a wall along the U.S. border to keep the illegals out. Perhaps it is the Indian nations who should put up walls to keep California out.

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# Small Businesses Now Have a CFO at Their Fingertips

by Frank Han

Small business owners have an alternative to hiring expensive financial advisors and treasurers. Intuit's QuickBooks® small business financial software can perform many banking tasks easily,

cheaply, and at one's fingertips.

Union Bank of California's offering of QuickBooks fills the gap between *Bank@Home* personal finance software and *Union Banking Access TEAM*, designed for larger firms.

"QuickBooks is targeted for

small businesses with one to 30 employees," said Richard C. Hartnack, UBOC vice chairman. "This brings online banking and sophisticated financial management to smaller firms, which are probably the fastest growing part of the economy," he said.

The software enables firms to check bank account balances, transfer funds, make payments to anyone in the U.S., handle accounting tasks like invoices, sales records, customer contacts, time-management, inventories, payroll, and tax records.

"It's simple enough to use, so there's no need to struggle with accounting jargon and complex financial rules," Hartnack said.

UBOC is the largest commercial bank in the west to offer access through QuickBooks and is one of the few banks in the country to offer a range of alternative online banking software packages. QuickBooks, like *Bank@Home*, is supported by the Union Direct Banking Center (DBC) at (800) 796-5656. The DBC provides technical support and customer service and is open from 6 a.m. to midnight daily.

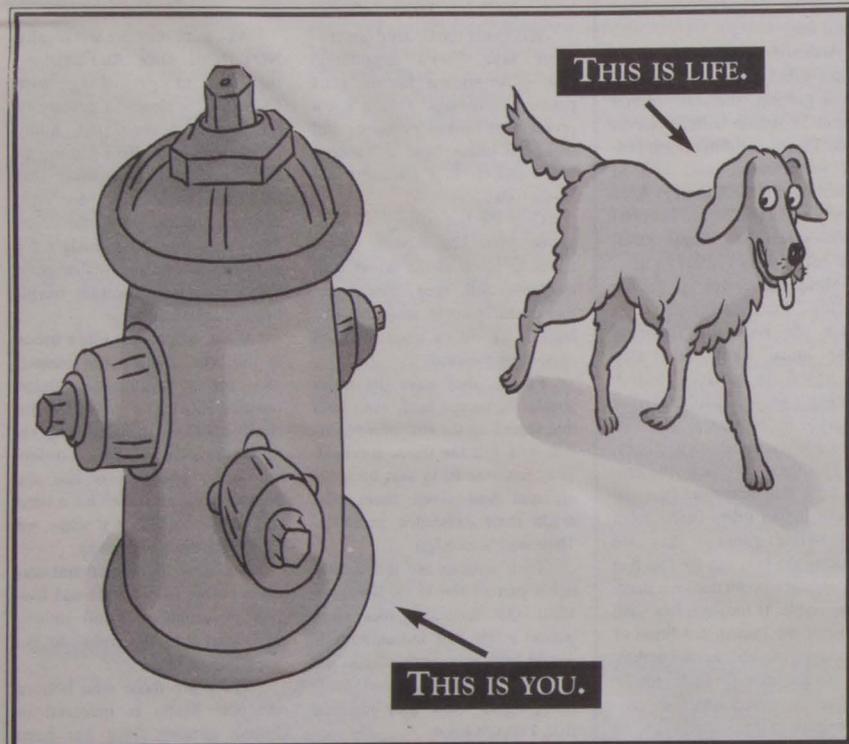
Many small business customers of the bank have incorporated QuickBooks into their financial operations.

"We've seen it help us a lot, especially at tax time," said one customer.

In rural areas like the Central Valley and Imperial County, farmers have said they appreciate the convenience of not having to drive for miles from a remote location to perform simple banking tasks. In addition, magazines including *PC Computing*, *Home Office Computing*, and *Entrepreneur* have awarded QuickBooks their highest marks.

The San Francisco-based UnionBanCal Corporation (NNM/UNBC) is the holding company for Union Bank of California, the third largest commercial bank in California with more than \$29.2 billion in assets. It has 238 branches in California, five in Oregon and Washington, and 16 overseas offices, located primarily along the Pacific Rim.

Frank Han is the director of interactive markets for Union Bank of California.



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## A house divided

continued from Page 33

original golf course contract was entered into and that there was an attempt by me to prevent an audit of the food and beverage business." He added, "Such implications are not correct."

He also said in an interview that the city was under a tight deadline to award the contract or it would have lost money.

Crowe stated that Rose "was not suggested by me. He was suggested by council members."

Councilman Wapner said he is not aware of any inappropriate behavior by Crowe regarding the contract.

O'Connor was placed on administrative leave and Crowe's letter of resignation was accepted by a 4-0 council vote, with Mayor Gus Skropos absent.

Police served search warrants at Rose's Miro Loma home, the Whispering Lakes Golf Course, and an Ontario restaurant he owns.

—by Mathew Padilla

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# Community Clinic to Open in Montclair

Kaiser Permanente Medical Center in Fontana recently gave a \$50,000 grant to Social Action Community (SAC) Health System to develop and manage a medical clinic in Montclair.

The new clinic was created to provide discounted health care services to low income individuals and families without medical insurance.

"Kaiser Permanente realizes that in order to build a healthy future, we must focus on the community as a whole," said Philip S. Carney, Jr., M.D., area associate medical director for Kaiser's Fontana center.

SAC, a nonprofit agency asso-

ciated with Loma Linda University, owns and operates community clinics in San Bernardino County.

The Montclair clinic is located at 5111 Benito St. and scheduled to open in May. Health services offered at the site will include physical exams, lab services, immunizations, and women's care, including PAP smears and pelvic exams.

The clinic is the result of a partnership that includes Kaiser, SAC, Montclair, and Mt. Baldy United Way.

"We had been looking for two years to identify a site," said Lori Drozd, director of public affairs for the Kaiser Medical Center in Fontana. "The folks in Montclair

had a community center where they were providing community services on a volunteer basis. They had the space."

Kaiser's Community Service Program was developed to improve the needs and conditions of the communities in which it operates. Grants are awarded to nonprofit agencies with special emphasis on providing health care to the indigent, toddler immunizations, and teen pregnancy prevention.

Kaiser provides health care services to more than 300,000 people in the Inland Empire and more than 2.2 million in Southern California.

# Local Program Gives Exports a Big Boost

A federally funded trade program has helped generate \$87.6 million in export sales in the Inland Empire and other Southland areas, a recent study shows.

Export sales by *La Trade* grew by 2.7 percent in January 1997 compared to December 1996, according to *La Trade's* Robert Ostrea.

Ostrea's report, released by the Los Angeles Chamber of Commerce in February, shows that the promotion program helped generate \$87,588,196 in export sales and helped create or preserve 1,320 jobs as of Jan. 31.

"International trade continues to be one of the driving forces in the economic rebound of Southern California," said Ezunial Burts, president and chief operating officer of the chamber.

*La Trade* is an export promotion and international trade program funded by a \$2.6 million grant from the U.S. Department of Commerce Economic Development Administration and administered by the chamber. *La Trade* assists companies with export counseling, marketing support and financing.

The program maintains five service center partners. In addition to the Los Angeles Chamber of Commerce, the centers include the Inland Empire Economic Partnership-Inland Empire Small Business Development Center,

Riverside; the Greater Los Angeles World Trade Center Association, Inc., Long Beach; the California Central Coast World Trade Center Association, Oxnard; and the World Trade Center Association of Orange County, Irvine.

For more information, check out the program's Web site at <http://tradeport.org> on the Internet. The site, named *TradePort*, offers on-line market research and economic data as well as trade leads for exporting companies.

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1. Associated Travel International 2990 Inland Empire Blvd. Ontario, CA 91764	\$24 million	23	90% 10%	United Airlines, Apollo Focal Point, American Airlines, Sabre	Corporate, Groups, Meeting Incentives, Leisure, Sports	<b>Kevin Martin</b> Vice President Operations/CFO (800) 969-2552/(714) 662-4985
2. Uniglobe Regency Travel/Cruise Vacations 701 N. Haven Ave., #110 Ontario, CA 91764	6.6 million	13	70% 30%	Apollo Focal Point	Business Travel, Cruises, Incentive Groups	<b>Jim M. Roberts</b> President (800) 727-9227/(909) 941-0100
3. Uniglobe Crown Travel, Inc. 268 W. Hospitality Lane., Ste.109 San Bernardino, CA 92408	4.1 million	8	70% 30%	Apollo Focal Point	Corp. Travel Mgmt., Cruises, Bus. Group Meet., Tours, Mun. Govt., Hosp., Schools	<b>Norman H. &amp; Eileen J. Monson</b> Owners (909) 888-9650/888-4497
4. Carlson Wagonlit Travel 3055 S. Archibald Ave., Ste. G Ontario, CA 91761	3.8 million	11	90% 10%	Apollo Focal Point Sabre	Corporate, Leisure, Government, International	<b>Teresa L. Bennett</b> Owner/G.M. (909) 930-6188/930-6195
5. Uniglobe Maxima Travel 3711 Main Street Riverside, CA 92501	3.5 million	7	80% 20%	Apollo Focal Point	Corp. Travel Mgmt. Cruises Groups	<b>Peggy Norton</b> President (800) 333-9420/(909) 784-6918
6. Uniglobe Proficient Travel 14726 Ramona Ave, Ste. 104 Chino, CA 91710	3.5 million	7	80% 20%	Apollo Focal Point, Trams Southwest	Cruises, Packages Complete Corporate Travel Management, 24-Hour Service	<b>Yeni Colf</b> Owner (909) 393-5459/393-5464
7. Mega Travel Inc. 2410 Wardlow Rd. #110 Corona, CA 91720	3 million	8	75% 25%	Sabre	Open 7 days a week	<b>Rose Mary Utesch / J. Johnson</b> President/Vice President (909) 371-MEGA/279-7798
8. V.I.P. Travel 2012 N. Riverside Ave. Rialto, CA 92376	3 million	5	55% 45%	Apollo Focal Point	Small Business, Group, Cruise, Corporate, Incentive	<b>Barbara Ott</b> Owner (909) 874-1750/874-0926
9. Roadrunner Travel 74075 El Paseo Palm Desert, CA 92260	2.5 million	9	70% 30%	Apollo	Corporate, Cruises, Business Travel, International Air	<b>R.B. Rickert</b> President (619) 346-5665/346-5668
10. Jarvinen Travel 27311 Jefferson, Ste 101 Temecula, CA 92590	2.4 million	5	40% 60%	Apollo Focal Point	Cruises, Tours, Groups International Air	<b>Lisa Serina</b> Branch Manager (800) 969-6889/(909) 676-8579
11. Jones Travel Associates Inc. 2335 W. Foothill Blvd., Ste. 20 Upland, CA 91786	2.3 million	7	10% 90%	Apollo Focal Point TS2000XL	Cruises/Family Vacations, Tours, Honeymoons, Specialty Vacations	<b>Mary N. West, CTC, MCC</b> President (909) 920-9093/920-0339
12. Interworld Travel & Tours 6745 Carnelian Alta Loma, CA 91701	2.2 million	6	60% 40%	Sabre	Groups/Incentives, Corporate, Leisure, Cruises	<b>Linda Parrish, CTC</b> President (909)987-9000
13. Rancho Travel, Inc. 27491 Ynez Rd. Temecula, CA 92591	1.6 million	5	20% 80%	Sabre	Leisure, Vacations, Cruises, Tours, Fits, International	<b>Susan Cohen</b> President (909) 676-4141/676-4227
14. CTN Bonnie's Travel Service 12125 Day St., Ste. V213 Moreno Valley, CA 92557	1.1 million	3	25% 75%	System One	Tours & Cruises Full Service	<b>Kim Barneh</b> President/Manager (909)274-0820/274-0829
15. Escape Travel 9000-106 Foothill Blvd. Rancho Cucamonga, CA 91730	WND	4	50% 50%	Apollo Focal Point	Full Service Free Delivery	<b>Jane Forsyth</b> Owner (909) 980-3631/980-6178
16. Anderson Travel Service 700 East Tahquitz Palm Springs, CA 92262	WND	50	10% 90%	Sabre	Travel, Cruises Groups	<b>Lois Anderson</b> Owner (619) 325-2001/325-5127
17. Tradewind Cruise & Travel 73425 El Paseo, Ste. 24A Palm Desert, CA 92260	WND	na	na	Apollo	Cruise, Hawaii, Europe, The World	<b>Patricia Patzner</b> Owner (619) 340-1111/340-6525
18. Corona Travel Service Inc. The Cost of Business Centre 98 E. Grand Blvd. Corona, CA 91719	WND	8	40% 60%	Sabre	Air, Rail, Tours, Cruises, Corporate Group/Incentive Complete Travel Management	<b>Sean Khan</b> President (909) 737-7000

Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

## Women Becoming Powerful Force in Economy

Women-owned businesses are expanding like an atomic mushroom cloud from a bomb detonating on the Inland Empire and each of the top 50 metropolitan areas in the United States, according to a study by the National Foundation for Women Business Owners (NFWBO).

In Riverside and San Bernardino counties, the number of businesses owned by women increased 122 percent between 1987 and 1996, the study, released late last month, shows.

The report, sponsored by Wells Fargo Bank, also shows that the number of women-owned businesses in the Riverside area more than doubled over the past nine years, employment more than tripled, and sales increased more than three-fold.

As of 1996, Riverside-San Bernardino's 82,600 women-owned enterprises employ 127,100 people and generate over \$15 billion in sales.

"This substantial growth in both sales and employment of women-owned businesses shows how significant they are to the economic health of their communities," said Susan Peterson, NFWBO chair.

The results are based on the U.S. Census Bureau surveys of 1987 and 1992 and assume the growth rates between those surveys would continue at the same pace through 1996.

The Inland Empire numbers reflect a nationwide explosion of businesses owned by women. California has led that growth with more than a million women-owned businesses employing 2.3 million people.

"This study is one more wake up call for all of us who are doing business with small business," said Lucile Reid, an executive vice president with Wells Fargo Bank. "It is clear that women business owners are a powerful and viable economic force that is rapidly transforming the face of small business in America. At Wells Fargo, we've responded to this amazing growth by creating a \$10 billion, 10-year women's loan pro-

gram to fund continued expansion."

As of 1996, nationally, there were nearly 8 million businesses owned by women, employing more than 18.5 million people, and generating close to \$2.3 trillion in sales, Peterson said.

The success of female entrepre-

neurs is a result of a change in culture, said Janet Palmer, a member of the national board of directors of the National Association of Women Business Owners (NAWBO).

"We are reaping the benefits of what started as the women's revolution," Palmer said.

Palmer, who is the president of

a communications firm she founded, also attributed the rise of women-owned businesses to a refusal to accept the infamous "glass ceiling" in corporations.

"Women who are bright and capable are still finding that they

*continued on Page 46*

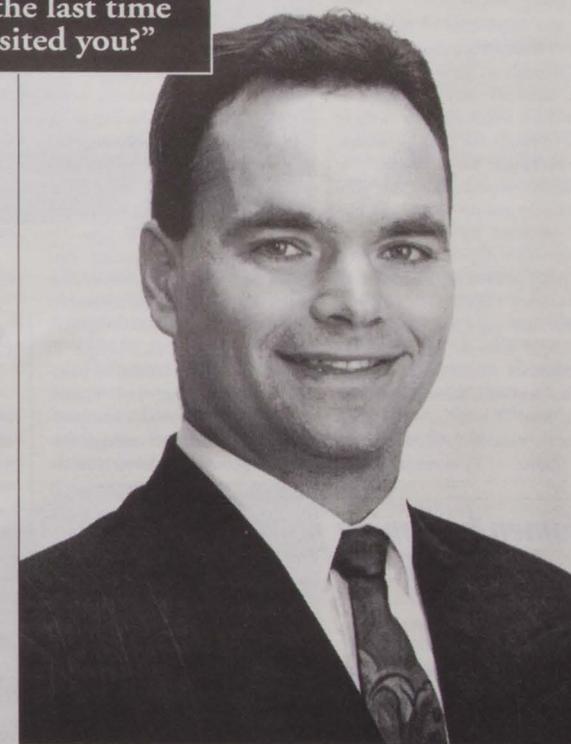
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## 'Bad Faith' Filings in Bankruptcy Cases

by Lazaro E. Fernandez

Neither Chapters 7, 9, 11, 12 or 13 of the Bankruptcy Code contain an express "good faith" filing requirement. However, as a result of case law, a requirement of "good faith" is imposed as a threshold condition to the right to file and maintain a bankruptcy case under all chapters of the Bankruptcy Code. For example, a lack of good faith is a valid cause for dismissal of a Chapter 7 petition, as well as any other petition filed under any other chapter of the Bankruptcy Code.

The imposition of the "good faith" standard is a counter-balancing measure to the automatic stay. The automatic stay is a statutory injunction issued upon the filing of any voluntary bankruptcy petition. In exchange for receiving the numerous protections of the automatic stay and the discharge benefits afforded by bankruptcy, a debtor must respect and abide by the processes and procedures of the Bankruptcy Code and Bankruptcy Rules and must be candid and forthright with the court and the creditors of the estate. If a bankruptcy petition is found to have not been filed or maintained in good faith, the remedies include, but are not limited to 1) dismissal of the

case, 2) vacating the automatic stay, 3) annulling the automatic stay, 4) abstaining from hearing the case, and/or 5) monetary sanctions.

There is exhaustive case law discussing abusive or "bad faith" filings, but there is still no clear definition of what constitutes a "good faith" filing. In cases involving proceedings commenced under Chapter 11 of the Bankruptcy Code, the courts have regularly dismissed petitions for lack of good faith such as where the facts show 1) the debtor's lack of real debt, creditors, assets, employees, or cash flow, 2) the debtor's lack of a realistic possibility of an effective reorganization, and/or 3) the debtor's abuse of the judicial process to delay creditors or to evade a court order by exploiting the protection of the automatic stay.

From case law, however, it is clear that there is no single determinative factor as to what constitutes a "bad faith" filing. Thus it is a subjective determination that must be made on a case-by-case basis, and the courts have relied on a variety of factors, indicating "bad faith" similar to the "badges of fraud" seen in the fraudulent transfer and conveyance area. Factors may include the debtor's manipulation of the number of creditors listed on a petition, the debtor's failure

to make significant life-style changes, and/or the timing of filing in relation to unfavorable pre-petition judgment.

Other courts have used a "totality of the circumstances," test with all of the above factors and including whether the debtor has dealt fairly with its creditors. Some courts have noted a pattern of concealment, evasion, and direct violations of the Bankruptcy Code and court orders as indicative of bad faith. Still other courts have considered all or most of the above factors, including whether the debtor is merely a "shell" corporation.

One judge of the Bankruptcy Court in Los Angeles used the term "new debtor syndrome" as including factors where property was transferred into a newly-formed or dormant entity on the eve of the bankruptcy filing for little or no consideration, whether the debtor had no assets, no employees and no ongoing business.

One Georgia listed 14 factors, including

whether the debtor was involved in pre-petition two-party dispute, had previously filed bankruptcy, had filed on the eve of foreclosure, or had received title to major assets immediately prior to filing. Serial filings by a debtor aimed at frustrating a mortgage foreclosure by a secured creditor are also indicative of "bad faith" filings.

The filing of a bankruptcy petition is serious business and should be preceded by a diligent investigation and thorough inquiry of the proposed debtor or its principles. Both the debtor and the debtor's attorney can be sanctioned under Bankruptcy Rule 9011 for signing and filing a bankruptcy petition without sufficient pre-filing investigation.

Thus, sanctions can be assessed against an attorney for a corporation who signs and files a petition without sufficiently investigating whether the president of the debtor has the authority to place the com-

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## Accounting Firm Caters to Middle Market

Swenson Corporation, a consulting and accounting firm, recently appointed Michael Rasmussen, CPA, marketing director for the company's new Resource Group.

Rasmussen originated the



Michael J. Rasmussen

Resource Group concept when he created M.J. Rasmussen & Associates, a CPA firm in Corona. The concept behind the group is to provide accounting needs to firms who are too large to do all their accounting in-house and too small to retain the full services of a CPA firm.

The Resource Group comple-

ments Swenson Corporation's focus as business advisors and CPA's to the middle market.

Rasmussen received a bachelor's degree in accounting from Mesa College in Grand Junction, Colorado, and a master's degree in business taxation from Golden Gate University in San Francisco.

He is a member of the American Institute of Certified Public Accountants, the Inland Empire Economic Partnership, and the Ontario Chamber of Commerce.

Rasmussen will develop programs for entrepreneurial businesses that outsource accounting services and want to improve their use of technology.

"Our newest program is providing an audit preparedness service," Rasmussen said. "Ultimately, all of our resource services involve lowering risks or raising the financial efficiency of the business entity."

Swenson Corporation has a 48-year history in Southern California. It has been headquartered in Ontario since 1988.

## Jack London State Historic Park: The Legacy of a Wild Genius

by Camille Bounds

Jack London State Historic Park was created in 1959 when a small portion, about 40 acres, of London's 1,400-acre Beauty Ranch was acquired by the state, partly through a gift from Irving Shepard, London's nephew and an heir to the London estate. The original park included London's grave, the ruins of Wolf House, Charmian London's House of Happy Walls, and Beauty Ranch.

Additional acreage has been added over the years, so that today the park contains more than 800 acres, including many of the ranch buildings and the cottage where London wrote much of his later work.

Jack London was a great hulk of a man known to be passionate, high strung, and compassionate, with a great sense of humor. In this quote from a letter written to a friend, he describes himself better than anyone could describe him:

"I would rather be ashes than dust! I would rather that my spark should burn out in a brilliant blaze than it should be stifled by dryrot. I would rather be a superb meteor, every atom of me in magnificent glow, than a sleepy and permanent planet. The proper function of man is to live, not to exist. I shall not waste my days in trying to prolong them. I shall use my time."

And use his time he did; in the scant 40 years he walked the earth he propelled himself from a hard, poor childhood in the factories and waterfront dives of West Oakland, California. He did not stop or look back. Between 1900 and 1916 he completed more than 50 books, including both fiction and nonfiction, hundreds of short stories, and numerous articles on a varied range of subjects.

He oversaw the construction of Wolf House, which was an \$80,000 investment built before World War I.

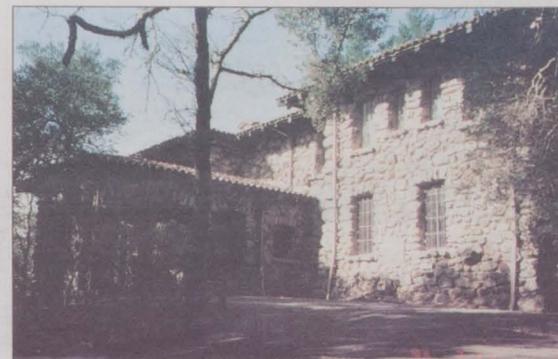
### Wolf House

The trail to Wolf House is a little more than a half mile long and

slopes gently downhill. It is recommended that you allow an hour or more for the one-mile hike. The trail wanders through a beautiful, mixed forest of oaks, madrones, California buckeye, Douglas fir,

tion were in this grand house.

Materials from the area were carefully matched to blend and create a unique outside and interior. Boulders of maroon lava redwood logs with the bark intact went into



The House of Happy Walls

and redwoods. Ferns, manzanita, and a wide range of other shrubs and small flowering plants such as buttercups and poppies thrive in this area, along with many kinds of birds and other forms of wildlife.

The remains of Wolf House, which burned down the day after it was completed, still vividly remind

the outside walls. Redwood paneling made up the interior walls. The Spanish-style roof was dark red and matched the stone walls.

There was a library on the first floor and above that a large workshop for London. A fireproof vault in the basement was designed to hold his collection of



The Wolf House ruins

visitors of Jack and Charmian's original dream. Stone walls complete with window openings, fireplaces, and other details appear little changed by the passage of time. They make it easy to see how fantastic dream and imagina-

manuscripts and valuables.

The entire house stood on an extra thick concrete slab that was intended to stabilize the house in an earthquake. Double thick concrete walls were intended to be fireproof.

On August 22, 1913, plans to

move the custom-made furniture and personal belongings were ready when word came that the house had burned, leaving a stone hollowed-out hulk of a destroyed dream. The remains can be seen on this tour and an eerie feeling of what might have been hovers over the area.

### The House of Happy Walls

This house was built by Charmian London in 1919 and is a smaller, more formal version of Wolf House in many ways.

Charmian passed away in 1955 at 84. She decided to turn the house into a memorial to Jack London and a museum that would display the London collection of photographs and exhibits reflecting the life and adventures of the world-famous author.

### The Beauty Ranch Trail

This half-mile-long trail circles through the center of the 1,400 acres of land that London called his "Beauty Ranch." Between 1905 and 1916, London planted fruit, grain, and vegetables. He raised fine horses, pigs, cattle, and other animals as breeding stock.

### The grave site

The grave site is a short, approximately 10 minute, hike from the main house. Jack London and Charmian's ashes were placed on a little hill close beside the plain wooden headboards that marked the graves of two pioneer children. (This spot was his request before he died).

London died on November 22, 1916, of natural causes. A small copper urn wreathed with primroses was placed within a specially-made cement receptacle under a great block of red lava.

### Contacting the park

The park is located at 2400 London Ranch Road in Glen Ellen. For more information call (707) 938-5216.

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

## Women becoming powerful ...

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are not ending up in the executive offices," Palmer said.

She said many women decide never to join corporations. They see the success of women who have started their own business a generation ahead, and they are inspired to emulate that success.

And starting a business is one way women can work at home and have a family, Palmer said. She said many women start service enterprises—tax, writing, public relations and more—which they can run from home.

Peterson said women-owned firms are beginning to resemble the profile of all U.S. businesses in size, age, creditworthiness, and industry

distribution.

"But our research documents that these women business owners differ from their male counterparts in many ways, including how they manage, make decisions, select vendors, and use credit," Peterson said. "As women-owned firms continue to become more prominent in our economy, it is increasingly valuable for all businesses to understand and benefit from these differences."

She is not alone in her view.

"It is important to document the growth of women-owned businesses," said Suzanne Taylor, national president of the NAWBO. "These numbers enlighten policy makers and educate the public about women business owners. But most of all, they empower all women."

## REAL ESTATE FOCUS

# New Child Care Center Planned for Rancho Cucamonga

Rancho Cucamonga PreSchool Limited Partnership, an affiliate of Glenwood Development Company, is building a child care center within the 1,340-acre community of Terra Vista.

The new center will be a Tutor Time Child Care Learning Center. Tutor Time is the fifth largest child care provider in the United States.

The center is being built on a 54,800-square-foot parcel at the intersection of Terra Vista Parkway and Ellena West. That parcel was purchased from Lewis Development Co. earlier this year. Terra Vista, built by Lewis, will ultimately be home to more than 9,000 families.

"The location is ideal," noted Greg Hoxworth, executive director of Lewis Homes Retail, a division of Lewis Homes Management Corp. "Tutor Time will be situated adjacent to Central Park Plaza, a Ralphs-anchored center. Parents can drop off or pick up their youngsters at Tutor Time, as well as shop, all in one stop."

The child care center is expected to be open and operational by midsummer.

A 10,200-square-foot building and 14,750-square-foot outdoor play area will accommodate approximately 200 youngsters from six weeks to six years of age.

Lewis Homes Retail currently leases seven shopping centers in Rancho Cucamonga, five of which are within Terra Vista. Lewis Development Co. is an affiliate of the Upland-based Lewis Homes group of companies.

Northwestern Mutual, and Ohio Teachers Retirement System.

The industrial real estate spe-



Michael Chavez

cialist is a member of the American Industrial Real Estate Association, the National Association of Industrial Office Parks, and the Inland Empire Economic Council. He earned a bachelor's degree in political science from the University of California, Berkeley.

Heim was also plucked from Cushman & Wakefield, where he ranked among the company's top brokers nationally. He has sold or



William Heim

leased more than 17 million square feet of industrial space and more than 1,500 acres of land in 15 years.

He is a specialist in the acquisition and disposition of industrial property. His list of blue chip clients includes: Avery International, British Petroleum, Canon U.S.A., General Dynamics,

General Electric, Long Drug Stores, and Toyota Motor Sales.

Heim earned a bachelor's degree in finance from California Polytechnic University and is a board member of the Inland Empire Economic Partnership, the American Industrial Real Estate Association and the National Association of Industrial and Office Parks.

Lee & Associates has 17 offices in California, Arizona, and Nevada and is the largest regional commer-

cial real estate brokerage firm in the western United States.

## High Tech Firm Will Move to New Facilities in San Bernardino

Optivus Technology, Inc., a San Bernardino firm involved in the research and development of proton-therapy technology, is moving into a 15,000-square-foot facility at 1475 S. Victoria Avenue in San Bernardino.

continued on Page 49

## CONSTRUCTION

# NOTICES

## PERMITS \$500,000 OR LARGER

NEW \$3,653,648  
2/6/97  
REF.#15  
Fontana  
39 SFRS (FROM \$78,137-\$95,460)  
OWNER: G. M. Lavitt, 517 N. Mountain Ave., #211, Upland, CA 91786 909-920-3777  
PROJECT: 8912-8995 Carob St./8906-8991 Larkspur Dr.

NEW \$2,604,301  
2/6/97  
Ref.#55  
Temecula  
35 SFRS (FROM \$97,803-\$115,505)  
OWNER: Van Daele Development, 2900 Adams St., C, Riverside, CA 92504 714-354-2121  
PROJECT: 32566-32800 Hupa Drive

NEW \$634,832  
2/5/97  
Ref.#53  
Sun City  
13 SFRS (FROM \$42,603-\$53,360)  
OWNER: California West Homes, 1500 W. 6th St., A, Corona, CA 91720 909-273-7300  
PROJECT: 27372-27476 Prominence Rd./27455 Upper Crest Ct.

NEW \$1,003,953  
1/31/97  
Ref.#72  
Temecula  
12 SFRS (FROM \$70,307-\$93,307)  
OWNER: L & WI, 44652-44691 Mill Run Road, Temecula, CA 92592 619-772-5300  
CONTRACTOR: Continental Homes, 7001 N. Scottsdale Rd., Scottsdale, AZ 85250  
PROJECT: 44652-44691 Mill Run Road

NEW \$714,759  
1/29/97  
Ref.#53  
Palm Desert  
10 SFRS (FROM \$51,564-\$82,686/2 GST HS @ \$9,000 EA)  
OWNER: Del Webb, 39755 Berkey Dr., Palm Desert CA 92211 619-772-5300  
PROJECT: 78493-78499 Links Drive/78382-78700 Palm Tree

NEW \$1,154,699  
1/23/97  
Ref.#15  
Corona  
16 SFRS (FROM \$57,930-\$80,535)  
OWNER: Beazer Homes, 1100 Town & Country, #100, Orange, CA 92868 714-285-2900  
PROJECT: Pink Moss Ct. and Plume Grass St.

Source: One Step Ahead is now known as Southern California Construction Reports  
Phone: (800) 383-1723 or (310) 451-7660

## High tech firm will move ...

continued from Page 48

"Optivus epitomizes the sort of technology-oriented industries finding a welcome home in San Bernardino," said Tim Steinhaus, agency administrator for the San Bernardino Economic Development Agency.

Proton therapy is an advanced form of radiation treatment for cancer patients. An invisible proton beam, boosted up to 250 million volts, enters the body and eradicates cancerous cells through ionization.

The company, which employs 42 people, is in the midst of an aggressive worldwide marketing and sales plan, with over \$200 million in contemplated transactions throughout the world.

Optivus was previously located on East Victoria Avenue in San Bernardino. The move is expected to be completed April 15.

# Medical Technology Growth in the Inland Empire

by Steven Mintz

A group of committed business people and educators met on March 7, 1997 at the administrative office of Kaiser Permanente in Riverside, to discuss ways that colleges and universities can support the growth of existing medical technology companies and foster an atmosphere which allows for expansion of the industry within the Inland Empire.

Those present at the meeting included organizers of the medical technology clustering effort, Jim Gourley from The Gas Company and Chairman of the Inland Empire Economic Partnership, John Slater, President & CEO of Optivus Technology, Inc., Lee Hanson from California State University, San Bernardino, and Michael Beck from the University of California, Riverside, as well as medical tech-

nology executives whose businesses may be significantly affected by clustering.

As reported in the article on "Industry Clusters" in the February *Business Journal*, the clustering initiative is designed to bring firms and supporters together, identifying common firm needs, marketing the region, attracting investment capital, and identifying the experts who can facilitate the transfer of technology and facilities necessary to engage in the research and development of new medical technology products and processes.

The proton cellerator, a cancer therapy machine developed through a partnership between Optivus Technology and Loma Linda University, is a good example of a successful collaboration between the medical technology community and an educational institution.

The next step is to put together a conference in the late spring that will help to develop an agenda and produce a written action plan to begin pursuing medical technology cluster development needs. This will be preceded by a full day conference at Cal State, San Bernardino, on April 18, where educators and business leaders will discuss ways to create the necessary pool of well-trained, high-technology workers to meet the needs of medical technology and other industry clusters.

For additional information on the April 18 conference contact Tanya Scott, assistant to Dean Mintz, at (909) 880-5771.

Steven Mintz is the dean of the School of Business and Public Administration, California State University, San Bernardino.

# The Doctor is in...Surgery

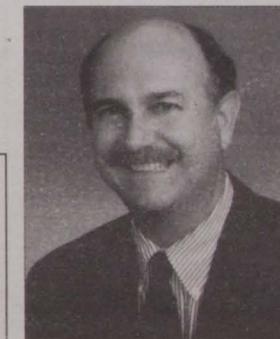
David Doty is a doctor with a simple mission. He wants to help people stand up. That's why he became an orthopedic surgeon.

"You get to deal with injuries, helping people who have been badly injured get back on their feet," Doty said.

His dedication to his work has helped him good fortune. St. Bernardine Medical Center recently made him the 1997 Chief of Medical Staff.

"Of course, it is an honor," Doty said of the appointment. "It's not so much a popularity contest as

an acceptance of your abilities to do the job."



David H. Doty, M.D.

He wants to ensure that hospital officials are "reaching our financial goals with the least impact on nurses and doctors."

The distinguished surgeon received his medical degree from the University of California, San Diego. He also completed his internship at UCSD, followed by residencies in surgery and orthopedics. And he completed a research fellowship in orthopedics at UCSD Medical School.

The doctor is certified by the American Board of Orthopedic Surgery and the State of California as a qualified medical evaluator. He is a member of the San Bernardino County Medical Society, the California Medical Association, and the American Academy of Orthopedic Surgeons.

At St. Bernardine, he has served as chairman of the Surgical and Orthopedic Divisions, and as a member of the Quality Improvement Committee.

Although the doctor is busy with the hospital and his private practice, he still makes time for his wife and their three children.

# Housing Developer Honored for After-School Program

Southern California Housing Development Corp. (SCHDC) was honored last month during a special presentation at a meeting of the San Bernardino County Board of Supervisors.

The Children's Fund, a non-profit organization working with at-risk children and youth, honored SCHDC for its underwriting of an after-school fine arts program.

The program was created by the fund and implemented at Renaissance Village apartment community for lower income fam-

ilies in Rialto. Instructors from California State University, San Bernardino, teach music, drama, dance, and visual arts.

"We are very grateful for SCHDC's generosity in helping to bring this kind of enrichment to the children of Rialto," said Lois O'Donnell, executive director of The Children's Fund.

The one-year, \$25,000 pilot program began last fall.

SCHDC is a non-profit affordable housing developer. The company acquired and renovated Renaissance Village.

# Inland Empire Restaurant Review

## A Wedding Gone Wrong Leads to a Comedy Gone Right

by Joe Lyons

This is not really happening. You have to keep saying it to yourself. It's not happening. It's "Joey & Maria's Comedy Italian Wedding," and it features everything that every wedding unfortunately has: drunken relatives, pregnant bridesmaids, ex-girl friends, and did I mention drunken relatives?

In my youth, back in Cleveland, I saw many wedding parties like Joey & Maria's. Multi-cultural debacles that married German to Irish, Italian to Hungarian, and Polish to something or other. In later years in the Pacific Northwest, as a mobile DJ, I was paid to entertain such events. These often included loaded weapons, heart attacks, and live animals.

So when one lady at my table said she's never seen anything like this, I had to tell her I had seen entirely too many like this.

Despite the grim reality, "Joey & Maria" goes out of its way to be silly. The jokes even have gray hairs. Joey, for example, attended Whatsamatta U.

Then there are the subplots. But unlike a murder mystery, they don't get in the way. There is the ongoing problem with Joey's ex-girlfriend. The dowry money disappears.

But these problems are quickly resolved with another bad joke and everybody gets up to dance. This dancing is actually another dangerous part of the event. People walking down the hall at the Red Lion Inn stick their head in the door and think it's a real reception. And so it would appear.

The audience is up and dancing and intermingling with the party. The entire room has become a part of the event. Expect to get a big red lipstick kiss from a drunken bridesmaid. Expect one of the groom's ushers to hit on your date. And, as with every wedding reception, expect to have fun despite yourself. The bouquet gets thrown. The garter gets tossed. The bride gets the cake all over her face. Petty family fights break out all over.

If you're lucky, in the middle

of all this you get to eat dinner. Chicken Cacciatore, of course. As it happens, this was the third time I had eaten at the Red Lion that week, and it was the best meal of the three. But you do have to eat fast. Otherwise, Aunt Rita Ronzoni might grab you for a dance, and you'll miss out on your cheesecake.

The Red Lion Inn will host one show this month on the 12th. Shows run every weekend in Palm Springs. For ticket information call (800) 944-5639.

### Inland Empire TV News

can be seen on Comcast Cable\* and KZKI-TV broadcast channel 30 on UHF

Monday thru Friday at 6:30 a.m.

\*Please check your local cable listings for the time, day and channel in your area.

## A Taste of Northern Italy

by Tania Tratensek

Located in Corona, Villa Amalfi provides the perfect balance of exceptional food and traditional Italian hospitality.

The restaurant is charming and comfortable, with a very family-friendly atmosphere.

As a clever catch, Villa Amalfi features a "Diner's Club." If a customer eats at the restaurant a total of 12 times, that customer receives a meal on the house.

Particularly flavorful is the Spinach Rialto, which is a flaky pastry stuffed with cheese and spinach all floating on a creamy tomato sauce.

Of course, no Italian meal would be complete without the table top preparation of a tangy Balsamic vinegar and virgin olive oil mixture. This favorite Italian combination is sprinkled with cheese and used as a dip for fresh bread. Villa Amalfi's bread's sweet flavor complements the blend.

Villa Amalfi serves a perfectly tender filet mignon with rosemary sauce. The pork loin with a delightful grape sauce is also a recommended entree.

And what trip to Italy would be complete without pizza. Villa Amalfi serves at least 10 different varieties of the Italian favorite, ranging from the traditional pepper-

oni and cheese to the extravagant.

Every little detail at Villa Amalfi is close to perfect. The decor is lovely, but not overly ornate. Italian music wafts softly from the speakers situated around the establishment.

An interesting point to note about Villa Amalfi is the fact that the setting is equally suited for a

family dinner, for a romantic interlude, or even for a business appointment.

Not many restaurants provide ambiance suitable for a variety of situations.

Prices are generally good. Considering the quality of the food, the cost is relatively low and the portions are generous.

Service is splendid. All staff members seem to follow General Manager Carol Cornelson's lead as they treat patrons with extra care.

Overall, Villa Amalfi is highly recommended. The entire dining experience is pleasant.

Villa Amalfi is located at 1237 West 6th Street in Corona. It is open Monday through Saturday from 11 a.m. to 10 p.m. Although the restaurant is not closed between meals, lunch is served before 4 p.m.; dinner is served after that hour. Villa Amalfi is closed on Sundays. Reservations aren't necessary but can be made at (909) 278-3393.

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## MEAD ON WINE

# Buena Vista's Line Shines with "Grand Reserve" Pinot Noir

by Jerry D. Mead

I am not going to rehash the complete history of one of California's oldest wineries with one of the most colorful histories, nor even mention more than in passing its current ownership by the Moller-Racke family of Germany.

She's had  
7 different names,  
16 identities  
and 21 homes.  
And she's only  
five years old.



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CHILD FIND OF AMERICA INC.

Today's column is more about new wines from a new wine maker and maybe about where Buena Vista should be heading.

If one were to find any fault with the German owners in a general sort of way, it is that they have dragged their feet in investing in the very expensive small French oak barrels that are so necessary to make elegant wines of a world-class style. Could the problem be that the German style of wine tends not to use wood, but stainless steel? If so, it should be noted that the popularity of Rieslings and other Germanic varieties has declined, while Chardonnay's star (with its usually wood flavors) shines ever more brightly.

The new wine maker is a woman, which isn't nearly as unusual as it used to be. What is more unusual is that she replaced a woman wine maker as her predecessor.

Judy Matulich-Weitz came to Buena Vista from eight years at Inglenook Napa Valley and also worked at both Mirassou and Beaulieu Vineyard. Good credentials.

**Buena Vista 1995 "Lake County" Sauvignon Blanc** (\$8). This may be the single most consistent wine in the line no matter who's making it. It's a user-friendly S. B. with pleasant grapefruit and mint flavors and none of the aggressive grassiness that puts some people off with this variety. Match it with most swim-fishes and shellfish or drink it at cocktail time just because it tastes good. Rating: 85/88.

**Buena Vista 1994 "Carneros" Chardonnay** (\$12). Cool climate, lean structure wine that works very well with food. Predominately citrus flavors with some pineapple undertones. Subtle use of oak (this is one of the wines that would have benefited from newer barrels). Dry, pleasantly tart finish. Will work with shellfish and swim-fish in lemony preparations. Rating: 86/86.

**Buena Vista 1994 "Grand Reserve" Chardonnay** (\$22). Juicy, intensely flavored with layers of tastes ranging from citrus into the tropical range and with more vanilla-spice awareness. Much longer finish. This one is classy and shows its barrel presence, but it's also a little pricey. Rating: 89/82.

**Buena Vista 1994 "Carneros" Pinot Noir** (\$12). This has always been just about my least favorite wine in the line. I don't know whether it's the fruit, the lack of good French wood, or just a personal quirk. It is well made and flawless, with nice

straightforward berry and cranberry fruit. But it lacks complexity, comes off as youthful as it is, and may benefit by some time in bottle. If it's fruit you look for in Pinot, try it. I look for something more. Rating: 84/84.

**Buena Vista 1994 "Grand Reserve" Pinot Noir** (\$22). This is "something more," and if they can make more of this and less of the non-Reserve, well, then they should. Black cherry, plum, and crushed/faded rose. Rich and earthy, with tarry complexity and

continued on Page 60

## Wine Selection & Best Values

by Bill Anthony

<b>Meridian Vineyards</b>	Napa Valley, California, Suzanne's Vineyard, Estate Bottled	Chardonnay 1994	\$14.00
Edna Valley, California, Reserve		Sauvignon Blanc 1994	\$8.50
California		Zinfandel 1993	\$18.00
Zinfandel 1993	Napa Valley, California, Howell Mountain		
Paso Robles, California		Cabernet Sauvignon 1992	\$35.00
Chardonnay 1994	Napa Valley, California, Preston Vineyard, Estate Bottled		
Santa Barbara County, California Limited Release		Zinfandel 1993	\$12.75
Pinot Noir 1994	Napa Valley, California, Suzanne's Vineyard, Estate Bottled		
Santa Barbara/San Luis Obispo Counties, California Reserve			
<b>Michael Pozzan Winery</b>		<b>Villa Mt. Eden</b>	
Chardonnay 1994	\$10.00	Pinot Noir 1994	\$16.00
Napa Valley, California, Reserve		Napa Valley, California, Grand Reserve, Bien Nacido Vineyard	
Sangiovese 1992	\$11.00	Chardonnay 1994	\$16.00
Napa Valley, California		Napa Valley, California, Grand Reserve	
<b>Sebastiani Vineyards</b>		Pinot Blanc 1994	\$16.00
Barbera 1992	\$11.00	Napa Valley, California, Grand Reserve, Bien Nacido Vineyard	
Sonoma County, California		Zinfandel 1993	\$8.00
Merlot 1994	\$10.00	California, Cellar Select	
Sonoma County, California		Pinot Noir 1994	\$8.00
Cabernet Sauvignon 1993	\$10.00	California, Cellar Select	
Sonoma County, California			
Mourvedre 1992	\$10.00	<b>Washington Hills Cellars</b>	
California		Cabernet Sauvignon 1994	\$9.99
Chardonnay 1994	\$10.00	Columbia Valley, Washington	
Sonoma County, California		Gewurztraminer 1995	\$5.99
Chardonnay 1993	\$15.00	Columbia Valley, Washington	
Russian River Valley, California, Dutton Ranch		Red Meritage 1994	\$9.99
		Columbia Valley, Washington	
<b>V. Sattui Winery</b>		Johannisberg Riesling 1995	\$5.99
Cabernet Sauvignon 1992	\$40.00	Columbia Valley, Washington	
Napa Valley, California, Reserve		Semillon/Chardonnay 1994	\$7.49
Cabernet Sauvignon 1992	\$17.50	Columbia Valley, Washington	

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# APRIL CALENDAR 97

**5** The American Heart Association will host its 5th annual dinner and dance, "Celebration for Heart," from 6 p.m. to 11 p.m. in the Salon de Flores at the La Quinta Hotel. ABC sports analyst and former pro golfer Bob Rosburg will host the event with his wife, Eleanor. To reserve tickets, \$75 each, contact

Annalisa Castro at (619) 346-8109.

**9** The Employers Group Second Annual Legal & Business Summit is being held from 7 a.m. to 1 p.m. at the Jonathan Club in Los Angeles. The summit offers analysis on how the most recent legal decisions arising from employer/employee relation-

ships will impact the workplace, steps to take to avoid a multi-million dollar lawsuit, and employee management trends that can increase productivity and profits. Among the highlights of the day is lunch with Attorney General Dan Lungren. For more information call (213) 765-3944.

**9** University of California, Riverside Extension, offers "Income Taxation in Personal Financial Planning." The course focuses on common income tax rules and regulations and planning techniques for individuals, corporations, and partnerships. Classes will meet Wednesdays from 6:30 p.m. to 9:30 p.m. for 12 weeks, beginning April 9, at the conference facility at the Palm Springs offices of Maryanov Madsen Gordon & Campbell, CPAs, 801 E. Tahquitz Canyon Way. The fee is \$285. To register, contact UCR Extension at (800) 442-4990.

Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants, Inland Empire Chapter, the fourth Wednesday of the month, 6:30 p.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

## REGULARLY SCHEDULED EVENTS

### Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/Networking, weekly, 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing-business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

### Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 370 N. Mountain Ave., Upland. Contact: Lorie Martinez, (909) 608-0500.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Country Egg Restaurant, 932 N. Central Ave., Upland. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

### Wednesday

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario. Contact: (909) 949-3525, or (818) 960-5834.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly, 6:45 a.m. at Denny's, northwest corner of Seventh

### Thursday

LeTip of Upland, weekly, 7 a.m. at Mimi's Cafe, 370 N. Mountain Ave., Upland. Contact: Glen Morgan, (909) 987-3369.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

Ontario-Upland Toastmasters Club 1506, weekly, 7 p.m. at Denny's Restaurant, 385 S. Mountain Avenue, Upland. Info: Shelby Russell, (909) 989-5698 or Charla Brooks-Davis, (909) 484-8887.

### Friday

The California Venture Forum, weekly, 7:30 a.m. at the cafeteria of South Coast Air Quality Management District, 21865 E. Copley Drive (at Golden Springs), El Monte. Contact: Eli Yorba, (818) 332-2685.

### Saturday

People Helping People to Keep Dreams Alive, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

### Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

**24** California State Polytechnic University, Pomona, will host its Disabled Student Services (DDS) 5th Annual Silent Auction from 10 a.m. to 2 p.m. in University Park on campus. A sampling of this year's auction items includes a dinner and show for two at the Candlelight Pavilion Dinner Theater, four tickets to see the Los Angeles Philharmonic, and an autographed Bobby Dallas hockey puck from the Mighty Ducks. For more information call (909) 869-3333.

**24** The Inland Empire Ad Club is holding a mixer from 6:30 p.m. to 9 p.m. at Vital Excess studios, 528 Amigos, Unit B in Redlands. The mixer, entitled "Anything but Leather" and hosted by Michael Easley, will answer the question, are brown leather and black leather the only choice in materials when making a presentation? The event is free and open to anyone. For reservations call (909) 335-8347.

**25** to 27 City of Montclair, Montclair Plaza, and Serrano Middle School will host the 1997 Healthy & Aware D.A.R.E. Fair and Ninth Annual Baldy View Race to Benefit the Children. The event will kick-off at 5:30 p.m. Friday, April 25, in the Montclair Plaza center court. That night, Serrano Middle School will host a D.A.R.E. display and vehicle show, carnival rides, and games from 6 p.m. to 10 p.m. On Saturday, a Family Health Expo, featuring 20 exhibitors, will take place at Montclair Plaza from 10 a.m. to 6 p.m. Free health screenings for blood pressure, vision, and hearing will be offered. On Sunday, Montclair Plaza food court will host a pancake breakfast, and eight races are scheduled. Race organizers can be contacted at (909) 625-9458.

**18** Riverside Police Sports Association charity football game to benefit the Make a Wish Foundation and families of slain Riverside Sheriffs deputies will take place at 6 p.m. at Ramona High School in Riverside. For more information or donations contact Sergeant Duane Beckman at (909) 789-6389. Tickets are available at all Riverside Police substations and storefronts for \$5

for adults and \$3 for children.

## BANKRUPTCIES

Porfirio Aleman Jr., Adele C. Aleman, dba Jims Wholesale Meats, fdba Jims Plaza Meats, Eastland Wholesale Meats, 2372 Edna Way, Upland; debts: \$750,277, assets: \$663,300; Chapter 13.

Peter George Anagnostopoulos, faw shac-Wac, Inc., which did business as Petey's Diner, 12420 Mt. Vernon, #2C, Grand Terrace; debts: \$394,269, assets: \$206,630; Chapter 7.

Cheryl Ann Andrews, 11 Wesleyan Court, Rancho Mirage; debts: \$271,076, assets: \$324,660; Chapter 7.

Peter Edwin Arnold, 25970 Paseo Pacifico, Moreno Valley; Becky Elizabeth Arnold, aka Becky Martinez, 2770 West Devonshire Ave., M-4, Hemet; debts: \$275,910, assets: \$99,050; Chapter 7.

Francisco Avila, Maria C. Avila, fdba Jimmy's Casa Figueroa, 7171 La Praix St., Highland; debts: \$166,125, assets: \$16,550; Chapter 7.

Katherine E. Bird, 168 Knox Court, Riverside; Donald R. Bird, Mile Post 17 Hwy. 10 Sp. B-63, Quartzite, AZ; debts: \$430,821, assets: \$266,580; Chapter 7.

Loretta Brake, fka Loretta Guillermo, dba Loretta's Hair Salon, a sole prop., 278 North Saturnino Dr., Palm Springs; debts: \$106,920, assets: \$92,833; Chapter 7.

Barry J. Buffey, 36883 Maber Dr., Rancho Mirage; debts: \$255,488, assets: \$195,700; Chapter 7.

Kenneth Dale Calahan, aka Kenneth D. Calahan, Kenny Calahan, Kenneth Callahan (misspelled), Betty Lee Calahan, aka Betty L. Calahan, fdba Calahan Transportation Enterprises, Calahan Enterprises, 10261 Monterey Court, Oak Hills; debts, assets schedules not available; Chapter 13.

Eric T. Castor, Heather M. Castor, aka Heather M. Russell, 8823 Delano Dr., Riverside; debts: \$203,423, assets: \$169,150; Chapter 7.

Dean Chambers, fdba Chambers & Associates, 14119 Rosewood Dr., Hesperia; debts: \$163,065, assets: \$74,496; Chapter 7.

Steven Joseph Coleman Sr., Debra Ann Coleman, 21500 Calle Monaco, Moreno Valley; debts: \$337,202, assets: \$418,750; Chapter 13.

Conception Shades, Inc., 8107 North Tippecano Ave., San Bernardino; debts: \$10,436, assets: \$0; Chapter 7.

Ronald Coppess, Karen Coppess, 40115 Via Cordova, Temecula; debts: \$409,424, assets: \$14,663; Chapter 7.

Frankie James Corder, San Juanita Corder, aka Janie Corder, dba Bare Necessities, 30-356 Sterling Road, Cathedral City; debts: \$149,589, assets: \$112,530; Chapter 7.

Lisa L. Cote, dba Priority Funding, Priority Processing, 33581 ViewCrest Dr., Wildomar; debts: \$168,418, assets: \$90,529; Chapter 7.

Anthony Dileo, Claudia Dileo, aka Claudia Smith, fdba American TV and Video, 1873 Pumalo St., #9, San Bernardino; debts: \$25,630, assets: \$1,325; Chapter 7.

Steve W. Earle, 15210 Cayuse Court, Riverside; Deanna A. Earle, 1700 West Ceritos, #201, Anaheim; debts: \$227,655, assets: \$202,420; Chapter 7.

Geraldine Avis Eaves, dba Mountain Eagle R.E. & Resort Rentals, 39535 North Shore Dr., Fawnskin; debts: \$110,084, assets: \$75,850; Chapter 7.

Kenneth Eugene Edwards, Karen Marie Edwards, 39553 Canary Circle, Temecula; debts: \$210,118, assets: \$111,585; Chapter 7.

Robert J. Edwards, Linda K. Edwards, 28064 White Sand Trail, Moreno Valley; debts: \$361,349, assets: \$305,206; Chapter 7.

William Michael Edwards, Latona A. Edwards, aka Toni Edwards, Latona Ann Lively, fdba Edwards Construcion, fdba The Lively One, Cleaning Co., 68-430 Descanso Circle, Cathedral City; debts: \$191,384, assets: \$153,164; Chapter 7.

Robert Faelchle, fdba Bob's Food Mart, 380607 Via Amarilla, Murrieta; debts: \$56,035, assets: \$29,160; Chapter 7.

Claudette Friedman, fdba Claudette's Corner, 83957 Star Lane H Co#2, Twentynine Palms; debts: \$63,625, assets: \$63,787; Chapter 7.

Robert L. Froetschel, Tara H. Froetschel, 43-340 B Stony Hill Court, Palm Desert; debts: \$218,801, assets: \$119,600; Chapter 7.

Eugene P. Geiger Jr., Yolanda M. Geiger, 27030 Hemingway Court, Menifee; debts: \$224,747, assets: \$148,425; Chapter 13.

David Gerber, Ruth Gerber, fdba The Clothing Connection, Inc., dba Board Shops of America, 937 Elderberry Ave., Ontario; debts: \$309,235, assets: \$122,595; Chapter 7.

Oscar J. Gonzales, 9465 Garfield St., Riverside; debts: \$203,400, assets: \$99,200; Chapter 7.

Carey Ann Hess, 6421 Smith Ave., Mira Loma; debts: \$216,800, assets: \$179,013; Chapter 7.

Peter E. Hickman, Mirella Morra-Hickman, aka Mirella Morra, 340 Avenue 11, Lake Elsinor; debts: \$201,128, assets: \$114,050; Chapter 7.

Barbara K. Hicks, 14520 Walters St., Corona; debts: \$160,689, assets: \$221,035; Chapter 13.

George Jerry Hodous, Antonia Hodous, aka Toni Hodous, 7285 Idyllwild Lane, Riverside; debts:

\$214,012, assets: \$156,554; Chapter 7.

Randall Duane Holden, Siboney Holden, 41498 Serai Court, Murrieta; debts: \$212,413, assets: \$178,668; Chapter 7.

Dudley F. Jarrett, Dena C. Jarrett, aw Jarrett Agricultural Engineering, 48-113 Vista Cielo, La Quinta; debts: \$91,166, assets: \$26,550; Chapter 7.

Redman D. Jarrett, aw Jarrett Agricultural Engineering, 48-113 Vista Cielo, La Quinta; debts: \$26,500; Chapter 7.

David Jon Jeter, 68-915 Durango Rd., Cathedral City; debts: \$577,018, assets: \$129,942; Chapter 7.

Billy F. Johnson, 24851 Corley Court, Moreno Valley; debts: \$265,019, assets: \$176,120; Chapter 7.

Thomas B. Jones, Ingeborg V. Jones, 51-920 Avenida Carranza, La Quinta; debts: \$263,277, assets: \$24,700; Chapter 7.

Lewis Gene Kasner, Sharo Elaine Kasner, fdba Kasner Hardware Company, 1289 Tolkien Rd., Riverside; debts: \$1,300,694, assets: \$178,398; Chapter 7.

William M. Kelly, Brenda K. Kelly, dba Kelly & Company, 74-355 Old Prospector Trail, Palm Desert; debts: \$40,904, assets: \$14,050; Chapter 7.

Francine Kerbajian, 75-573 Debby Lane, Indian Wells; debts: \$26,400,527, assets: \$4,500; Chapter 7.

David Kern, Dawnice F. Kern, 539 Granite View, Perris; debts: \$319,000, assets: \$114,700; Chapter 13.

Lester C. Lauritzen, aka Les C. Lauritzen, Susan C. Lauritzen, aka Sue C. Lauritzen, aw Nu Acoustics, Corp., 4020 Royalty Road, Riverside; debts: \$147,568, assets: \$107,225; Chapter 7.

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## Artists Volunteer Works to Benefit AIDS Victims

The thought of having AIDS is scary enough, but imagine having the disease and being too poor to afford decent meals.

That scenario, as unpleasant as it sounds, is real to many people in the Coachella Valley, according to David Smith, a volunteer and former client of AIDS Assistance Program (AAP).

The nonprofit's mission is simple: to provide food or money to obtain food to low-income victims of HIV/AIDS. The group is staffed entirely by volunteers.

Although there is a need for AAP's services, times have been hard on the group.

"They just had to cut 400 clients from their list because of a lack of donations," Smith said.

Smith used to be one of AAP's clients, but he was cut from the list

when a lack of funding forced the group to stiffen its assistance requirements. Although he lives off of \$650 monthly in disability checks, new AIDS treatment has made him too healthy to make the cutoff line.

The struggling AIDS victim wants to help the group get back on its feet. He is helping to put on an art show from April 19 to May 4 to raise money for the cause.

The show will feature works from 26 artists and kicks off with a gala opening Saturday, April 19 from 7 p.m. to 12 p.m. Beginning April 20, the show, entitled "Art in the Courtyard," will run daily from 2 p.m. to 10 p.m. at 777 East Tahquitz Canyon Way in The Courtyard shopping center in Palm Springs.

Tickets for the gala opening are \$75, which includes champagne,

hors d'oeuvres, entertainment, a surprise celebrity guest, and a drawing for a piece of art. There will be no admission charge other days. For more information contact David Smith at (619) 320-5707.

Ticket sales will benefit AAP. All art works are for sale, and 50 percent of the proceeds will go to AAP. AAP began in 1991 with nine clients and now serves 200, including men, women and children. The group provides food vouchers, worth \$35, every two weeks, for a total of \$14,000 monthly.

Volunteers provide home delivery of frozen meals to 10 AIDS victims who are not able to purchase and prepare their own food.

Everything given by AAP is paid for by donations.

### Practitioner's License Revoked

The Respiratory Care Board of California has revoked the license of Anthony Paul Minor, Desert Hot Springs, for criminal convictions.

Minor was convicted of carrying a loaded weapon in a car and disturbing the peace in October 1994. When he renewed his respiratory care license in February 1995, Minor indicated that he had never violated any laws. Due to his past criminal conviction and the fraudulent statement on his renewal application, the board revoked his license.

Minor must reimburse the board \$1,837 for costs of investigation and prosecution.

### Palm Desert Neurologist Charged with Defrauding Medicare and MediCal out of \$120,000

Dr. Isaac Sultan, a neurologist who practiced medicine in Palm Desert, has been charged with four felony counts of mail fraud in connection with a scheme to defraud Medicare and MediCal out of \$120,000.

Sultan overbilled for office visits made by thousands of patients from 1992 to 1995. He charged the federally-funded health insurance programs for the most expensive

and lengthy office visits of his patients, when, in fact, he only saw them for five to 10 minutes each.

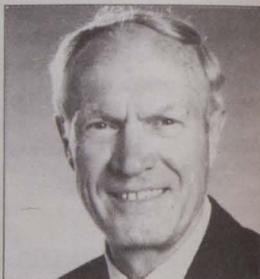
Sultan pled guilty and faces a maximum sentence for each count of up to five years imprisonment and a \$250,000 fine.

### Coffee Maker Hires Executive Vice President

Cappuccine, Inc., recently named Charles Jennings executive vice president. Cappuccine, based in Palm Springs, produces instant gourmet specialty coffee mixes.

Prior to joining the company in July 1996, Jennings was a general management consultant. Previously, he was chairman of Mission Management, Inc., in Orange.

He received an electrical engi-



Charles C. Jennings

neering degree from California State University, Los Angeles. He said work experience led him away from engineering and into management.

"If we end up where we have some aptitude, we are better off anyway," Jennings said.

Jennings completed Harvard Business School's Advanced Management Program.

According to company executives, Cappuccine, established in 1993, created the first super-premium instant Latte and Mocha gourmet coffee mixes. They say sales of the privately-held company have grown to seven figures.

Jennings said as executive vice president he hopes to "help the

continued on Page 62

## NEW BUSINESS

### 1997 Mens Conference

**Housing**, 101 E. Redlands Blvd., Ste. 234, Redlands, CA 92373-4724 Dennis Grimes  
**2nd Ave Kids**, 232 N. 2nd Ave., Upland, CA 91786-6002 Tracy Wooten

**96 Cents N Up**, 16970 Foothill Blvd., #D, Fontana, CA 92336 Yong Min Song  
**A1 Hardware**, 2409 S. Vineyard Ave., Ontario, CA 91761-6479, Arthur Clark

**AAA-Z Mktg. Distribution** 10343 Poulsen Ct., Montclair CA 91763-4462 Cesar Curiel  
**Aamir Bros Inc.**, 16 Elena Ave., Riverside, CA 92507 Aamir Bros. Inc.  
**ABC Enterprise**, 10777 Santo Antonio Dr., #59, Colton, CA 92324 Anita Allen

**Abj's Enterprise**, 4944 Culley Ct., Victorville, CA 92392-3947 Anne Swauger  
**AC Svc.**, 12759 Foothill Blvd., # 348, Rancho Cucamonga, CA 91739-9781 Charlotte Pullins-Booker

**Academy Appliance**, 16163 Main St., Hesperia, CA 92345-3516, Gerald Posey  
**Accel Electric**, 10456 Lantry Ln., Oak Hills, CA 92345-0740 Thomas Kawal

**Ad Logic Publishing Co.**, 15 N. 6th St., # F, Redlands, CA 92373-5261 W. Lee  
**Affordable Bride & Groom**, 12125 Day St., Moreno Valley CA 92557-6702 Deborah Lewis

**Agua Pura**, 23940 Ironwood Ave., Ste. B, Moreno Valley CA 92557-7155 Steve Lee  
**Air Masters**, 1260 N. Fitzgerald Ave., Ste. 110, Rialto, CA 92376-8635 Russell Strang

**Albertina's European Tailoring**, 12220 Pigeon Pass Rd., #R, Moreno Valley, CA 92557 Albertina Montemor  
**Alessandro 100% Hand Wash**, 23615 Alessandro Blvd., Moreno Valley, CA 92553-8807 Alessandro Enterprise Inc.

**All Green Landscape Maint.**, 1217 Moonstone St., Hemet, CA 92543-7825 Clint Lamom  
**All In One Property Mgmt.**, 24104 Sunnymead Blvd., # A, Moreno Valley, CA 92553-3096 William Mobley

**All Language Interpreter & Trans Svc.**, 2131 Coachman Ln., Corona CA 91719-7400 Lydia Zaki  
**All Tubes Guitars**, 10570 Walnut, Phelan, CA 92329 Richard Chacon

**All-Ways Windows**, 16163 Main St., Hemet, CA 92345 William Havens  
**Alper Summit At Hunters Ridge**, 11111 Santa Monica Blvd., Ste. 500, Los Angeles

CA 90025-3339 Dennis Harris  
**AM Trophies & Awards**, 1927 Ajanta Ave., Rowland Heights, CA 91748-3014 Anne Murphy

**America Tel Data Communications**, 24850 Hancock Ave., #V206, Murrieta, CA 92562 Ray Lindemans  
**American Export Co.**, 1201 W. Blaine St., Riverside, CA 92507-7683 Rex Fycueco Sia

**American Jetting Svc.**, 2049 S. Hellman, #L, Ontario, CA 91761 R-ED Hang-Ups Inc.  
**B&C Screen Printing**, 23583 Brook Dr., Sun City, CA 92587-7440 Bryan Limbourn

**B&B Associates**, 11260 Davis St., Moreno Valley, CA 92557-5043 Brett Steele  
**Baker Guitars USA**, 11598 Hartford Ct., Riverside, CA 92503-5047 Eugene Baker  
**Bakers Income Tax Svc.**, 2434 Lawrence Ave, San Bernardino, CA 92404-4160 Sharon Romero

**Bantas Cleaning Systems**, 24817 Rock Springs Trail, Moreno Valley, CA 92557 Loel Banta  
**BAS Financial**, 15260 Avenida Descanso, Desert Hot Springs, CA 92240-1006 Breena Snell

**Baseboards Inc.**, 1749 E. Princeton St., Ontario, CA 91764 Gildardo Lopez  
**Bee Equipment Co.**, 10909 Almond Ave., Fontana, CA 92337-7104 Dennis Esterly  
**Benenati Enterprise**, 13116 Gatehall Ave., Corona, CA 91719-5322 Julio Benenati

**Benson Town Cleaners**, 1651 W. Foothill Blvd., Ste. L, Upland, CA 91786-8404 Samuel Jeong  
**BJ's Bed & Breakfast**, 15555 Myalton Rd., Apple Valley, CA 92307-4623 Betty Ballarido  
**Blooming Elegance**, 14676 Pipeline Ave., Ste. K, Chino Hills, CA 91709-1918 Jeannie Ortmann

**C America Auto Accessories**, 212 W Main St., Barstow, CA 92311 Mario Barahona  
**C&A Precision Co.**, 2425 Mills Ave., #A5, Chino, CA 91710 Carlos Aloise  
**Cal Casket Co.**, 12441 Hesperia Rd., # A7, Victorville CA 92392-5845 Albert Barnes

**Cal Co. Landscaping**, 15487 Grand Ave., Lake Elsinore, CA 92530-5525 Thomas McCotchen  
**Cal Grinding**, 1611 7th St., Riverside, CA 92507-4471 Daniel Quesada

**Cal Nails**, 16960 Foothill Blvd., # B, Fontana, CA 92335-3502 Christine Van Canyon Lake Pest Control, 139 N Maple St., Ste. C,

Corona, CA 91720-1772 Steven Young

**Car Shine Plus**, 23932 Blue Ridge Pl., Moreno Valley, CA 92557-2927 James Newman  
**Carla's Administrative Svc.**, 1471 Sheridan Rd., San Bernardino, CA 92407-2812 Carla Favata

**Casino Career Center**, 24578 Sunnymead Blvd., Ste. E1, Moreno Valley, CA 92553-3789 Naomi Snyder  
**Castle Roofing Co.**, 1832 Evelyn Cir., Colton, CA 92324-1311 Robert Castillo

**Castlerock Realty**, 1577 S. Mountain Ave., Ontario, CA 91762 Ignacio Topete  
**Cat & Associates**, 154A West Foothill Blvd., #133, Upland, CA 91786 Lamont Bailey

**Cban Enterprise**, 23712 Canyon Oak Dr., Murrieta, CA 92562-2003 Brian Block  
**Certified Auto & Tire Care**, 1201 E Foothill Blvd., Upland, CA 91786-4050 Saleem Alkhatim

**Champion Indoor Batting Cages**, 12402 Industrial Blvd., Ste. F1, Victorville, CA 92392-5874 Louis Dawson  
**Charles Pilot Car Svc.**, 16683 Candlewood Rd., Apple Valley, CA 92307-1903 Charles Crawford

**Cheers Restaurant**, 12220 Pigeon Pass Rd., Moreno Valley, CA 92557-6903 Mohammad Ahmadi  
**Chi Chi Club & Cantina**, 155 S. Belardo Rd., Palm Springs, CA 92262-6784 Craig Marlar

**Child Advocates**, 1009 S. Willow Ave., Rialto, CA 92376-7857 Michael Wagnon  
**Chino Valley Plumbing**, 14949 Sable Ct., Chino Hills, CA 91709-2538 Timothy Smith

**Choice Electrical Const.**, 231 E. Alessandro Blvd., #A199, Riverside, CA 92508-6039 Reliant Enterpr. Inc.  
**Christa Food & Provision**, 127 Crista Ct., Palm Desert, CA 92260 Maomi Zaritsky

**Cigar Exchange Int'l.**, 134 N. 2nd Ave., Ste. G, Upland, CA 91786-6068 Brian Brandt  
**Cimino's Sub & Sand.**, 24578 Sunnymead, #F, Moreno Valley, CA 92553 Oae Kang

**Cinnamon Cafe**, 12839A Foothill Blvd., Rancho Cucamonga, CA 91739-9323 Sandra Dunn  
**Clean & Clear Pool Svc.**, 2250 S. Caldwell Ave., Ontario CA 91761-5805 Toni Earl

**Clean Site**, 16110 Via Quedo Desert Hot Springs, CA 92240-7247 Ken Bilderback  
**Clear Blue Pools**, 12030

Drury Ln., Moreno Valley, CA 92557-6826 Paul Hayman  
**CMC Medical Billing**, 16600 Cerulean Ct., Chino Hills, CA 91709-4689 Cathy Medina  
**Cooper Industry**, 1204 Via Roma, Colton, CA 92324 Peter Cooper Enterprise Inc.

**Copiers Plus**, 12421 Hesperia Rd., # C1, Victorville CA 92392-5870 John Biener  
**Copperhead Ale Co.**, 1229 Columbia Ave., # C4, Riverside, CA 92507-2126 Riverside Brewing Co.

**Corona Electric Motors**, 1865 Sampson Ave., Corona, CA 91719-6009 William Mackert  
**Daniels Jewelers**, 14400 Bear Valley Rd., Victorville, CA 92551-9297 Guilla Montes

**Dejavu Productions**, 1625 Davis St., Corona, CA 91720-4827 John Crayton  
**Delta Blue Painting**, 11838 Central Ave., #40, Chino, CA 91710 Dominic Gentile  
**Desert Strings Music Conservatory**, 18965 Pimlico Rd., Apple Valley, CA 92308-6752 Barbara Sternfeld

**Desert View Liquor**, 16727 Bear Valley Rd., #100 & #110, Hesperia, CA 92345 Mounir Askar  
**Dhindsa Bros. Trucking Co.**, 15725 San Rogue Rd., Fontana, CA 92337-0922 Rashpal Dhindsa

**Dial Video**, 17500 Foothill Blvd., #49, Fontana, CA 92335-3736 Shanaz Siddiq  
**Diamond Star Locations**, 13460 Seagull Dr., Victorville, CA 92392 Phyllis Overall  
**Doctor Computer** 12625 Frederick St., #15-328, Moreno Valley, CA 92553-5216 Scott Wheeler

**Dolphin Enterprise**, 1834 N. Acacia Ave., Rialto, CA 92376-2937 Steve Chaney  
**Domestic Goddess Cleaning Svc.**, 11338 Kenyon Way Ste., #H151, Rancho Cucamonga, CA 91701-9236 Linda Tatum

**Dorati Group**, 11875 Pigeon Pass Rd., # 527, Moreno Valley, CA 92557-6039 Jose Dorati  
**Dynasty Int'l Realty & Investments**, 1222 Sprint Ct., Riverside, CA 92506-5661 Kathleen Petronzio

**E&E Copy Centers**, 15178 7th St., Victorville, CA 92392-3813 Edward Laube  
**E&R Associates**, 2263 N. Ashford Ave., Rialto, CA 92377-4307 Earnst Brown  
**Eclipse Productions**, 12220 Pigeon Pass Rd., Ste. W, Moreno Valley, CA 92557-

6904 D&I Enterprise  
**Edcos Insurance Svc.**, 1955 E. 4th St., Ontario, CA 91764-2603 Eduardo Lomelin

**Edwin D. Myles**, 1540 Barton Rd., #257, Riverside, CA 92373 Jeas Inc. Enterprise  
**El Ranchito Taqueria**, 13663 Navajo Rd., Ste. 2, Apple Valley, CA 92308-5723 Rosa Maldonado

**Elated Inflatons**, 16320 Kensington Pl., Moreno Valley, CA 92551-9297 Guilla Montes  
**Elmwood Construction**, 1060 N. Elmwood Ave., Rialto, CA 92376 John Kelly

**Empire Copiers**, 10513 Miami Ave., Bloomington, CA 92316-2660 Bobby Toot  
**Endless Excursions**, 1070 S. San Mateo St., Redlands, CA 92373-6642 Martha Savoy

**Ensign Books**, 1037 W. Foothill Blvd., Upland, CA 91786-3731 Craig Nelson  
**Everything's Coffee**, 12380 4th St., #49, Yucaipa, CA 92399 Diane Elmore

**Family Entertainment Group**, 12539 California St., Yucaipa, CA 92399-4710 Jeffrey Dineen  
**Fancy Fotos**, 16776 C-267 Lakeshore Dr., Lake Elsinore, CA 92530 Gina Wishard

**Fassco**, 1725 S Grove Ave., #A, Ontario, CA 91761 Larry Pasley  
**Fellowship Sharpening Eqpmnt.**, 24412 Calle Tassajara, Murrieta, CA 92562 Elie Choufani

**First Class Family Care**, 13688 Bryan St., Yucaipa, CA 92399 Cynthia Watson  
**Foothill Ambulatory Surgery Center**, 1030 E. Foothill Blvd., #101b, Upland, CA 91786 Montra Kanok

**Four Season Farm**, 13923 S. Archibald Ave., Ontario, CA 91761-7992 Jong Hwang  
**Frahm Chrysler Plymouth Jeep Eagle**, 2075 Hamner Ave., Norco, CA 91760 Frahm Chrys Ply Dodge Inc.

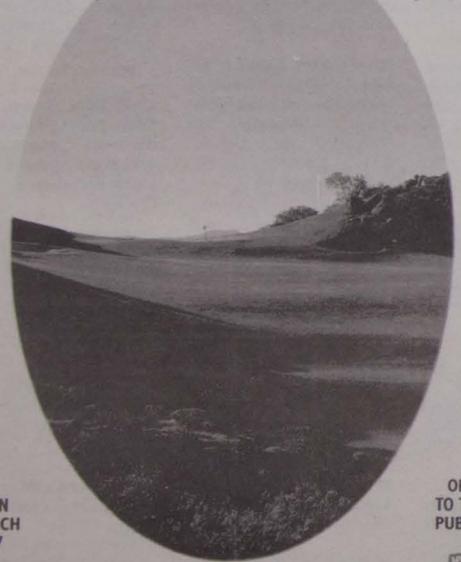
**Frahm Dodge**, 1983 Hamner Ave., Norco, CA 91760 Frahm Chrys Ply Dodge Inc.  
**Friendly Media**, 24490 Sunnymead Blvd., Moreno Valley, CA 92553-7734 Jerome Friemel

**Future Wear Monogram & Emb.**, 2022 S Oakland Ave., Ontario, CA 91762-6454 Sharon Brown  
**G & M Trading**, 1540 Barton Rd., #340, Redlands, CA 92373-5439 Marvin Banta

**G Plastering**, 13524 Seanson Dr., Moreno Valley, CA 92553-3822 Edward Guzman  
**G&M Business Interiors**, 234 N. D. St., San Bernardino, CA 92401-1702 William Easley

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**Glendora Fence Co.**, 17172 Donert St., Apt. 101, Hesperia, CA 92345-1880 James Leach  
**Gib Global Trade**, 1818 E. Tam O Shanter St., Ontario, CA 91761-6358 Abdel Soliman  
**Global Home Furnishing**, 2407 S. Vineyard Ave., #B308, Ontario, CA 91761-6479 Red & Assoc.  
**Gold Foote K9 Academy**, 12182 12th St., Yucaipa, CA 92399 Barbara Letourneau  
**Golden Bean Foods**, 11898 Dellvale Pl., Riverside, CA 92505-3132 Paul Park  
**Golden Coast Home & Business Maint.**, 11255 Wybourn Ave., Riverside, CA 92503-5165 Aaron Smalley  
**Golf Right**, 2491 Euclid Cres. E., Upland, CA 91784-8361 Michael McGinnity  
**H&R Screen Printers**, 10022 6th St., Ste. K., Rancho Cucamonga, CA 91730-5746 Deborah Rodriguez  
**H&S #1 Trust**, 12234 Hesperia Rd., Victorville, CA 92392-5825 James Hatcher  
**HA Enterprise**, 1072 Scenic View St., Upland, CA 91784-8014 Haider Ali  
**Hair USA & Nails**, 11515 Cedar Ave., Bloomington, CA 92316-3335 Maria Claudio  
**HC&D Architects**, 1700 Hammer Ave., Ste. 204, Norco, CA 91760-2963 Daniel Hinson  
**Heavenly Wings**, 12424 Hesperia Rd., Ste. 5, Victorville, CA 92392-5840 Yolanda Callahan  
**Hemet Vacuum I Sewing Center**, 1690 W Florida, #A, Hemet, CA 92543 Fary Hunt  
**Hospice Of The Canyon**, 21243 Ventura Blvd., Ste. 118 Woodland Hills, CA 91364-2123 Staff Builders Svc. Inc  
**Hughes Investments**, 130 Newport Center Dr., #150, Newport Beach, CA 92660-6922 William Hughes Jr.  
**Ike & Son Trucking**, 1425 S. Dahlia, Ontario, CA 91762 David Ikenberry  
**Independent Insurance Svc.**, 1222 Magnolia Ave., Corona, CA 91719 Ada Avne  
**Inland Empire Photocopy Svc.**, 10350 Baseline Rd., Spc 9, Alta Loma, CA 91701-6031 Gary Brodie  
**Inland Pacific Controls & Instrumentation**, 13420 Concord Ave., Corona, CA 91719-1917 Octavio Capilla  
**Int Software Designs**, 18350 Mount Langley St., Ste. 101, Fountain Valley, CA 92708-

6923 Comsys. Tech Svcs Inc.  
**Int'l Connection Enterprise**, 190 E. Winchester Dr., Rialto, CA 92376-3523 Marjorie Barrios  
**Int'l Travel & Educational Programs**, 12425 Mills Ave., #A4, Chino, CA 91710 Carmelita Eustoquio  
**Interlink Network**, 1711 N. San Antonio Ave., Upland, CA 91784-1857 Brian Robinson  
**Internet Marketing Pros.**, 11053 Stone River Dr., Alta Loma, CA 91737-7817 Thomas Prosnak  
**Intl Wholesale Distributors**, 2023 Chicago Ave., Riverside, CA 92507-2200 Mary Garza  
**Ivy League Web Svc.**, 11055 Alta Mesa Rd., Victorville, CA 92392 Mark Gutierrez  
**IWI Int'l.**, 15044 La Palma Dr., Chino, CA 91710-9669 Wilma Goodman  
**J&M Paint & Body Shop**, 11066 Hole Ave., Riverside, CA 92505-2720 Jesus Oleta  
**J&S Consultants**, 14480 Highland Home Rd., Banning, CA 92220 Jerry Farrar  
**J&S Lawn Care**, 13400 Huntington St., Fontana, CA 92336-3905 Jim Wyckoff  
**JAG Ranch Svc.**, 19828 Smith Rd., Lake Mathews, CA 92570 Jerry Grell  
**Janco Sales**, 1235 W 9th St., Upland, CA 91786-5706 John Kelley  
**Jeris Beauty Salon**, 16767 Hughes Rd., Victorville, CA 92392-4563 Geraldine Davidson  
**Jim Wyckoff Lawn Care**, 13400 Huntington St., Fontana, CA 92336 Jim Wyckoff  
**Jimmy's Food & Liquor**, 16405 Merrill Ave., Fontana, CA 92335-2329 Byung Suh  
**Joey's Burgers**, 15324 Merrill Ave., #E, Fontana, CA 92335 Jose Ferman  
**John's Chimney Sweep**, 11974 Adams St., Yucaipa, CA 92399-3826 John Leaverton  
**JP Enterprise**, 1802 N. 1st Ave., Upland, CA 91784-1623 James Poulton  
**JR's Roofing Co.**, 19496 Grand Ave., Lake Elsinore, CA 92530-6460 Jeff Reinhardt  
**JS&P Enterprise**, 14950 Avenida Anita, Chino Hills, CA 91709-6209 John Pileggi  
**Julie Brown & Assoc.**, 13567 1/2 Main St., Hesperia, CA 92345-4678 Julie Brown  
**Jump System Tech.**, 15575 Gorrión Ct., Moreno Valley, CA 92551-1926 Elias Polendo  
**K's GQ Salon**, 22545 Barton Rd., Grand Terrace, CA 92313-5244 Kay Stayton  
**K-Nine Country Club**, 1700 E. Tahquitz Canyon Way, Ste.

5, Palm Springs, CA 92262-7158 Susan Tibbitts  
**K9 Security & Detection Int'l.**, 13703 J. J. Ln., Perris, CA 92570-8829 Karen Duet  
**Kaleidoscope Children's Center**, 12883 Amethyst Rd., Victorville, CA 92392 Lisa Oliver  
**Kenneth Patrick's Computer Solutions**, 155 C St., # 327, Upland, CA 91786-6028 Kenneth Patrick  
**Kitchens & Tops**, 1615A Riverview Dr., San Bernardino, CA 92408-3016 Mary Young  
**KI Radiator Haus**, 2023 Chicago Ave., Ste. B16, Riverside, CA 92507-2311 Sung Lee  
**KI Wholesale Parts**, 2023 Chicago Ave., Ste. B16, Riverside, CA 92507-2311 Sung Lee  
**Kleczko Business Svc.**, 2063 Applegate Dr., Corona CA 91720 Christian Kleczko  
**Know Your Mate**, 12065 Silicon Ave., Chino, CA 91710 Greg Trettel  
**L C P Tours & Travel Svc.**, 16115 Foothill Blvd., Fontana, CA 92335 Luz Correa  
**L&B Marketing**, 2497 Sierra Dr., Upland, CA 91784-8359 Lynn Stull  
**L&R Air Conditioning & Heating**, 12919 San Marcos Pl., Chino, CA 91710-3180 Luis Garcia  
**Lake Mathews Fruit Stand**, 17676 Cajalco Rd., Perris, CA 92570 Ricardo Armenta  
**Land Use Economics**, 1700 Hammer Ave., Ste. 200, Norco, CA 91760-2961 Dennis Wambem  
**Landmark Cellular Paging**, 2026 N. Riverside Ave., Rialto, CA 92377-4685 Ernie Lopez  
**Las Brisas Apts.**, 16296 Merrill Ave., Fontana, CA 92335-2322 Tracy Ishino  
**Las Palmas**, 16779 Lakeshore Dr., Lake Elsinore, CA 92530-4924 Amelia Lua  
**Lewis Cleaners**, 12807 Mountain Ave., Chino, CA 91710-4556 Seong Han  
**Lundeen Painting & Fireproofing Contractors**, 14548 Manzanita Dr., Fontana, CA 92335-5377 Nancy Mccllellan  
**M&M Freight Trucking Co.**, 1071 Florey St., Perris, CA 92571-0814 Michael Baker  
**M&M Hair Salon**, 13117 Perris Blvd., Ste. 102, Moreno Valley, CA 92553-4217 Monique Hall  
**M&M Liquor & Market**, 10555 Indiana Ave., Ste. 101, Riverside, CA 92503-5308 Majdi Khalaf  
**M&M Messenger & Atty Svcs.**, 14333 Parkwood Dr.,

Fontana, CA 92337-0123 Mario Miranda  
**M&P Mobile Home, Remodeling**, 15370 Cholame, #3, Victorville, CA 92392 David Mejia  
**Magdalene Ranch Plant Orphanage**, 10849 Barstow Rd., Lucerne Valley, CA 92356-7674 George Lawrence  
**Mail Plus**, 15263 Hook Blvd., Ste. B, Victorville, CA 92394-2123 Cheryl Carroll  
**Mail Shop**, 12875 Desert Creek Cir., Victorville, CA 92392-9134 Waem Hanah  
**Majestic Enterprise**, 1159 Iowa Ave., #N, Riverside CA 92507 Clemente Melendez  
**Mariscos Licenciado**, 10550 Ramona Ave., #E, Montclair, CA 91763 Alba Lopez  
**Martinez Medical Billing Svcs.**, 10199 Bristol Dr., Alta Loma, CA 91737-3709 Mark Martinez  
**Marys Consulting**, 2073 Starfall Ln., Chino Hills, CA 91709-2369 Mary Mormino  
**Master Wash**, 1150 S. Meadow Ln., Apt 35, Colton, CA 92324-6472 Erik Hoge  
**MD Enterprise**, 13232

Yorkers Pl., Apt A, Chino, CA 91710-3967 Lorraine Alvarez  
**Mothers Who Care**, 24600 Arrowhead Springs Rd., San Bernardino, CA 92414-0001 Stephen Douglas  
**Mt Medical Practice Mgmtm.**, 187 N Hwy., #174, Cedar Glen, CA 92321 Elisabeth Forbes  
**Mt View Pool Svc.**, 1886 Wedgewood Ave., Upland, CA 91784-8706 Alfred Ciocca  
**Natl Translink Of SB**, 215 S. I St., San Bernardino, CA 92410-2407 Raul Flores  
**Natural Health Consultants**, 236 N Riverside Ave., Rialto, CA 92376 John Skeete  
**Nature Scent**, 1525 N. D St., Ste. 14, San Bernardino, CA 92405-4774 Ernesto Espiritu  
**Nazas Construction Inc.**, 10471 Hemlock Ave., Fontana, CA 92337-7211 Sylvia Borrego  
**Netronic**, 11015 Evans St., Loma Linda, CA 92554-2708 Mildred Salazar-Montoya  
**Mildred Salazar-Montoya Olympic Martial Arts**, 1214 Magnolia Ave., Bldg I #101, Corona, CA 91719 Richard Lee  
**Paul Reed Pontiac Gmc Trucks**, 1411 S. D. St., San Bernardino, CA 92408-3213 Paul Reed  
**Pauline's Beauty Shop**, 12265 4th St., Yucaipa, CA 92399-4120 Dorothy Patterson  
**Pets N' More**, 2174 Sonya Way, Upland, CA 91784 Kym Pearson  
**Phoenix Construction Svc.**, 12155 Magnolia, #4H, Riverside, CA 92503 Rosario Girard  
**Phone Mex.**, 109 W Transit St., Ontario, CA 91762 Kelly Centeno  
**Pimentel Pallets**, 16464 Boyle Ave., Fontana, CA 92337-7404 Shelby Pimentel  
**Pizza & Pasta Lovers**, 1667 E. 6th St., Beaumont, CA 92223 Hossein Arab  
**PO Trucking Co.**, 10858 Citrus Ave., Fontana, CA 92337-7415 Shundre Goodloe  
**Powells Messenger Svc.**, 24377 Fitz St., Moreno Valley, CA 92551-7606 Mary Powell  
**Precast Manpower Construction**, 11983 Canary Ct., Grand Terrace, CA 92313-5344 James Ball  
**Preferred Tools**, 12981 Perris Blvd., #105, Moreno Valley, CA 92553 Dawn Bangs  
**Prestigious Concepts**, 23200 Barton Rd., Grand Terrace, CA 92313 James Benson  
**Prime Time Players**, 20240 Hwy. 18 #G., Apple Valley, CA 92307 Jay Gruenwald  
**Pro Environtech**, 1112 Central Ave., Riverside, CA 92507-6263 James Jones

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**Orb It Kleeaan**, 144 S Main St., Lake Elsinore, CA 92530-4109 Robert Potter  
**Orthopedic Concepts**, 1180 Olympic Dr., Ste. 112, Corona CA 91719-3393 Lynsey Hubbard  
**P&G Diesel Mobile Svc.**, 11323 Courtside St., Victorville, CA 92392-9049 Phillip Atherton  
**P&M Investments**, 12018 Central Ave., Chino, CA 91710-1907 Patrick Grabowski Jr.  
**Pairis Enterprise**, 2151 Maple Privado, Ontario, CA 91761-7603 Eugenio Lozano  
**Paradise Flowers**, 1367 W. Valley Blvd., Colton, CA 92324-1963 Dionizy Lange  
**Partnership For Performing Arts**, 128 S Palm Canyon Dr., Palm Springs, CA 92262-6330 Partnership For Arts Pl.  
**Paul Reed Pontiac Gmc Trucks**, 1411 S. D. St., San Bernardino, CA 92408-3213 Paul Reed  
**Pauline's Beauty Shop**, 12265 4th St., Yucaipa, CA 92399-4120 Dorothy Patterson  
**Pats N' More**, 2174 Sonya Way, Upland, CA 91784 Kym Pearson  
**Phoenix Construction Svc.**, 12155 Magnolia, #4H, Riverside, CA 92503 Rosario Girard  
**Phone Mex.**, 109 W Transit St., Ontario, CA 91762 Kelly Centeno  
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**Prime Time Players**, 20240 Hwy. 18 #G., Apple Valley, CA 92307 Jay Gruenwald  
**Pro Environtech**, 1112 Central Ave., Riverside, CA 92507-6263 James Jones

**Pro Steam Carpet Clean**, 23862 Rowe Dr., Moreno Valley, CA 92557-7933 Kenneth Foster  
**Pro Top Nails**, 14910 Perris Blvd., Ste. K, Moreno Valley, CA 92553-7181 Chris Nguyen  
**Pro-Tel Comm.**, 16474 Sun Summit Dr., Riverside, CA 92503-0553 Vernon Garcia  
**Props Plus**, 22704 Sitting Bull Rd., Apple Valley, CA 92308-7356 Donald Olson  
**Quail Run Steel**, 164 Malbert, #A, Perris, CA 92570 Kevin Kluzak  
**Quickdry**, 15526 Saldana Ct., Fontana, CA 92337-8996 Michael Pollock  
**Qwik Korner Deli & Grocery**, 1000 E. Washington St., Ste. F, Colton, CA 92324-4186 Chandresh Patel  
**R B Truck Repair**, 24560 Nandina Ave., Ste. 2, Moreno Valley, CA 92551-9500 Raymond Bramel  
**R K Svc.**, 12189 Roswell Ave., Chino, CA 91710 Ronn Knepper  
**R&G Snacks Svc.**, 23975 Bay Ave., Apt 10, Moreno Valley, CA 92553-6050 Robert McInerney  
**Rachels Laundry**, 12538 Central Ave., Chino, CA 91710-3507 Frances Hansen  
**Rainbow Balloons**, 16360 San Jacinto Ave., Fontana, CA 92336 Elvira Mata  
**Rainbow Covenant Missionary**, 13448 Reindeer St., Moreno Valley, CA 92553-3291 Ethel Smith  
**Red Carpet Machorro Realty**, 16042 Main St., Hesperia, CA 92345-3525 Michael Machorro  
**Red Hill Realty Estates**, 1061 E 4th St., Apt 1a, Ontario, CA 91764-2553 Lucy Fransik  
**Refrigeration Svc.**, 14938 Sierra Bonita Ln., #A, Chino CA 91710-9605 Ian Ridout  
**Reo Enterprise**, 24541 Via Las Laderas, Murrieta, CA, 92562-4329 Robert Owen  
**Rite Aid**, 1800 S. Wineville Ave., Ontario, CA 91761-3666 Thrifty Payless Inc.  
**Ritzy Tees Etc.**, 12168 Mount Vernon Ave., Apt 28, Grand Terrace, CA 92313-5541 Shirley Johnson  
**Rms Company**, 10655 Lemon Ave., #2405, Alta Loma, CA 91737 Raven Deeds  
**Rockridge Concrete**, 14872 Rockridge Ln., Fontana, CA 92337-2608 Rudy Martinez  
**Rosa Abd Svc.**, 1137 W. B. St., Apt. B, Ontario, CA 91762-2966 Rosa Abd  
**RPH**, 12657 Reed Ave., Grand Terrace, CA 92313-5947 Rita Hannawi  
**RSB Construction**, 2070 S. Date Ave., Bloomington, CA

92316-2438 Robert Valdez  
**RX Welding**, 2412 Acorn Pl., Ontario, CA 91761-0341 Scott Eyer  
**S&H Travel**, 1498 Brookside Ave., Apt. 101, Redlands, CA 92373-4448 Sorawoot Sorajjakol  
**Safeway Re-Cycling**, 11617 Encanto Ln., Colton, CA 92324-9737 David Rempel  
**Salon 2000**, 12052 Hesperia Rd., Hemet, CA 92345 Thomas Presslar  
**San Bernardino Brake & Supply**, 2377 Cabrera Ave, San Bernardino, CA 92411-1220 Howard Betts  
**San Bernardino RV Park**, 1080 E. 9th St., San Bernardino, CA 92410 Mgt. Property  
**San Luis Truck Accessories**, 14588 Valley Blvd., Fontana, CA 92335-6204 Ana Gomez  
**Scanman**, 14564 Monterey Pl., Adelanto, CA 92301-4245 Carole Fortenberry  
**Shades Of The Past**, 12056 Mount Vernon Ave., #151, Grand Terrace, CA 92313-5116 Frederick Ehemann Jr.  
**Short Pour Concrete**, 23151 Coffee Berry Cir., Corona, CA 91719-8132 Steven Peterson  
**Sket Welding Fab & Repairs**, 1834 N. Baker Ave., Ontario, CA 91764 Kelly Corey  
**Slover Ave Industrial Park**, 13489 Slover Ave., Fontana, CA 92337-6964 Veronica Monique  
**Small Business Sales**, 22365 Barton Rd., Ste 208, Grand Terrace, CA 92313-5070 Martin Roelle Jr.  
**Small Treats Vending**, 2434 Lawrence Ave., San Bernardino, CA 92404-4160 Daniel Romero  
**Small Wonders Photography**, 11030 Arrow Rte., Ste. 104, Rancho Cucamonga, CA 91730-4825 Judy Hailey  
**Small World Cafe & Bakery**, 1007 Calimesa Blvd., #A, Calimesa, CA 92320 David Toloro  
**SMB Equity**, 1403 E. Brockton Ave., Redlands, CA 92374-3816 Scott Biggerstaff  
**So Bay Home Improvement**, 1312A Perris Blvd., #103, Moreno Valley, CA 92553 Martin Gomez  
**So Calif Sw Station Assoc.**, 16750 Hale Ave., #A, Irvine, CA 92606-5007 Ira Newman  
**Solutions Consulting & Marketing Group**, 14726 Ramona Ave., Chino, CA 91710-5747 Chau Nguyen  
**Spencer Lewis Events**, 1042 N. Mountain Ave., # B375, Upland, CA 91786-3631 Shawn Gaspell  
**Splatter S Duck Club**, 1601 Dove St., Ste. 150, Newport

Beach, CA 92660-2410 Robert Sparr  
**Subway**, 10709 Town Center Dr., #120, Cucamonga, CA 91730 Mandi Kaur  
**Sun Mic Int'l.**, 11686 Central Ave., Chino, CA 91710-1923 Wei Sun  
**Suncrest Mobile Homes**, 22365 Barton Rd., Ste. 100, Grand Terrace, CA 92313-5037 M. Mcgaughy  
**Sunnymead Village Dental Grp.**, 24515 Alessandro Blvd., Moreno Valley, CA 92538 Donald Hodson  
**Sunnys Cleaner**, 1655 W. Arrow Rte., Upland, CA 91786-4202 in Kim  
**The Adv Group**, 1562 E. Cherry Hill St., Ontario, CA 91761-6318 Mary Harris  
**The Benson Foundation**, 15008 Hibiscus Ave., Fontana, CA 92335-4211 Michael Stewart  
**The Cutting Edge Salon**, 11975 Hesperia Rd., Hesperia, CA 92345 Ernie Quiroz  
**The Dirt Doctors**, 12056 Mount Vernon Ave., #124, Grand Terrace, CA 92313-5116 John Connor  
**The Final Clean**, 10614 Oak Glen, Montclair, CA 91763 Alita St. Clair  
**The Lions Den**, 17880 Idyllwild Ln., Victorville, CA 92392 Melanie Moniz  
**The Lotze Second Family Ltd. Partnership**, 10330 Fremont St., Yucaipa, CA 92399-9622 Paul Lotze  
**The Lucky Greek**, 23887 Sunnymead Blvd., Ste. A, Moreno Valley, CA 92553-7761 Sotirios Zafirris  
**The Mad Scrapper**, 2284 Griffin Way Ste. 104, Corona, CA 91719-6510 Kelly Braaksma  
**The Messengers Catalog Co.**, 2172 Aspenwood Ct., San Bernardino, CA 92404-3308 Gary Helland  
**The Pool Cure**, 20202 Palomar Rd., Wildomar, CA 92595-9274 Michael Long  
**Three Bar Ranch**, 2344 Three Bar Ln., Norco, CA 91760-3128 Lucille Smalley  
**Thunderdome Record Co.**, 1039 W. 10th St., San Bernardino, CA 92411-2352 Kimmett Joyner  
**Trade Winds Painting**, 21164 Wisteria St., Apple Valley, CA 92308-7941 Kevin Morrisette  
**Trend Setting Designs**, 12325 Mills Ave., Ste. 23, Chino, CA 91710-2083 Roslynn Patamakanthin  
**Trendsettr's Hair & Nail Design**, 11625 Palm Dr., Ste. C, Desert Hot Springs, CA 92240-3629 Roberta Elam-Andrs

**Tri State Electric**, 16391 Sally Ln., Riverside, CA 92504-5639 John Lasater  
**United Bookkeeping**, 1426 W. 6th St., Ste 206, Corona, CA 91720-3037 Charles Love  
**United Veteran Svc IE Division**, 1908 E. Highland Ave., # C, San Bernardino, CA 92404-4692 Karole Tidwell  
**Unlimited Works & Designs**, 1022 Blossom Hill Dr., Corona CA 91720-1374 Barbara Berry  
**Up The Ladder**, 2138 Star Thistle Ln., Perris, CA 92571-3450 Michael Moore  
**US Homes**, 20778 Marmoset St., Apple Valley, CA 92308 Galen Lamphere  
**US Research Co.**, 2157 E. Montclair Plaza Ln., Montclair, CA 91763-1536 Dennis Hill  
**Valley Moving Svc.**, 14538 Cholla Dr., Moreno Valley, CA 92553-7102 Lesly Merilice  
**The Cutting Edge Salon**, 11975 Hesperia Rd., Hesperia, CA 92345 Ernie Quiroz  
**The Dirt Doctors**, 12056 Mount Vernon Ave., #124, Grand Terrace, CA 92313-5116 John Connor  
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 APRIL 20

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## MARCH IN REVIEW

**7** Chapman University announced it has received a \$3 million endowment from the Anderson Family Foundation to go to the university's School of Business and Economics (SBE). Two million dollars will go to SBE's Center for Economic Research, which will be named the A. Gary Anderson Center for Economic Research. The remaining funds will establish and endow the A. Gary Anderson Chair in Economic Analysis. Economics Professor and Center Director Esmal Adibi will hold the chair. The center creates year-ahead and five-year forecasts for the Inland Empire and Los Angeles, Orange, and San Diego Counties.

**10** to **12** The Ontario Chamber of Commerce and the Ontario Airport hosted the three-day Inland Empire International Cargo Conference and Expo at the Ontario Marriott Hotel. The conference touted the airport as a smart choice for shippers. Officials got out the message that Los Angeles International Airport is overcrowded and too far away for Inland Empire cargo companies. But the message came at quite a cost, more than \$35,000. Airport Manager Lloyd Klefstad said that tab was picked up by the 30 event sponsors. Still, with only 35 paid attendees the convention cost about \$1,000 per guest.

**11** Dave and Buster's Restaurant and Entertainment Center hosted a pre-opening benefit and donated proceeds to the Wignall Museum and Gallery at Chaffey College in Rancho Cucamonga. The complex opened March 13 in the Ontario Mills Mall and features a restaurant, bar, more than 200 video games, 14 billiard tables, and more. No one younger than 21 is allowed inside without a parent or guardian.

**17** The Federal Aviation Administration froze \$27.2 million in grants

earmarked for the construction of a passenger terminal at Ontario International Airport. That move was part of a \$60 million suspension of Airport Improvement Program funds destined for the Los Angeles Department of Airports, which owns Ontario and Los Angeles International. The FAA alleged \$2.1 million was illegally diverted to the city of Los Angeles in September; federal law prohibits the use of aviation revenue outside the airport.

**19** The city of Rialto won Local Agency Formation Commission approval to annex El Rancho Verde golf course and some vacant land nearby. Plans will now proceed to revamp the golf course, adding a new clubhouse and 144 homes near the site, off Sycamore Avenue. The land is an unincorporated part of San Bernardino County. Japanese development firm Nitto America encouraged the annexation in order to get Rialto city sewer service to the area, said Gene Benson, a consultant to the firm.

**24** Revenue for Kaiser Ventures, Inc., grew \$4.3 million for the fiscal year ending Dec. 31, according to a report released Monday, March 24. The report credits the California Speedway project for propelling profits of the Ontario-based firm to the highest point in years, increasing more than \$1.1 million, or 84 percent in 1996 from 1995 levels. Pre-tax income rose more than \$5 million, or 200 percent, from the prior year. The speedway project is under construction near Fontana, the former home of the steelmaker.

**28** Edwards IMAX opened one week after the grand opening of Edwards 22-screen theater across from Ontario Mills. The IMAX 3-D is the second theater of its kind in Southern California and features a screen about six stories high. The Edwards 22 stands a stone's throw from the AMC 30, across the parking lot.

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## Fast Facts About Women-Owned Businesses

>As of 1996, there are 82,600 women-owned firms in the Riverside-San Bernardino metropolitan area, employing 127,100 people and generating over \$15 billion in sales.  
>Between 1987 and 1996, the number of women-owned firms in Riverside-San Bernardino has increased by 122 percent, employment has grown by 255 percent, and sales have risen by 250 percent.  
>Women-owned firms now represent 39 percent of all firms in the Riverside-San Bernardino metro-

politan area, employ 28 percent of all workers, and generate 23 percent of all business sales in the area.  
>Riverside-San Bernardino ranks 25th out of the top 50 metropolitan areas in the number, employment and sales of women-owned firms.  
>Riverside-San Bernardino ranks 11th in the nation in the growth rate of women-owned businesses.

— from a study by the National Foundation for Women Business Owners, released last month.

## Airlines

Ranked By Passengers Carried • Ontario International Airport and Palm Springs Regional Airport

Airline Address City/State/Zip	Passengers Carried 1996: Ontario Palm Springs	Growth 1995 vs 1996: Ontario Palm Springs	Reservations Headquarters	Top Local Exec. (Ontario) Title Phone/Fax	Top Local Exec. (Palm Springs) Title Phone/Fax
1. Southwest Airlines Co. 265 S. Randolph Ave. #125 Brea, CA 92621	2,792,001 N/A	0.00% N/A	(800) 435-9792 Dallas, TX	Debbie Fabbri Area Marketing Mgr. (714) 256-4911/256-2545	N/A
2. United Airlines 1200 Algonquin Rd. Elk Grove, IL 60007	1,040,272 88,995	-6.67% -19.13%	(800) 241-6522 Elk Grove, IL	Al Turner General Manager (800) 241-6522/(909) 359-8621	Peg James General Manager
3. Alaska Airlines 6033 W. Century Blvd., Ste. 560 Los Angeles, CA 90045	444,854 224,700	5.51% 27.37%	(800) 426-0333 Seattle, WA	LaRue Sume Regional Director of Sales (800) 426-0333/(310) 337-0202	LaRue Sume Regional Director of Sales (800) 426-0333/(310) 337-0202
4. American Airlines Ontario International Airport Ontario, CA 91761	378,712 245,461	-18.43% 1.03%	(800) 433-7300 Fort Worth, TX	Carl Perriello General Manager (909) 391-8440/391-6450	Jim Obeker General Manager
5. Delta Air Lines 6150 W. Century Blvd. Los Angeles, CA 90045	605,779 4,351	28.03% -76.46%	(800) 221-1212 Atlanta, GA	Kevin Smith Regional Director of Sales (310) 216-2200/417-2800	Ken Talley Station Manager
6. America West Airlines 4000 E. Sky Harbor Blvd. Phoenix, AZ 85034	427,637 50,233	-23.07% 25.72%	(800) 235-9292 Phoenix, AZ	James Mog Station Manager (800) 235-9292	N/A
7. Skywest Airlines Ontario International Airport Ontario, CA 91761	79,258 179,191	6.16% 40.36%	(800) 453-9417 St. George, UT	Marilyn Lekkerkerk Station Manager (909) 983-1228/391-8618	Ken Talley Station Manager
8. Northwest Airlines 5101 Northwest Dr., Bldg. A St. Paul, MN 55111	137,246 6,508	-8.19% 1220.08%	(800) 225-2525 St. Paul, MN	N/A	N/A
9. Trans World Airlines Ontario International Airport Ontario, CA 91761	127,478 N/A	1.37% N/A	(800) 221-2000 St. Louis, MO	Bob Wade Manager	N/A
10. Continental Airlines Ontario International Airport Ontario, CA 91761	111,049 N/A	88.89% N/A	(800) 525-0280 Houston, TX	John Trautman General Manager (800) 525-0280	N/A
11. United Express 3400 E. Tahquitz Canyon Way Palm Springs, CA 92262	N/A 93,697	N/A 7.88%	(800) 631-1500 Chicago, IL	N/A	Peg James General Manager (619) 778-5690/778-5966
12. American Eagle P.O. Box 619616 DFW Airport, Texas 75261	N/A 60,622	N/A 4.08%	(800) 433-7300 Fort Worth, Texas	N/A	Jim Obeker General Manager
13. US Air Express One Terminal Way Ontario, CA 91761	20,835 30,629	3.56% 6.32%	(800) 428-4322 St. Louis, MO	Erica White Customer Service Manager (909) 988-2840	Rhonda Sellars Station Manager
14. Reno Air Ontario International Airport Ontario, CA 91761	48,072 542	-99.35% 290.34	(800) Reno-Air Reno, NV	Dennis Madden Station Manager (800) Reno-Air/(909) 467-2506	N/A
15. United Express/ Mesa Airlines 2325 30th St. Farmington, MN 87401	41,353 N/A	19.93% N/A	(800) 241-6522 Farmington, MN	Al Turner General Manager (800) 241-6522/(909) 359-8621	N/A

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the airports and airlines listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

## Mead on Wine

continued from Page 51

plenty of toasty wood notes. Very long, complex aftertaste. Hard to believe these two Pinots came from the same producer. Rating: 91/84.

**Buena Vista 1993 "Carneros" Cabernet Sauvignon** (\$12). In the good years Buena Vista's Cabernet is almost always my favorite wine. Classic berry and cassis aromas and flavors. Superb structure and balance ... this wine feels good in the mouth! Fruit, wood, tannins, everything in perfect proportion and very attractively priced. Case purchases highly recommend. Ratings: 90/92.

Buena Vista wines have good national availability, though the "Reserves" tend to be very limited and available only at specialty shops and restaurants. For infor-

mation on nearest outlet: Buena Vista, P. O. Box 182, Sonoma, CA 95476, (800) 678-8504. The original winery building (more than 100 years old), near Sonoma, is a delightful wine country visit and picnic site. Ask for information and directions.

It's getting easier and easier to drink good American wines wherever you travel in the world. From a base near zero two decades ago and growing nearly seven-fold in the past 10 years, exports of Californian and other American wines are on a roll.

Those critics who object to a small government funding to promote American wines overseas should note that at least they're getting some bang for their buck. Exports reached \$242 million (90 percent from California) in 1995, up 23 percent from the year before.

Moving into being the number one customer for American wines is Great Britain, nosing out perennial leader, Canada. Japan is the third largest market, once again with the entire Pacific Rim being good customers for our fermented grape juice. Statistics courtesy of Wine Institute, a California wine industry trade association.

As you might imagine, I receive virtually every wine, food, and spirits publication going. It's how I try to keep up in a field that changes as fast as any in America. There's always something.

Truth is, there are some with pretty covers and enough pages for a small city phone book, which get glanced at but rarely read. But there are a few that get read cover to cover, item by item. One of them is Lew Perdue's new magazine called *Healthy Drinking*, which exists to inform

consumers of the vast amount of positive medical and scientific information that rarely gets published in the mainstream media. In the tight, factual, but breezy reading style that Perdue's other publications (*Wine Business Insider*, *Wine Business Monthly* and *SmartWine Online*) are noted for, you'll learn why 200,000 of the 500,000 people who died from heart disease last year might not have, had your government told you the truth about "Healthy Drinking."

A sample copy is free (cover price \$3.95) if you send \$2 to cover postage to *Healthy Drinking*, 867 W. Napa St., Sonoma, CA 95476.

*Wines are rated using a unique 100-point scoring system. The first number rates quality; the second number rates value.*

## Convention and Visitors Bureaus

### Lake Arrowhead

Lake Arrowhead Communities  
Chamber of Commerce  
P. O. Box 219  
Lake Arrowhead, CA 92352  
(909) 337-3715 • Fax (909) 336-1548  
Marketing Director: Leslie Saint McLellan

### San Bernardino

Convention and Visitors Bureau  
201 N. "E" St. Suite #103  
San Bernardino, CA 92401  
(909) 889-3980 • Fax (909) 888-5998  
Exec. Director: Dan Stark

### Rancho Cucamonga

Visitors Bureau  
Thomas Winery Plaza  
7965 Vineyard Ave., Suite #F-5  
Rancho Cucamonga, CA 91730  
(909) 948-9166 • Fax (909) 599-5308  
Exec. Director: Bob Lundy

### Victor Valley

Victorville Chamber of Commerce  
14174 Green Tree Blvd.  
Victorville, CA 92392  
(619) 245-6506 • Fax (619) 245-6505  
Contact: Michele Spears

### Ontario

Ontario Convention and Visitors Authority  
421 N. Euclid Ave.  
Ontario, CA 91762  
(909) 984-2450 • Fax (909) 984-7895  
President/CEO: Kanellos J. Astor

### Palm Springs

Visitors Information Center  
2781 N. Palm Canyon Dr.  
Palm Springs, CA 92262  
(619) 778-8418 • Fax (619) 325-4335  
Contact: Howard Jacobs

### Palm Springs Desert Resorts

C. V. B.  
69-930 Highway 111, Suite 201  
Rancho Mirage, CA 92270  
(619) 770-9000 • Fax (619) 770-9001  
President: Michael E. Fife

### Big Bear

Big Bear Chamber of Commerce  
P. O. Box 2860  
Big Bear Lake, CA 92315  
(909) 866-4607 • Fax (909) 866-5412  
Road Condition (909) 866-ROAD  
Exec. Director: Barbara Witcher

### Temecula

Temecula Valley Chamber of Commerce  
27450 Ynez Rd., #104  
Temecula, CA 92591  
(909) 676-5090 • Fax (909) 694-0201  
Exec. Director: Alice Sullivan

### Riverside

Convention and Visitors Bureau  
3443 Orange St.  
Riverside, CA 92501  
(909) 787-7950 • Fax (909) 222-4076  
Pres., Entr. Hosp. Corp.: Ted Weggeland  
Director of Sales: Dan Walsh

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## Desert Business Journal

continued from Page 54

company fulfill its dramatic growth."

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### Hyatt Appoints Senior Sales Manager

Hyatt Grand Champions Resort in Indian Wells recently announced that John Hernstat Jr. will become one of two senior sales managers. He will be responsible for national and corporate accounts, specializing in Southern California.

"John comes very highly recommended from other Hyatt properties," said Joe Thompson, director of sales and marketing at Hyatt Grand Champions Resort. "His professionalism and sales experience are a welcome addition to our staff."

Hernstat earned a communications degree from the University of South Florida. He began his career in the hospitality industry at the San Francisco Airport Marriott as a

food and beverage supervisor.

He later joined Hyatt Regency San Francisco Airport and Hyatt Regency Lake Tahoe Resort & Casino, where he held such positions as food and beverage manager and sales manager.

Hyatt Grand Champions Resort



John Hernstat

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## Bank Expands in Temecula

Fallbrook National Bank announced late last month that it has relocated its Temecula office to a new office nearly twice the size of the original.

The new site, 27541 Ynez Rd., allows the bank to offer additional services. It features a walk-up and drive-thru ATM, a drive-thru window, and safe deposit boxes.

"This facility will allow us to offer the conveniences that the Temecula community is looking for," said Thomas E. Swanson, president. "This is the type of banking that fits this community's needs, as it caters to the household accounts as well as the businesses in Temecula."

The bank is also putting together

a remote ATM location in the Old Town area for shoppers and merchants to make deposits. The ATM will be located at the Old Town transportation center now under construction at Sixth and Front streets.

"This area is in need of banking services, and this is a good first step to handling the problems facing that particular part of the community," Swanson said.

The bank is coming off its most profitable year as well as one that saw it grow to nearly \$90 million in assets. Fallbrook National Bank was established in 1985 and serves Fallbrook, Temecula, Ontario, the city of Orange, and Encinitas.

## 'Bad Faith' Filings ...

continued from Page 46

pany in bankruptcy, if he in fact does not have such authority. As for involuntary filings, courts have ruled that an improper involuntary petition may expose the petitioning creditors and/or their attorneys to sanctions.

Lazaro E. Fernandez is a partner in Gonzalez & Fernandez, a Limited

Liability Partnership, located in downtown Los Angeles. The firm concentrates its practice in business and commercial litigation and bankruptcy work. Fernandez is a former law clerk to the Honorable Mitchel R. Goldberg, U.S. Bankruptcy Judge for the Central District of California sitting in San Bernardino. Fernandez is a member of the California and Florida state bars.

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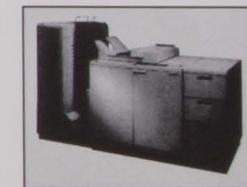
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