

2-1994

February 1992

Inland Empire Business Journal

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Inland Empire Business Journal, "February 1992" (1994). *Inland Empire Business Journal*. Paper 87.
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INLAND EMPIRE business journal

VOLUME 6, NUMBER 2

\$2.00 FEBRUARY 1994

New World International Wine Competition



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**Corona Firm
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VOLUME 6, NUMBER 2

FEBRUARY 1994

\$2.00

I.E. Industrial Market Ranked in Top Ten

With all of the economic doom and gloom that has clouded the Inland Empire for the last few years, there has continually been one bright spot to the area's business base — the industrial market.

The region's industrial market has continuously posted strong showings over the last three years, and again has proven its viability as an economic cornerstone for the community.

According to a new Kenneth Leventhal & Company industrial investment forecast, the Inland Empire ranks highly in industrial market strength.

Michael Meyer, managing partner at the CPA firm's Newport Beach office, reports that the Inland Empire is the 7th

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EARTHQUAKE

What a Business Needs to do to Prepare for the Big One.

By Earl S. Beecher, Ph.D.

One of the most tragic events in Southern California history is undoubtedly the recent quake which destroyed the lives of so many Southlanders. Despite its 6.6 intensity, the Northridge quake is certainly not the largest quake that California faults are capable of producing. Although this truth is a difficult one to deal with right now, it is essential that Southern California businesses prepare for a potentially bigger quake in the near future.

Of the many faults in Southern California, five qualify as "major" ones. They are ranked according to (1) intensity of a potential quake on the Richter Scale, (2) probability of a quake occurring in any single year, and (3) likelihood of occurrence within the next 20 to 30 years.

Fault	Probable Intensity	20 to 30 Year Probability	This Year Probability
1. Southern San Andreas	8.3		
2. Newport-Inglewood	7.5		
3. Cucamonga	6.8		
4. Santa Monica	6.7		
5. Rose Canyon (San Diego)	7.0		
		1. High	2% to 5%
		2. Low	0.1%
		3. Moderate	0.01%
		4. Low	0.001%
		5. Low	0.01%

As we have seen, the greater the distance from the fault, the less the expected destruction. The type of building structure and its placement determines the extent of the damage it will suffer.

Structures on bedrock are subjected to the effects of high frequency, low amplitude vibrations of short durations. They tend to fare better than structures located on

sedimentary materials. Those are subjected to relatively low frequency, high amplitude vibrations with chances of permanent deformation of the land known as ground failure.

The problem of ground failure is especially acute where the water table is near the surface. When liquefaction occurs, the ground changes from the properties characteristic of a solid and acts like a liquid.

This is of particular interest to businessmen in Orange County because the low lying areas that follow riverbeds, such as Santa Ana and coastal areas, or where the ground is composed of clay or sand with a high water table such as Huntington Beach and Newport Beach, are especially vulnerable to liquefaction.

Studies indicate that ground failure on a large scale is likely to happen "in a large area along the

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Something Old, Something New at UCR

The unveiling of the University of California at Riverside's new Graduate School of Management headquarters could have served as a lesson in conservative economics.

The new Anderson Hall, which will house the majority of UCR's business studies, was actually constructed inside the guts of the campus' 86-year-old Citrus Experimentation Center.

By combining the renovation of the 86-year-old center and the move of the Graduate School of Management, UCR was able to, in essence, recycle a building with a very storied past.

"It would have been a great

shame to see that building just sit unoccupied," said Kathy Barton, spokesperson for UCR. "It is the oldest building on campus and we were glad to see it go for this use."

Renovation of the old Citrus Experimentation Center began in 1992 after the building had sat idle for 24 years after it was deemed unsafe for occupancy.

Upon completion, the total cost of renovation rang in at about \$5.5 million and was funded in part by a grant from the A. Gary Anderson Memorial Foundation but primarily from state bond allocations.



The dedication of the new Anderson Hall also marks the culmination of UCR's relationship with the late A. Gary Anderson, the former head of Director's Mortgage who passed away in 1992. Anderson's Memorial Foundation donated \$5 million to the school in November. ▲

Closeup: Charles Laverty



At Deadline

Inland Valley Organizations Receive GTE Grants

The Inland Valley Development Agency and the City of Highland's East Valley Economic Development

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Whoever said the Inland Empire didn't have any culture must have missed out on the last few decades.

At the *Inland Empire Business Journal* we pride ourselves on trying to help get the word out about some of the cultural amenities located in the region.

In the past, our cover has featured fine art, fine music and now, fine wine. This month marks the occurrence of the New World International Wine Competition, one of the most respected and largest wine competitions in the U.S. and yes, it is centered right here in our own back yard.

The New World International features more

than 3,000 different wines from as far away as Australia, all competing before a panel of world renown critics and judges.

Jerry D. Mead who runs the New World competition is a regular contributor to the *Inland Empire Business Journal*, which also lends a hand with the promotion for the competition.

For more information on the New World International Wine Competition please call Jack or Eileen Tillery at (909) 391-1015 ext. 31. ▲

Vol. VI, No. 2 February 1994 -- Inland Empire Business Journal is published monthly by Daily Planet Publishing, Inc., 305 Sacramento Place, Ontario, CA 91764. Bulk rate U.S. postage paid, Chino, CA, permit No. 243. Send address changes to: Inland Empire Business Journal, Circulation Dept., 305 Sacramento Place, Ontario, CA 91764. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose whatsoever. Neither the information nor any opinion, which may be expressed herein, constitutes an endorsement, or solicitation, for any purpose, or for the purchase or sale of any security. "Inland Empire Business Journal" trademark registered in the U.S. Patent Office ©1988 by Daily Planet Publishing, Inc. All rights reserved. Reproduction in whole, or in part, without written permission, is prohibited. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright © 1993 Daily Planet Publishing, Inc.

Presses Stop for Two Local Publications

The beginning of the year saw two major publications in the Inland Empire close-up shop after a combined 19 years of service to the area.

Inland Business Magazine as well as *Corona This Month* ceased publication in January, both citing the hostile economic climate as the main reason behind the demise of their respective publications.

The final issue of *Corona This Month* appeared late in January and was dedicated to a look back over the previous eight years of the magazine's publication. "When the first issue was published in January 1986, a lot of people told me it wouldn't last. It took eight years, but they were right," said publisher, Peter Fischetti.

Although *Corona This Month* recently reduced publication from monthly to bimonthly, and then returned to a smaller format on a monthly basis, it was unable to remain afloat.

Fischetti commented, "I was blessed with a loyal staff that cared, and took personal satisfaction from being part of something special."

According to William Courtney, publisher of *Inland Business Magazine*, "the business marketplace is not extensive enough to consistently support the publication of the magazine in a manner which would render it profitable." Courtney acquired the 11-year-old magazine 18 months ago. ▲

Going Public Pays-Off for Corona-Based Company

Apparently one Inland Empire company is reaping the benefits of the new age in technology. Corona-based Computer Marketplace Inc. announced recently that in its first six months since going public, revenues increased by 181% over the previous year.

This increase amounts to an additional \$7.5 million in earnings during the period of June 31, 1993 through Dec. 31, 1993—with net income during these six months being reported at \$313,415 or \$.08 per share.

Computer Marketplace Inc. manufactures and distributes new and used computer equipment to a variety of dealers, computer maintenance companies, leasing companies and brokers throughout the nation. The company has been in operation since 1983 and has grown steadily since.

"Substantial growth in all of the company's major markets, particularly in the sales of the IBM mid-range RISC/6000 systems and in personal computers, accounted for the sizable increases in revenues and profits in the first half of our 1994 fiscal year," said L. Wayne Kiley, president/CEO and founder of Computer Marketplace Inc.

A good deal of the company's growth, according to Kiley, can be

	Six Months Ended December 31,		Three Months Ended December 31,	
	1993	1992	1993	1992
Total Sales	\$11,612,724	\$4,134,057	\$7,663,662	\$1,883,043
Pre-tax Income	505,415	(55,823)	351,256	(134,889)
Provision for Income Taxes	192,000	2,000	142,000	0
Net Income	313,415	(57,823)	209,256	(134,889)
Net Income Per Share	.08	(.03)	0.5	(0.7)
Weighted Average Number of Shares	4,030,000	1,850,000	4,030,000	1,850,000

attributed to the fact that they were able to deploy capital that was raised when the company held its initial public offering in June of 1993.

"We added additional salespeople, increased inventory levels in sales and rental operations and support for a higher level of accounts receivables," said Kiley.

Kiley also attributes the company's success to the sales, marketing and technical crew working under him.

Computer Marketplace Inc. moved its facilities to Corona in November when the company purchased a 67,500-square-foot warehouse facility in the city for \$1.7 million.

The new facility allowed the company to streamline its sales,

production and marketing processes by combining facilities.

With this acquisition, Computer Marketplace combined its three Southern California facilities under one roof and began its planned expansion culminating with the public offering on June 22.

At the initial public offering, Computer Marketplace issued 2,070,000 units at \$4 per unit.

Computer Marketplace Inc. stock is traded on the NASDAQ market under the letters MKPL. ▲

Quote of the Month

It is the mark of a truly intelligent person to be moved by statistics.

—George Bernard Shaw

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On the Trail of Your Taxes

By Ted Weggeland

This is the second in a series of articles looking into our state and local tax burden. The objective is to provide citizens with basic information about how their government takes and spends their taxes. The first article reviewed the overall California tax burden and the second examined the subject of hidden taxes. This article will elaborate on two of the largest revenue sources for the state that directly impact all Californians, state personal income tax and sales tax.

California personal income tax comprises more than 40% of state general fund revenues and is paid in addition to federal personal income tax. If we divide total projected state personal income tax revenue for fiscal year 1993-1994 by the number of Californians, state personal income tax translates to roughly \$565 from every man, woman, and child in California.

State personal income tax is not levied by local government, but is assessed and collected entirely by Sacramento. The tax is progressive, meaning that,

depending on how much you make, the rate varies from 1% up to a ceiling of 11%. Of course, how much you pay depends on a wide variety of factors such as whether you are married or single, if you have dependents and how many you have, and if you have any deductible expenses like mortgage interest or business losses. However, to give you some idea of how the state personal income tax progresses, I have had the non-partisan Legislative Analyst's Office work up some figures. For an average family of four with

average credits and deductions, a breakdown was presented to me as follows:

Income	Tax Liability
(Combined & Filed Jointly)	
	No Liability
\$16,950	
25,400	\$93
32,700	342
40,500	739
47,800	1,240
60,000	2,200
75,000	3,400
166,000	10,570
331,000	24,900

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Editorial

We're Growing In the Wrong Direction

Who says there's no growth in the Inland Empire? There is growth taking place all around the area. Why, Ontario is rapidly becoming one of the fastest growing welfare cities in the state, the number of San Bernardino citizens receiving public assistance is skyrocketing and the Inland Empire is well on its way to growing into the most efficiently run welfare region in the nation.

For four years we have seen the Inland Empire sliding down the hill of prosperity on which it once sat. And, if we continue to allow our city, state and national rep-

resentatives go on without resolving issues like welfare reform, the Inland Empire will be beyond help.

It doesn't seem like it should be so difficult to enact some simple welfare reform concepts like: mandating a time limit for receiving welfare, don't let people make a career out of government assistance; impose a residency requirement, only allow people who have lived within a county for a certain amount of time to receive county assistance and finally stop paying people more for having more children, no one gets a raise when they have a baby. ▲

Lights May Go Out On Opera

The San Bernardino Civic Light Opera has provided a little bit of culture and a lot of enjoyment to the residents of the Inland Empire for decades, and now, it needs this same community to rally around it.

The city of San Bernardino, which has been the benefactor of all of the publicity attracted by the Opera, has decided to foreclose on the California Theater which has housed the Civic Light Opera for years.

With all of the other big name businesses including developers and manufacturers that have defaulted

on loans to the city and not seen there property taken in foreclosure, why would San Bernardino act so swiftly to commandeer the Opera's collateral.

Granted, the Opera may not pay as much in taxes as a big time land developer, however it does a lot more for San Bernardino than simple stuff the city's coffers, it brings a touch of class and respectability to a developing area.

If San Bernardino and the Inland Empire are ever going to be major metropolitan centers than they must look at more than facts and figures. ▲

INLAND EMPIRE
business journal

PUBLISHED BY
Daily Planet Publishing, Inc.

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Commentary

Now Is the Perfect Time for a Fiscal Diet

By Bill Leonard

The New Year always finds people making resolutions: to change their image, be more forgiving of others, to not spend so much money and so on. But more often than any other, people resolve to go on a diet. Well, in Sacramento, the state budget has been on a diet, for the past three years, but we never seem to shed any weight. Governor Wilson's recently released budget proposal will keep the state on its diet and this year we hope to meet our goal: to be a leaner, sleeker, more efficient government. It will not be easy — after all, 1994 is an election year — but with determination and a healthy dose of fiscal restraint, we can get there.

**Last year,
California received only
one-quarter of the money
we requested to help
defray the costs of illegal
immigration.**

In his proposed budget, Governor Wilson continues his strong support of K-12 education and public safety. When combined with federal and local funds, the state plans to spend over \$29 billion on K-12 education in 1994-95. That includes a \$1.2 billion increase in General Fund support for K-12. The governor also intends to continue his strong support of law enforcement and crime prevention by setting aside money for the hiring of 500 new Highway Patrol officers.

The governor also made several proposals in his budget to shrink the size of government. He has asked that the Legislature consolidate the Energy Commission, the State

Lands Commission, the Department of Conservation and the Integrated Waste Management Board into one Department of Waste (no, I am not kidding — that's what the governor wants to call it). The budget also proposes cutting 10% of the middle-management positions in state agencies.

**In all of this,
one thing must be
remembered. California,
despite budget cuts and
a lingering economy,
is not a bankrupt state.**

Last year, the Legislature balanced the budget, in part, on the backs of local governments when we took \$2.6 billion in property tax money and shifted it to schools. Not only did this shrink local government budgets, but it took money away from economic development projects at the city and county level. The governor's proposed budget seeks to reverse much of last year's damage. He proposes to give \$5.4 billion back to local governments, including \$4.7 billion to expand the counties role in health, welfare and social services programs. Along with the money, counties will be given more flexibility to operate community service programs. The proposal also gives the state the primary role for funding trial courts, giving counties nearly \$700 million in additional fiscal relief. This long overdue "realignment" of the state-local fiscal relationship will increase fiscal control and accountability at the local level — something which has been increasingly absent in recent years.

This year's proposed budget

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I.E.B.J. Close-Up: Charles Laverty

Ontario-based Curaflex Health Services, Inc. has received national attention for its recent health-care stock performance. Chairman, CEO and President Charles A. Laverty was selected in 1992 as "Turnaround Entrepreneur of the Year" by Inc. Magazine, Merrill Lynch and Ernst & Young for his success in making Curaflex profitable.

The "corporate culture" at Curaflex—is it entrepreneurial or what?

...Not just myself but the management team is very, very driven. We're very, very results oriented. Our plan wasn't to be jumping out of the box like some other stocks—our people relate to the long-term plan—we have a good portion of our employees buy stock every month by a stock purchase plan. We have, I believe, a very dedicated work force. We'll be very growth-oriented in the next couple of years. There's definitely some heavy consolidation...we'll be doing some consolidation, some large acquisitions, and we're focused on providing our shareholders a good return on their investment.

Will President Clinton's health-care policies adversely affect Curaflex—and the health care industry?

I think the whole health care sector is really worried... people don't know what's going to happen in health care... people are just moving in and out of the health-care stocks—they can't figure out how to respond to the Clinton administration's proposals.

We're part of the health care solution, we're not part of the problem. Look at the HMOs (Health Maintenance Organizations)—their stocks are being destroyed—they're part of the solution—it's just uncertainty, people don't know what's happening with the Clinton administration...you're looking at an \$800 billion annual expense, and they have a plan that's going to cure that in 60 days, I mean, come on—that's the most ludicrous thing I've ever heard.



A closer look...

Name: Charles Laverty
Age: 48
Position: President and CEO of

Curaflex Health Services, Inc.
Family: Wife, Babette and three children
Hobbies: Golf and reading

The plan should be, "how can we reduce health care costs by taking care of patients...by getting them out of the hospital setting and looking to minimize government bureaucracies.

Comment on privatizing medicine and free enterprise.

The drug industry has done remarkable things in this world. We account (U.S. drug companies) for half the drugs throughout the world. And all the nonsense that's come by in the media about free vaccination—the drug manufacturers have been proponents of that. (But) they haven't said they are going to give free vaccinations. What's happened is that the government hasn't figured out how to get to those rural areas. The government hasn't taken into consideration the liabilities the drug manufacturers have to carry in case there's a problem...it doesn't take into consideration the tax base the drug manufacturers have to pay before the drug is sent out—and we're trying to make the drug manufacturers the big, bad people of health care when, in fact, they're only seven percent of the health care cost. Seven cents on the dollar paid to drug manufacturers—tell me, should we focus on that or should we focus on where the biggest cost is?

Any ideas where government could cut costs or leave well enough alone?

country don't want to wait in line for health care—and don't want to pay for it either—they expect it for nothing. Well, it doesn't work that way. On the other hand, about 20% of the U.K. population pay extra for enhanced health-care coverage. People who can afford better health-care services will demand tiered options—this will create entrepreneurial opportunities in the medical field.

I think the Medicaid system really does provide free health care to people who don't have means of support. But I think government would be much better off in reducing bureaucratic expenses and taking those dollars and allocating them back to privatized health care. The companies would learn how to manage it. For example, a company like Curaflex, which is a for-profit company, is more than willing to contract with the state on a fee-for-service basis, or maybe in some cases, a capitation (per-capita) basis to take care of those patients who don't have the means to pay for health care. But if the government took out the other bureaucratic components they have, they would have the resources (to) apply here....

What's your perspective on the insurance industry?

I think we need insurance reform—and I think we need to look at universal coverage...I think we need quality control to make sure the independent providers are properly licensed and certified, and there has to be some sort of minimum health care standard for people—probably much more on the preventative side than (justification for) on the reactive side.

One of the reasons we have problems today in health care is because we have a very litigious society. Physicians are ordering more and more tests to protect themselves because the legal profession immediately gives these huge anticipated claims to clients who might have been injured during some medical procedure, and build these multi-million-dollar-suits...and juries go out and award these ridiculous claims. We definitely need tort reform in this country. ▲

Maybe the government should get away from subsidizing farmers—a number of years ago, the government paid farmers to slaughter cows because of a surplus of milk, yet how many times do we read about people starving in the world who don't have milk?

...I was reading something recently that for every farmer, there's one (U. S. Department of Agriculture) government employee. And that in the next 10 years, there will be four representing each farmer...what's the purpose of that? Why are we subsidizing farmers not to produce food, when the world is starving in certain places? You know, that doesn't make sense....

How would you propose that health care could be provided for all Americans, government-provided or otherwise?

...We should be focused on providing full support for providing health care for all Americans—but I'm not in full support of the government being involved in health care.

I think that employers... with five employees, or five thousand employees—have some responsibility for health care. I think that employees have to pay for health care... I've been in Canada, London—you speak to a Canadian resident or a U.K. resident, they tell you, "When you get sick, don't be treated here." They don't want to wait in line. Some people in this

Pro

Praise Immigrants, Not Illegals

By Richard Mountjoy

One of the disturbing things about this whole debate on immigration is that people want to lump those that are legally here and those that are illegally here in one group and then say that you are "immigrant bashing," and that simply isn't true. The real burden on the state of California are those that choose to come here illegally as separated from those that go through a five-year immigration process and become legal citizens, giving up their allegiance to their country of original and pledge allegiance to another country, the United States of America.

These people are very beneficial until they come in hordes like an invasion across the borders—whether by foot, by sea or by aircraft flooding into this country—and then having benefits heaped upon them. There's no question that

you might do it yourself if you were in another country, but it's wrong and it's causing a burden on the people in the state of California, the taxpayers, and it needs to stop.

We need to take action at the state level to ensure that these benefits are not afforded to those who come here illegally, thumb their noses at our laws and then get into the system.

At the same time, we must protect those that come here legally as legal immigrants to this country. And, if we do that, we will be successful. There are initiatives now being circulated through the legislature to put in place the very laws that have been previously defeated. Laws that would put an end to this problem. ▲

-Mountjoy is an assemblyman representing the 59th district.

Con

Stop Shifting the Blame, Start Solving the Real Problem

By Mary Ann Gonzales

On the issue of the immigration problem, it just needs to be said that we are at a time in our history when we need to look back at history and see all the things that have possibly not gone well for our country and not repeat them. Not repeat them by utilizing segments of our community to put the blame on.

I think that it is somewhat ironic that we are at a point in our history where we have decided to challenge our legislators to deal with the economy in our state and in our nation. I think that it is a tragedy that there has been a bandwagon effect created that the immigrant is being utilized as the scapegoat. Primarily the undocumented immigrant is getting the blame for what has happened with our country and to our world as a whole.

I think we need to deal with the issue of immigration and undocumented immigration as a separate issue; not by legislators and bureaucrats to blame for the bad economy. Because, for the most part, immigrants are not the negative problem that we are talking about here.

If we want to build a strong state and a strong nation, we need to deal with the economy by viable means, creating jobs and stimulating the economy throughout the nation and worldwide. But this isn't going to happen if we allow the bureaucrats in our legislature to keep shifting the blame onto these poor people who are just barely looking for bread and butter to survive on a daily basis. ▲

-Gonzales is a research associate with the Ernesto Galarza Public Policy Think Tank.

I.E. Industrial Market Ranked in Top Ten

Continued From Page 3

strongest market in the U.S. in terms of industrial investment potential.

"The prospects of a healthy market absorption, the passage of NAFTA and the continuing relocation of firms into the area, all point to a strong market in the Inland Empire," Meyers said.

The Inland Empire has benefitted from businesses migrating from Los Angeles and Orange Counties.

"Generally, manufacturing and warehousing uses account for 85% of industrial space with research and development taking up most of the rest."

The Leventhal study considers vacancy rates, national and local economic data, and geographic locations most likely to need industrial space.

In descending order, the eight top areas listed were: Salt Lake City, Inland Empire, Portland, Minneapolis, Las Vegas, Indianapolis and Fort Lauderdale. Baltimore is in the number one spot.

The Inland Empire has benefitted from businesses migrating from Los Angeles and Orange Counties. In addition, tenants are relocating here because Inland Empire housing prices are lower than in neighboring areas.

Because of the Inland Empire growth, there should be a steady absorption of the excess industrial space in this area.

Currently, the Inland Empire's industrial space inventory is 164 million square feet with a vacancy rate of about 14%. Comparatively, Orange County has an inventory of around 225 million square feet.

According to the Leventhal study, the average price per square foot of industrial space began to rise in the third quarter last year.

Despite encouraging figures, the report advises that investments should be approached with caution. "The ideal industrial buildings are those that can be quickly and easily reconfigured to meet tenant needs, such as bulk warehouse distribution facilities located near a distribution hub that offers all types of transportation," Meyers noted.

Meyers predicts that "the

latest price and vacancy figures will make industrial property portfolios appealing to the REIT

The prospects of a healthy market absorption, the passage of NAFTA and the continuing relocation of firms into the area, all point to a strong market in the Inland Empire,"

market hungry for attractive yields. Investment properties currently can be purchased for a price well below replacement cost. But, as we see more industrial properties packaged for REITs, prices will improve." ▲

Region, State Face Uncertain Construction Future

While no one is arguing about the bleak fate of construction in the Inland Empire during 1993, it seems like everyone has got a different opinion about what to expect in the new year.

Currently, there appear to be two camps of economists when it comes to predicting the fate of construction and development in the region.

According to forecasts from Chapman University, construction in the Inland Empire is expected to continue its decline during 1994; however, the economists at the University of California at Riverside are forecasting a 10% increase in construction during the year.

"(We should) look for about a 10% increase in local construction activity in 1994. However, construction jobs are unlikely to grow this year," according to Mike Bazarich, director of the UCR Economic Forecasting Center and Databank.

This disparity seems to prove that no one is really sure about what to expect from a volatile market during the beginning of a shaky period of economic recovery.

One thing does seem certain though, construction activity throughout the Inland Empire seems to go hand in hand with the region's economic prosperity.

During the past three years, as the Inland Empire's economy was bottoming out, the region was experiencing some of its slowest growth periods in its history, and for an area that relied heavily on construction employment this spelled trouble.

For the ninth consecutive year, increased insurance was the most frequently named problem by 72% of all contractors surveyed.

Sharp declines in construction continued to add fuel to the area's economic downspin, and businesses and residents are looking for any positive indicators during an otherwise dark decade.

"Likely 1994 growth rates will

be a significant improvement from the declines of 1990-93, but they will be distinctly slower than the boom years of the 1970s and 1980s. It will be some years before either the Inland Empire or Southern California, in general, will be able to resume old growth rates," according to reports from UCR.

While this news may not seem too positive, it is still decidedly more optimistic than the forecasts from Chapman University.

Chapman's chief economist Esmael Adibi is predicting that, while the region's construction slide will slow, lack of financing and low demand for housing will not permit construction to regain its ethereal proportions of the mid-'80s.

"The steep decline in construction spending that began in 1989 is projected to continue, albeit at a slower rate. Low demand, lack of financing and high vacancy rates will constrain any significant pickup in construction activity," said Adibi.

Chapman is predicting that the total building permit valuation will hover around \$2.2 billion, a 2% drop from the previous year.

The Earthquake Factor

Although initial estimates on the costs of rebuilding from the devastating Jan. 14 quake are going as high as \$30 billion, local economists do not feel that this additional construction revenue will have a significant impact on the Inland area or California as a whole.

"It is not really going to impact the Inland Empire at all. Neither Orange County nor the Inland Empire will really feel any of the positive effects. What it will do is impact the vacancy rates in the area because the 15 - 30,000 multi-units, that they are saying have been lost in LA County, represent renters that will need housing," said Adibi.

The effort to rebuild the quake-ravaged LA County area may create about 10,000 jobs, some of which may come from the Inland Empire; however, according to Adibi these new construction jobs are equally unlikely to affect the

Chart A

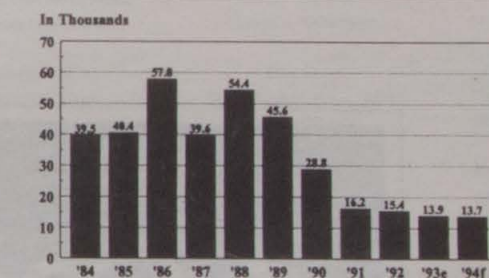
Change in Number of Jobs in Inland Empire 1990-93

	Change in Jobs	%Change 1990-93
Construction	-16615	-30.7
Manufacturing	-2475	-2.9
Trade	-465	-0.3
All Other	16955	4.7
Total Change	-2600	-0.4

Source: Chapman University

Chart B

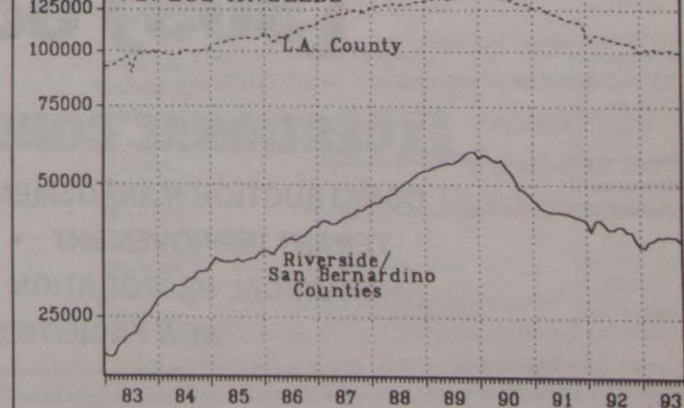
Number of Permits Issued



Source: Chapman University

Chart C

CONSTRUCTION EMPLOYMENT, INLAND EMPIRE VS. LOS ANGELES



Please See Page 13

Service. Honesty. Hard Work.



CAPSTONE
CONSTRUCTION COMPANY, INC.

(909) 682-6225

EXCEPTIONAL CONSTRUCTION SERVICES

CONSTRUCTION MANAGEMENT • DESIGN/BUILD SERVICES
TENANT IMPROVEMENT • COMMERCIAL REMODELING
HISTORICAL RESTORATION • INDUSTRIAL RENOVATION
NEW FACILITIES CONSTRUCTION

Top Commercial/Industrial Contractors

Listed Alphabetically

Firm Address City, State, Zip	# LE Proj. (completed)	Comm. Bldgs. In LE. Indstl. Bldgs. In LE. 1983-1993	# of Licensed Contractors Company Headquarters (sq. ft. completed)	Specialties	Clientele/Projects	Top Local Exec. Title Phone/Fax
Al Shankle Construction Co. 1150 N. Richfield Rd. Anaheim, CA 92807	27	600,000 2,400,000	1 Anaheim	Concrete Tilt-Up, Tenant Improvements,	U.S. Borax, Pepsi Cola UPS	Al Shankle CEO/President (714) 996-8960/528-3649
Bircher Construction, Ltd. 24051 Shelley Rd. Laguna Niguel, CA 92656	29	2,059,326 9,064,680	n/a Laguna Niguel	Concrete Tilt-Up, Resorts/ Club Houses, Residential, Distribution, Retail/Comm. Improv. Medical	Xerox, Hyundai, Nike Town	Andrew L. Youngquist President (714) 643-7100/643-2938
Breton Construction, Inc. 2 Corporate Park, Ste. 200 Irvine, CA 92714	143	8,106,021 11,708,932	4 Irvine	Comm., Indust., Retail, New Construction T.I./Remodel	The Home Depot, Alexander Haagen Co., Wal-Mart Stores, Inc.	Angus MacPherson President (714) 660-9400/975-1690
Capstone Construction Co., Inc. 3651 Third Street Riverside, CA 92501	306	441,000 122,000	3 Riverside	Tenant Improvement, Comm./Indust. Remodel, Health Care, Design/Build	St. Bernadine Med. Ctr., Koll Co., Riverside Comm. Hosp., Holiday Inn, Toro, Redlands Fed. Bank, CB Commercial	Bruce T. Helliger President (909) 682-6225/682-6406
E. L. Yeager Const. Co. Inc. 1995 Agua Mansa Road Riverside, CA 92502	1,417	5 200,000	10(Engineers) Riverside	Freeways, Railroads, Flood Control Damage, Streets, Subdivision, Grading	Caltrans, Corps of Engineers, San Bernardino, Riverside, Orange & L.A. Counties, Cities(50), Private(200)	J. S. Yeager Chairman/CEO (909) 684-5360/684-1644
Fullmer Construction 1725 South Grove Ave. Ontario, CA 91761	130	N/A 13,000,000	2 Ontario	Concrete Tilt-Ups, Industrial, Tenant Improvements	Dart, G.E., IKEA	Robert A. Fullmer President (909) 947-9467/947-5241
G.J. Murphy Construction P.O. Box 1124 Palm Desert, CA 92261	40	196,000 n/a	1 Palm Desert	Retail Buildings, Medical Buildings, Commercial/Industrial	Town Center Plaza Palm Desert, One Eleven Town Ctr. P.D. (Phase II & III), Indio Medical Clinics	Rod Murphy Owner (619) 340-9423/568-4429
Hedley Builders, Inc. 5010 Campus Dr., Ste. 100 Newport Beach, CA 92660	76	2,065,000 1,535,000	1 Newport Beach	Commercial, Industrial, Health Care, R&D, Retail, Tenant Improvement	Molding Int'l, Kmart, Price/Costco Mervyn's, Wells Fargo	Peter J. Last General Manager (714) 851-2211/851-2410
J. D. Diffenbaugh Inc. 2375 Chicago Ave. Riverside, CA 92507	231	3,956,147 4,371,289	1 Riverside	Concrete Tilt-up, Mid-Rise Office, Medical	Price Club, Beaver Medical, Home Depot, Redlands Federal	Jack Hawkins President (909) 684-2820/684-3604
Marco Dev. & Construction, Inc. 4355 E. Airport Dr., Suite 110 Ontario, CA 91761	300	132,000 120,000	2 Ontario	Commercial Remodeling, Tenant Improvements, Store Remodeling	Kmart Corp., Sears Roebuck, Katzman Medical Building	Buell Marrs, Jr. President (909) 986-6130/984-1615
Martin J. Jaska, Inc. 10723 Bell Court Rancho Cucamonga, CA 91730	245	1,720,000 3,275,000	3 Rancho Cucamonga	Comm./Indst./Retail, New Const'n/Remodel, Design/Build	Smith's Food & Drug, So Cal Cinemas, Rollins & Ryder Trucking	Roger M. Jaska President (909) 941-1500/941-1300
Nielsen Construction Co. 3127 Jefferson St. San Diego, CA 92110	8	367,357 145,834	1 San Diego	Industrial, Medical/Health, Retail	Rancho CA Water District Centremark City of Riverside	Stephen C. Marble President (619) 291-6330/293-7620
Oltmans Construction Co. 10005 Mission Mill Rd. Whittier, CA 90601	100+	n/a n/a	8 Whittier	Superflat Floors, Concrete Work, Ind./Office Buildings, Tenant Improvements, Concrete Restoration	Toys R Us, Coca Cola, Dart Transp. Baxter Medical, Pier One Imports, Hayes Office Bldg. (partial list)	John Gormly Vice President (310) 948-4242/695-2939
Prizio & Prizio Gen. Contractors 16480 Harbor Blvd., Ste. 101 Fountain Valley, CA 92708	123	1,018,092 2,375,547	2 Fountain Valley	Comm./Ind. Tilt-Up Construction Comm./Ind. T.I. Rehab. Concrete Only/Superflat Conc. Floors	Catellus Development, Trammell Crow Company, Case Swayne	David P. Prizio CEO (714) 775-3366/775-7354
RJW Construction Co., Inc. 23655 Via Del Rio Yorba Linda, CA 92686	45	30 15 900,000	1 Yorba Linda	Institutional, Manufacturing, Millworks	State Farm, Toys-R-Us, Rancho Mirage	Richard J. Wolfinger CEO (714) 692-9400/692-0652
Snyder Langston Builders 3392-A Durahart St. Riverside, CA 92507	21	750,000 1,675,000	1 Irvine	Facilities, Medical/Labs, Design Build	Eisenhower Medical Ctr., Toyota Motor Sales, Catellus Development Corp.	Wayne Edwards Construction Mgr. (909) 369-7140/369-8731
Turner Construction Co. 575 Anton Blvd., Ste. 750 Costa Mesa, CA 92626	30+	1,400,000 700,000	1 Costa Mesa	Health Care, Commercial/Industrial, Public CM	Kaiser Permanente, Eisenhower Medical Ctr., So. CA Veteran's Home	Edward D. Qulmby Vice President (714) 557-0404/557-4924

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Francisco A. Tapia. ©1994 Inland Empire Business Journal.

IE Building on Ruined Real Estate Market

According to initial reports, the region's commercial real estate market may be poised for revitalization in the coming year.

While 1993 marked the third consecutive year of a sluggish office market for the Inland Empire, the good news is that the market is not as slow as others in the Los Angeles Basin, and the market's basic strengths will reassert themselves when the economy turns around, according to predictions by Grubb & Ellis real estate offices. These strengths include: a rapidly growing population of two million, a local labor force significantly larger than the current job base, a large and established industrial base, abundant and reasonably priced commercial land, an expanding airport, strong local infrastructure and pro-growth government.

The vacancy rate at the close of 1993 was 21.7%, unchanged from year-end 1992. Net absorption totaled 343,000 square feet, down from 592,000 square feet the previous year. However, gross sales and leasing activity levels were unchanged from 1992, indicating a consistent level of interest. Little speculative construction was completed during 1993, and only 62,000 square feet of office space was under construction at the close of the year.

Significant office transactions completed in the Inland Empire in 1993 included:

- Rivercrest Partnership's sale/leaseback of 51,525 square feet in Riverside.
- Twentieth Century Insurance's lease of 23,900 square feet in Ontario.
- Cigna's lease of 20,000 square feet in Montclair.
- Curaflex's lease of 10,000 square feet in Ontario.
- The county of Riverside's lease of 9,000 square feet in Riverside.

Looking ahead to 1994, Grubb & Ellis forecasts that net absorption should not change much as economic conditions are expected to change little and no

new space is under construction. Vacancy rates should also change little in 1994, or decline slightly in certain submarkets.

Although the Inland Empire has traditionally been able to attract cost-conscious firms from Orange County and Los Angeles County, rental rates have come down in those markets and are now closer to those in the Inland Empire. As a result, the inflow of tenants from those markets has slowed. While net absorption should remain low, sales and leasing activity should begin to pick up as more local tenants take advantage of lower rates and aggressive concessions.

INDUSTRIAL MARKET

Of all Southern California industrial markets, the Inland Empire is best able to accommodate competitively priced, large-scale industrial requirements, both for newer, existing product or large, build-to-suit land parcels. Tenants enjoy a good selection of recently completed, state-of-the-art buildings, as well as fully improved land parcels, including rail-served parcels.

Total sales and leasing activity remained healthy in 1993 with over 11.5 million square feet of activity, just behind 1992's pace of 13 million square feet. Many of these transactions were larger tenants new to the Inland Empire including Sweetheart Cup (249,000 square feet in Ontario), Mercedes Benz (440,000 square feet in Fontana), Sportmart (202,520 square feet in Fontana), and Hamilton Fixtures (252,000 square feet in Ontario).

As in the rest of the region, leasing activity continued to outpace sales. However, several major sales transactions were completed toward the end of the year when institutions began placing more product on the market.

Reduced land prices and construction costs fueled healthy build-to-suit activity, particularly among Fortune 500 firms. They tended to favor large, state-of-the-art distribution facilities with

high clearances and excess land for expansion.

The vacancy rate fell by three percentage points during 1993, closing the year at 16%. Just under 20 million square feet of space is available. The vacancy rate would have fallen further, were it not for the completion of an additional million square feet of space in Chino late in the year. However, most of that space should be leased by early 1994.

During 1993, the West End, which includes Chino, Ontario, Mira Loma, Fontana, Montclair, Upland and Rancho Cucamonga, captured three-quarters of the sales and leasing activity in the Inland Empire. The cities of Ontario and Mira Loma alone generated 4.4 million square feet of activity and captured most of the major build-to-suit and owner-built development activity. The strength of this market lies in its large land base, freeway access and proximity to Ontario Airport.

The West End should continue to attract tenants from older Los Angeles County markets through the 1990s. The magnitude of the flow of tenants to the Inland Empire will depend on how quickly the region's economy can recover. However, the market's success in attracting Fortune 500 companies during 1993 gives the market a running start into 1994.

In the East End, which includes Riverside, San Bernardino, Colton, Redlands, Rialto, Moreno Valley, Perris and Corona, sales and leasing activity remained stable through 1993. The completion of the Devore (1-15) Freeway improved accessibility between the West End and the East End and tenants are now more willing to consider either location.

Significant industrial transactions completed in the Inland Empire in 1993 included:

- Mercedes Benz's purchase of 444,000 square feet in Fontana.
- Avery Label's lease of 410,208 square feet in Ontario.
- General Electric's lease of 405,504 square feet in Ontario.
- Zellerbeck's lease of 400,000 square feet in Chino.

• Recycler Core's purchase of 282,000 square feet in Riverside.

Looking ahead, the Inland Empire will remain attractive for large build-to-suit and owner-built projects through 1994. As the national economy improves, the large, national distribution-oriented firms should enter the market in greater numbers.

Total sales and leasing activity should drop slightly in 1993, due primarily to the fact that the last few years registered exceptionally strong annual totals in response to falling rental rates. As the higher quality product is sold or leased, the remaining second tier of product will move more slowly. The supply of Class "A" buildings greater than 100,000 square feet decreased substantially during the past year and will be in much shorter supply in 1994.

Build-to-suit and owner-built construction should remain strong in 1994. Speculative construction will remain slow, with little new product entering the market next year.

The overall vacancy rate should decrease slowly in 1994, with some specific size ranges and submarkets achieving sharper drops. How quickly the vacancy rate declines depends on the economy. Firms downsizing or liquidating could dump additional second-generation space on the market, which would keep the vacancy rate from falling as quickly as it otherwise might. Also the amount of lender-owned product and sublease space will influence the rate of decline.

RETAIL MARKET

The Inland Empire has a base of 31.2 million square feet of anchored retail space in neighborhood, community and power centers greater than 40,000 square feet. Of this total, approximately 2.8 million square feet was available at the close of 1993 for a vacancy rate of 8.9%.

The vacancy rate in neighborhood centers was 9.6%, while 7.5% of the space in community and power centers was empty.

Please See Page 15

Region, State Face Uncertain Construction Future

Continued From Page 9

overall employment picture in the state.

Prior to the earthquake, Chapman was predicting about 35,000 job losses for the area. Even with the increase in employment from the earthquake construction, the prediction remains the same.

"You have to understand that

Sharp declines in construction continued to add fuel to the area's economic downspin, and businesses and residents are looking for any positive indicators during an otherwise dark decade.

while there will be 10,000 jobs created in the construction industry because of the earthquake, there will also be a significant number of job losses in other industries also due to the earthquake," stated Adibi.

The Bigger Picture

On a slightly larger scale, the CIT Group's annual survey of construction contractors and equipment distributors throughout the Pacific region indicates that there is still very little confidence within the industry that building and development will see any significant increases.

"Although they are no longer the least optimistic in the nation, respondents in the Pacific region which includes Alaska, California, Hawaii, Oregon and Washington are still quite subdued in their projections for construction activity in 1994," said Robert Merritt, president of the CIT Group/Industrial Financing.

The survey indicated that distributors seemed to be more confident than they were at the same time last year, only 37% predict increased construction activity.

Possibly the bleakest predictions came in the area of residential construction where the survey respondents were even less

optimistic. Only 22% of those surveyed predicted an increase in housing construction in 1994, down from 34% last year. In fact, 18% say that they expect to see a decline in residential construction activity throughout the year.

Survey respondents were not particularly optimistic about net income gains in the year ahead. Contractors' expectations for increased profits in 1994 are at their lowest levels in history of CIT's Construction Industry Forecast. Only 27% foresee an increase in net income, down from 35% last year, while 17% are anticipating an actual reduction in profits. Contractors who identify themselves as "builders" are considerably less optimistic about income increases in 1994. A year ago, 40% of this group anticipated income gains; now only 26% are making that prediction, according to the report.

Among distributors, expectations for increasing net incomes are also reduced: only 39% anticipate an increase, down from 46%. Heavy equipment distributors are among the most pessimistic with only 35% foreseeing increased profits and 18% predicting income declines.

Despite their reduced projections for construction activity and for net income gains, respondents still feel there are numerous opportunities offered by the construction industry. As always, a good number of distributors and contractors classified as non-builders will be counting on private projects (47% of the former group and 50% of the later) while builders will be looking to residential buildings for opportunity.

As for the anticipated problems, according to the survey, lack of work and slim profit margins will still be the big two among distributors. Lack of work is also named by contractors as a major problem but is still a distant second to the biggest hardship they face, increased insurance costs. For the ninth consecutive year, increased insurance was the most frequently named problem by 72% of all contractors surveyed. ▲

Chart D

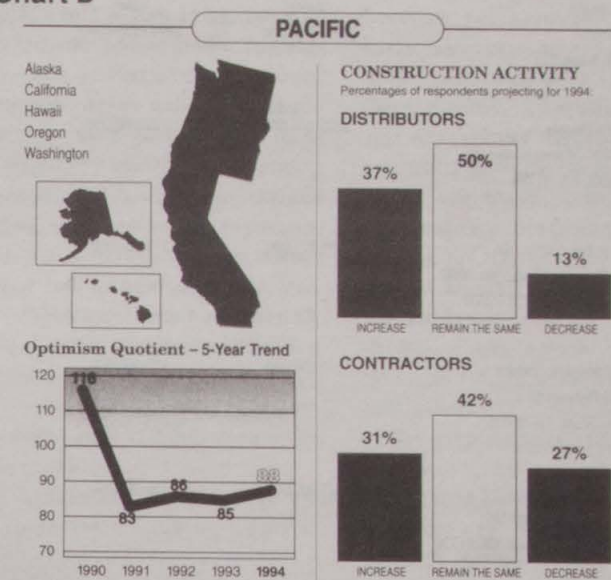


Chart E

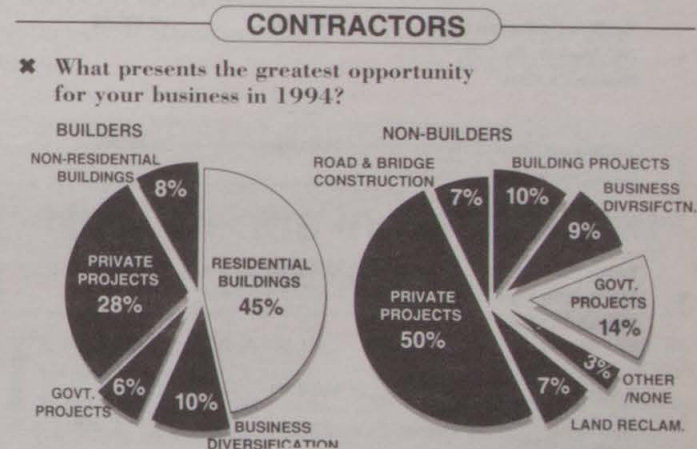
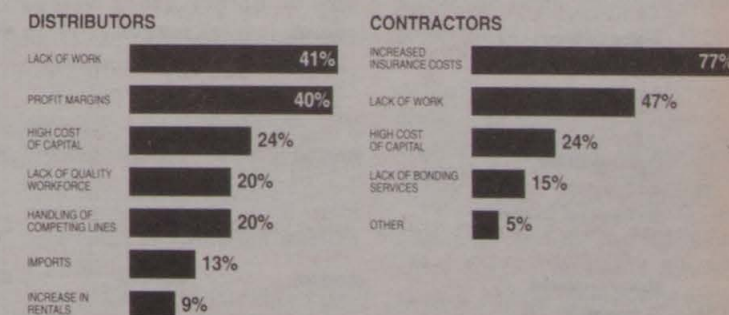
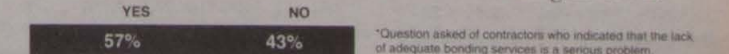


Chart F

* What are the most serious problems facing your industry in 1994?



* Has it become more difficult to obtain bonding in 1993?*



Residential Real Estate Builders Serving the Inland Empire

Ranked by 1993 Volume

Company Address City, State, Zip	Sales 1993 Volume	Sales 1994 Projection	Number of Units Total	Units Constructed in 1993			Year End Inventory	Top Local Executive Title Phone/Fax
				Single Family	Apts.	Condos		
1. Lewis Homes 1156 N. Mountain Ave. Upland, CA 91786	\$525,000,000	\$600,000,000	3,100	2,500	0	600	250	Richard A. Lewis President (909) 985-0971/949-6700
2. Bramalea California, Inc. 100 Bayview Circle, Ste. 2000 Newport Beach, CA 92660	155,077,000	177,660,000	589	553	0	36	55	Leon C. Swalls CEO (714) 509-4600/509-4694
3. Warmington Homes 3090 Pullman St. Costa Mesa, CA 92626	152,000,000	170,000,000	585	540	0	45	51	Timothy P. Hogan President (714) 557-5511/641-9337
4. Forecast Corp. 10670 Civic Center Dr. Rancho Cucamonga, CA 91730	123,000,000	150,000,000	1,068	1,022	46	n/a	9	James P. Previti President (909) 987-7788/980-7305
5. Shea Homes 655 Brea Canyon Rd. Walnut, CA 91789	103,000,000	n/a	259	184	0	75	211	William L. York Pres. So. CA Div. (714) 598-1841/594-0930
6. Van Daele Development Corp. 2900 Adams St., Ste. C-25 Riverside, CA 92504	95,000,000	105,000,000	600	600	0	0	25	Michael Van Daele President/CEO (909) 354-2121/354-2996
7. Kaufman and Broad—IE Div. 180 N. Riverview Dr. Anaheim, CA 92808	76,455,000	98,300,000	805	545	N/A	N/A	43	Kevin E. Kirk Division President (714) 282-4000/637-5070
8. Barratt American Inc. 2035 Corte Del Nogal Carlsbad, CA 92024	75,000,000	102,000,000	330 (1992)	233	0	97	35	Michael D. Pattinson President (619) 431-0800/929-6429
9. Inco Homes 1282 W. Arrow Hwy. Upland, CA 91786	70,000,000	n/a	671	671	0	0	18	Ira Norris CEO (909) 981-8989/982-9784
10. Century Homes Communities 1535 South "D" St., Ste. 200 San Bernardino, CA 92408	56,851,305	60,000,000	414	414	0	0	43	John Pavelak President (909) 381-6007/381-0041
11. Fieldstone Company 1455 South State College Blvd., Ste. 660 Brea, CA 92621	40,275,000	14,100,000	147	147	0	0	9	Gary Frye Regional Manager (714) 990-3006/990-1739
12. Sunrise Company 42600 Cook St., Ste. 200 Palm Desert, CA 92260	28,000,000	66,000,000	n/a	5	n/a	22	6	William Bone Chairman of the Board (619) 568-2828/346-2434
13. Concordia Homes 408 S. Stoddard San Bernardino, CA 92401	26,029,442	53,438,240	180	180	0	0	20	Randolph Hall President (909) 884-8681/889-7003
14. Meeker Companies 85 Argonaut, Ste. 200 Aliso Viejo, CA 92656	18,055,000	40,000,000	103	103	0	0	18	Peter Kuchlinsky Executive Vice President (714) 850-6700/850-6710

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IE Building on Ruined Real Estate Market

Continued From Page 12

The overall vacancy rate has consistently stayed in the single digits over the past few years.

Shopping centers totaling more than one million square feet are under construction in Riverside, Murrieta, Palm Desert and San Bernardino. More new space will be added in the newer, emerging markets of Temecula, Chino Hills, the Upper Desert (Victorville area) and the Lower Desert (Coachella Valley). The more established markets closer to Orange and Los Angeles Counties will attract some infill development by value retailers.

Tenants active in the Inland Empire in 1993 include Gap Warehouse, Trader Joe's, Burlington Coat Factory, Cheesecake Factory and Applebee's. Retailers that draw business from the Inland Empire's vast entry-level housing market were in an expansion mode in 1993, including Wal-Mart, Pic'n' Save,

Ace Hardware, Home Base and Home Depot. With the residential land market beginning to stir, activity in the retail market should begin to pick up as well.

Total gross leasing activity was moderate during 1993 as tenants took advantage of aggressive rents to move to better locations. However, net absorption was negative because several large tenants left the market, closed particular outlets, merged or went out of business. Pace, Vons and Thrifty all closed outlets, while PharMore Drug and Builders Emporium left the market altogether. As this space is released in 1994, and the economy begins to improve, net absorption should return to the positive column.

Beyond 1994, the outlook for this retail market brightens considerably. The Inland Empire remains the most active affordable housing market in

Southern California, and the area will continue to add new rooftops through the end of the decade and beyond. There will be a steady demand for new retail space of all types to serve the growing communities of the Inland Empire, which is now the second largest of the Los Angeles Basin's four metropolitan areas.

Significant retail transactions completed in the Inland Empire in 1993 include:

- Vons & Wal-Mart taking approximately 180,000 square feet in Corona.

- Service Merchandise and Home Depot taking approximately 170,000-square-feet in Murrieta

- Home Depot taking approximately 120,000 square feet in Rancho Mirage.

- Fleming Foods taking approximately 48,600 square feet in Barstow.

Looking ahead to 1994,

vacancy rates should change little. Grocery store-anchored centers will continue to record the lowest rates. Overall leasing activity should continue at a moderately healthy pace in 1994 and beyond, due to strong population projections for the remainder of the decade. The market should register positive net absorption during 1994 by virtue of the amount of new construction scheduled for completion.

Growing markets at the urban periphery, by virtue of their affordable housing, will attract the most new retail construction through the mid-1990s. Selected redevelopment projects in the Inland Empire's more mature cities will also attract tenant interest in 1994. ▲

-Information provided by
Grubb & Ellis Real Estate.

CNS to Hold Mechanics Lien Seminar

Construction Notice Services, (CNS) will be holding its first Annual Educational Seminar in the Greater Los Angeles County Area on Feb. 17.

The event will be co-hosted by a number of associations. In addition to the CNS, this list includes the American Sub-contractors Association, National Association of Women in Construction, Women in Construction Owners and Executives Association.

CNS is a leader in the production of legal documents for the construction industry. Founded in 1984, CNS now provides a variety of important services including the complete preparation of various notices in compliance with each state's Mechanic's Lien Law.

The upcoming seminar will be presented by Albert F. Quintrall.

Quintrall is the vice president and general counsel of CNS. In addition, Quintrall is a senior partner in the firm, Quintrall and Associates.

Topics which will be covered by Quintrall include Preliminary Notices, Mechanics Liens, Stop Notices, Bond Claims, Notice of Completion, Federal Public Works-Millers Act, and Waivers and Releases. Well qualified to conduct this informative seminar, Quintrall's experience in the legal aspects of the construction industry spans 20 years.

CNS is a leader in the production of legal documents for the construction industry.

The event will take place at the Industry Hills Sheraton Resort, Thursday, Feb. 17, from 1-5 p.m. The cost of the seminar is \$10 per person. Refreshments will be served. To reserve your space, please call Bob at 1-800-366-5660. ▲

New Trends in Residential Construction

In 1993, builders enjoyed the largest surge in residential home building in four years.

According to economist John E. Silva of Kemper Financial Services in Chicago, "Low mortgage rates, better employment gains and improved consumer confidence have served to boost single-family housing starts in the second half of 1993."

Building activity increased in nearly every region of the country. In the Northeast, construction dipped moderately.

Nationwide, housing starts are up to 1.29 million from 1.20 million in 1992. This increase brought construction to its highest level since 1989 when new home construction totalled 1.38 million.

Southern California experienced a less promising year than most of the country. In San Bernardino County, the number of permits for new home building reached about

5,500 in 1993. Although this number mirrors 1992 totals, it still represents less than one-third of the numbers reached in 1986 and 1987. Neighboring Riverside, Los Angeles and Orange Counties also were far behind previous levels.

In other news, all but 10 central states and Vermont enjoyed a 0.7% increase in personal income. These 10 states are located in regions where flooding, coupled with government cuts in farm subsidies stifled income potential. Vermont suffered declines in income generated by big-ticket durable goods and construction.

First-time unemployment claims reached the highest level since July. The latest figures show a 23,000 increase recently which brings the total to 380,000. Economists speculate that the increase in unemployment figures may have been weather-related. ▲

Architectural/Engineering Firms

Ranked By 1993 Inland Empire Billings

Firm Address City/Zip	1993 Billing Inland Emp. Company Wide	LE Offices Co. Wide Headqtrs.	Types of Services	Industries Served	Marketing Contact Title Fax	Top Local Exec. Title Phone
1. J.F. Davidson Associates, Inc. 3880 Lamar St. Riverside, CA 92502	\$8,400,000 \$8,400,000	4 4	Civil Engineering, Planning, Surveying & Mapping, Traffic & Transportation, Water & Waste, Landscape Architecture	Private and Public Sectors	Sherri Gomez Marketing Coordinator (909) 886-5954	John W. Canty, P.E. President/CEO (909) 686-0844, ext. 103
2. Wolf/Lang/Christopher Architects Inc. 10470 Foothill Blvd., Tower Ste. Rancho Cucamonga, CA 91730	\$5,000,000 \$9,000,000	2 2	Master Planning, Design, Construction Administration	Educational, Civic, Private	Larry Wolff Chairman of the Board (909) 980-9980	Larry Wolff Chairman of the Board (909) 987-0909
3. Greiner, Inc. Pacific 5225 Canyon Crest Dr. Riverside, CA 92507	\$4,800,000 \$126,000,000	1 40	Civil Engineering, Surveying, Water Resource Mngt.	Transportation, Water and Drainage, Public Works	Robert J. Bassett Mgr. of Project Dvlp. (909) 788-5002	Melford J. Placilla Managing Principal (909) 788-7746
4. HMC GROUP 3270 Inland Empire Blvd. Ontario, CA 91764	\$3,900,000 \$24,700,000	1 3	Architecture, Engineering, Interior Design	Education/Schools, Healthcare/Hospitals, Government	Lynne Cooper Marketing Coordinator (909) 483-1400	James D. Chase, AIA President/CEO (909) 989-9979
5. Robert Bein, William Frost & Assoc. 28765 Single Oak Dr., Ste. 250 Temecula, CA 92390	\$3,000,000 \$33,000,000	3 7	Engineering, Planning, Surveying	Transportation, Water Resources, Land Development, Mechanical/Electrical	Bill Green Senior Vice President (909) 676-7240	Jim McDonald President (909) 676-8042/(714) 855-3601
6. The Keith Companies 22690 Cactus Ave., Ste. 300 Moreno Valley, CA 92553	\$2,900,000 \$19,500,000	4 12	Civil Engineering, Planning/Environmental, Surveying	Commercial/Industrial, Public Agencies, Residential	Bob Lindauer Director of Marketing (909) 653-5308	John K. Mandrell Sr. Vice President (909) 653-0234
7. Associated Engineers, Inc. 93311 E. Shelby St. Ontario, CA 91764	\$2,500,000 WND	1 n/a	Const. Mngmt., Civil Engineering, Land Surveying	Governments, Architects, Developers	Linda Wallace Marketing Assistant (909) 948-6998	April Morris President (909) 980-1982
8. Androsen Engineering, Inc. 580 N. Park Ave. Pomona, CA, CA 91768	\$810,000 n/a	1 n/a	Civil Engineering, Land Surveying, Municipal Engineering	Construction	Gary P. Androsen President (909) 620-0016	Gary P. Androsen President (909) 623-1595
9. Williams Architects, Inc. 276 N. Second Ave. Upland, CA 91786	\$385,000 \$385,000	1 1	Architecture, Land Planning, Interior Design, Tenant Improvements, CADD Services, Entitlements	Commercial, Industrial, Residential, Healthcare, Civic	Max E. Williams, AIA Architect/President (909) 985-4836	Max E. Williams, AIA Architect/President (909) 981-2845
10. Wheeler & Wheeler AIA Architects 133 S. Spring St. Claremont, CA 91711	\$300,000 \$330,000	1 1	Architectural, Tenant Improvement, Space Planning	Commercial, Educational, Residential	Paul S. Wheeler President/CEO (909) 621-7757	Maureen Wheeler Principal (909) 624-5095
11. Herron & Ramanoff Architects, Inc. 530 St. Johns Place Hemet, CA 92543	\$250,000 \$250,000	2 2	Architectural, Planning, Space Needs Analysis	Water Districts, Municipalities, Private Developers	Patricia L. Herron Vice President (909) 652-0573	Russell P. Rumanoff President (909) 652-4431
12. Combs - Marr Architects, Inc. 3393 14th St. Riverside, CA 92501	N/A N/A	1 3	Architectural	Commercial, Industrial, Governmental	William "Bill" Davis Marketing Director (909) 686-2958	Clinton Marr, FAIA Managing Principal (909) 686-3520
13. Hansaker & Associates Riv./San Bern., Inc. 1285 Columbia Avenue, Ste. A1 San Bernardino, CA 92408	WND WND	2 5	Land Planning, Civil Engineering, Surveying, GPS Surveying	Builders, Developers, Public Agencies, Armed Forces, Utility/Pipeline Companies	Pam Quenzler Marketing Director (909) 369-3110	Bruce Hansaker Principal (909) 369-7200
14. Larry J. Vesely & Associates 22365 Barton Rd., Ste. 304 Grand Terrace, CA 92324	WND WND	1 1	Architectural, Planning, CADD Services	Public, Private, Federal Govt.	Larry Vesely Owner (909) 783-8913	Larry Vesely Owner (909) 825-2445
15. Nastand Engineering 3359 Chicago Ave. Riverside, CA 92507	WND WND	1 2	Civil Engineering, Surveying, Land Planning	Home Builders, Commercial Development, Governmental, Public Works	John Myhre Engineering Manager (909) 784-3368	John Myhre Engineering Manager (909) 784-3300
16. NBS/Lowry 164 W. Hospitality Ln., Ste. 1 San Bernardino, CA 92408	WND WND	4 9	Civil Engineering, Planning, Surveying	Counties & Municipalities, Special District, Land Developers	R.A. Bueermann Reg. Office Mgr. (909) 885-4638	R.A. Bueermann Reg. Office Mgr. (909) 888-1401
17. Pomas & Associates 3901 Lime St. Riverside, CA 92501	N/A N/A	1 5	Land Planning, Civil Engineering, Land Surveying	Developers, Builders, Public Agencies	Maria Lyons Marketing Coord. (909) 682-3379	Jose M. Gama Vice President (909) 787-8421
18. Rick Engineering Company 3050 Chicago Ave., Ste. 100 Riverside, CA 92507	N/A n/a	1 4	Civil Engineering, Surveying/Mapping, Land Planning	Public, Private	Lynda Vessup Bus. Dev. Coord. (909) 782-0723	Robert A. Stockton Vice President (909) 782-0707
19. Ruhnau Ruhnau Todd Assoc. 3775 Temb St. Riverside, CA 92501-3669	WND WND	1 n/a	Architectural, Planning	Educational, Governmental, Commercial/Industrial	Roger Clarke Architect/Principal (909) 684-6276	Herman O. Ruhnau, FAIA Chairman (909) 684-4664
20. Turner & Associates 415 W. Foothill Blvd., Ste. 238 Claremont, CA 91711	N/A N/A	1 n/a	Architectural, Planning, Interiors	Medical, Educational, Commercial	Rufus Turner Owner (909) 624-0043	Rufus Turner Owner (909) 624-1447
21. Amvigor Engineering Services 405 E. 25th St. Upland, CA 91786	n/a n/a	1 1	Engineering, Designing/Drafting, Computer Software Consultancy, CAD Drafting	Utilities, Architects/Engineering Firms, Water Districts	Donald Wanz Eng. Services Manager (909) 920-5040	Vijay S. Telikkar Director of Engineering (909) 920-5037
22. Willman Associates 650 Hospitality Ln., Ste. 400 San Bernardino, CA 92408-3317	n/a n/a	1 17	Civil Engineering, Planning, Assessment Engineering	City, County, State	L. W. Anderson Vice President (909) 888-5107	Richard Kopecky Regional Office Manager (909) 386-0200
23. Robert G. Hoskins, Architect and Associates 3380 Shelby St., Ste. 150 Ontario, CA 91764	n/a n/a	1 1	Architecture, Planning, CADD Service, Quality Control Management	Healthcare, Education, Institutional, Government, Commercial	Peggy Hugo Director of Marketing (909) 945-1388	Robert G. Hoskins, AIA Principal (909) 945-3505
24. Walling & McCallum/Limited 45-190 Club Dr. Indian Wells, CA 92210	n/a n/a	1 n/a	Architecture, Planning, Engineering	Residential, Hotel/Restaurant, Commercial, Industrial, Cities, Recreation, Medical	John C. Walling President (619) 360-0786	John C. Walling President (619) 360-0250
25. Vecchi/Martinez Architect and Assoc. 15487 Seneca Rd., Ste. 203 Victorville, CA 92392	n/a n/a	1 1	Architecture	Commercial, Medical, Residential, Restaurants, Retail, Religious	Remo M. Vecchi Owner (619) 241-7854	Remo M. Vecchi Owner (619) 241-7858
26. JKA Incorporated 637 W. Second St. Pomona, CA 91766	n/a n/a	1 1	Outdoor Entertainment, Historic Renovation/Re-Use, Commercial	Entertainment/Recreation, Theme Parks, Retail/Commercial, Historical Restoration	Charles Pilcher V.P. Administration (909) 620-8613	John Kasperowicz, AIA President (909) 620-7208
27. P&D Technologies 650 E. Hospitality Lane, Ste. 150 San Bernardino, CA 92408	WND n/a	1 7	Environmental, Aviation, Economics, Transportation, Planning, Engineering	Cities, Counties, Special Agencies, Private Developers, Corporations	Ms. Cyd Brandvlien Assoc. VP-Marketing (714) 285-0102	Peter J. McMahon, Ph. D., P.E. Vice President (909) 885-4405/885-0676
28. Pitasi - Daknau Architects 8439 White Oak Ave. Rancho Cucamonga, CA 91730	WND WND	1 1	Architecture, Planning, Interiors	Public Agencies, Res. Building Industry, Commercial Development	Peter J. Pitasi, AIA Principal (909) 944-5814	Peter J. Pitasi, AIA Principal (909) 980-1361

WND = Would Not Disclose N/A = Not Applicable n/a = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Francisco A. Tapia. ©1994 Inland Empire Business Journal.

1993—a Year to Forget for Builders

There is very little positive to say about construction volume in California during 1993 other than it was a year that can be built upon.

As the reports roll in, it appears that California had posted one of the worst years since WWII for residential construction and didn't do much better on the non-residential side.

The state's total construction volume through November, measured by permits issued and recorded contracts, was \$1.87 billion; translating to an annual rate of \$27.11 billion, down 4.6% from the same period last year.

This abysmal performance was propelled by an extremely sluggish housing market that simply failed to pick-up even in the wake of an economy that was beginning to show some signs of life, according to the California Construction Industry Research Board.

"The (complete) 1993 forecast is lowered to 84,000 new housing units from 85,200. The 1994 forecast is raised to 105,000 units. The 1993 forecast is slightly lower than the

1982 total of 85,700, and, if achieved, is the lowest annual total for the state since World War II," according to Dr. Esmael Adibi, chief economist for the monthly CIRB report.

The figures for heavy construction and non-residential building were equally as grim as the housing market posting declines statewide of 13.8% and 14.2% respectively.

As the reports roll in, it appears that California had posted one of the worst years since WWII.

Most economists have been attributing this construction bonddoggle to a number of factors including the tight lending restrictions being imposed by banks, the inability to obtain construction financing and a consistently brutal California job market. Unfortunately for the state, few are predicting an immediate turnaround in these economic factors.

"While we are in a period of economic expansion throughout

the state, we are still looking at another year or so before we start seeing positive economic growth," according to Dr. Esmael Adibi, chief economist for Chapman University. "The good news is that we are in a positive trend. We will still see construction down and a loss of construction jobs but not as dramatic in previous years."

Another item that might be somewhat consoling to residents of California concerned with the construction industry is that it "could be worse"; they could live in the Inland Empire.

If the construction volume statewide was a pathetic sight, then the volume in Riverside and San Bernardino Counties for 1993 is horrific.

While the two-county area saw a decrease of only 6.9% through November in single-family home building, the same area posted a decline of 60.4% in multi-family dwelling construction. Combined, the region's housing starts through eleven months amounted to a 14.2% decline from 1992, a year that most predicted had bottomed-out.

The total non-residential

building volume in the Inland Empire amounted to a median decline of about 28%, which is somewhat deceiving considering that San Bernardino County construction slipped by 43.9%.

One area that contractors had hoped would carry them through the lean building times was alterations and additions to existing properties, however, there were also radical declines in this arena.

Although San Bernardino County experienced a 2.8% increase in alteration work amounting to \$86.7 million, Riverside County weathered a 28% decrease in work totaling only \$47 million.

If there was a bright spot for the construction industry in the Inland Empire, it came in the form of heavy building and reflected an increase of nearly 50% over the heavy construction projects for 1992. Total volume of heavy construction projects in the area was about \$665 million, a large portion of which can be attributed to a \$69 million water plant project in Riverside County and a \$46.3 million water pipeline in San Bernardino County. ▲

Mall Planned for Colton Despite Sluggish Economy

Despite a year of ghastly construction figures and an economy that is scratching its way to positive expansion, the Inland Empire still seems to be willing to support more retail facilities.

The latest city to throw its hat into the ring is Colton, with construction scheduled to begin on a 70-acre retail mall in May. The proposed construction of the Empire Metro Mall will begin in May of this year.

According to Hani Gabriel, Colton's economic director, the mall will create 5,700 jobs for the area. In addition, sales taxes generated by the new retail sales are expected to total \$3 million to \$5 million annually.

The city of Colton's redevelopment agency intends to pay for the construction of

freeway access ramps near the building site and to fund nearby road improvement projects.

Colton anticipates collecting property taxes over 20 to 25 years in order to pay for its \$10 million to \$12 million estimated investment in the project.

The developers are purchasing the property from the city for \$8 million dollars.

Carson Realty Project of Carson and Sonnenblick Goldman Corporation of Century City are building the Colton mall and are in the process of developing a similar LA Metro Mall in Carson.

The Empire Metro Mall will feature mostly outlet apparel shops which sell out of season or discontinued merchandise at below retail prices.

The mall will be located at the junction of the 215 and

Interstate 10 freeways. The site is triangled by the intersecting freeways and Mount Vernon Avenue.

Ideally, the mall will attract highway traffic because of its proximity to the freeways. Robert Sonnenblick, of Sonnenblick Goldman Corp., hopes the mall will attract weekend

The latest city to throw its hat into the ring is Colton, with construction scheduled to begin on a 70-acre retail mall in May.

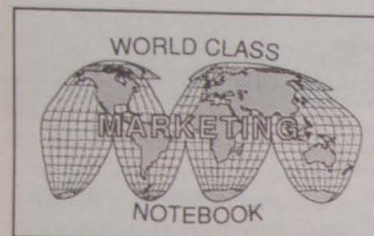
discount shoppers from other locations in addition to Colton area residents.

Leasing has already begun for the Inland Empire mall. Sonnenblick indicates that the mall's unique tenant mix will create a first-class shopping facility. The mall boasts a potential for 185 stores.

The proposed completion date on the project is March of 1996. If all goes according to plans, the mall will be opened for business on or before that date.

Based on current plans, the San Bernardino County project is the largest retail construction scheduled for the Inland Empire this year.

Maria Haley of the Riverside County Planning Commission noted that there are no major retail construction plans for the county. She indicated that, in the Riverside County area, "it has been really slow" this year. ▲



By James W. Casparie—
Managing
Director,
Casparie
Resources

What's that again about a MSBRU?

In September of 1993, we introduced the idea that all top executives ought to have a personal advisory board (or Mobile Strategic Business Resource Unit) that is geared and incented to think and work for the executive's corporate and career benefit. In that article, we talked about who should be on that board. However, many have asked if we would prepare a checklist on why such a group may be important. This month's article addresses that topic.

If you'll take the time to honestly answer all eight questions in this article, you'll have a better appreciation of your need for a MSBRU.

1. I currently have at least four (4) people that I meet with regularly for advice and candid council who would meet the following criteria:

- They have no personal, political or economic agenda (i.e., they are NOT a member of my board of directors, a significant shareholder or a member of my management staff).

- They have skillsets, networks and perspectives that are both compatible with and benefit my own view of the world.

They have skillsets, networks and perspectives that are both compatible with and benefit my own view of the world.

- They are true believers in my worth as a senior executive. They know and understand well what has enabled me to achieve

big in the past and are my most ardent promoters about what I can achieve in the future.

- Although they may benefit from their association with me, the level and length of that benefit will be in direct proportion to the success I experience from their advice and support.

2. I have been in my current position four (4) years or longer and have not been a part of any organization that would enable me to maintain and/or expand my network.

If you'll take the time to honestly answer all eight questions in this article, you'll have a better appreciation of your need for a MSBRU.

3. I sometimes find it difficult to commit 100% of my effort to the job when I see how so many top executives are being treated more as Dispensable Commodities vs. Valuable Assets. This fact forces me to divert part of my time developing "protective strategies" such as networking with recruiters, developing relationships with key executives/ board members of potentially attractive companies, etc. in an effort to "maintain options."

4. As a senior executive, I occasionally wish I had an impartial resource person who could help me think through different challenges I face in the job. Someone who could provide valuable perspective, recommend alternate critical resources and, in general, act as

a sounding board and confidant.

5. As a senior executive, I recognize that the demands being placed on me are greater than ever before. In fact, the expectations often exceed the abilities of any one person. As a result, I am finding an increasing need to bring in "outside experts" to assist me in evaluating, developing and/or implementing critical decisions.

6. My board has been getting a lot of pressure from the shareholders to renegotiate my exit package. No one likes the cost nor the publicity that comes from excessive "golden parachutes." I would be willing to consider continual and efficient alternatives, but I don't want to compromise myself during, what might be, a protracted transitional period.

7. My board has expressed concern about my ability to focus on all the issues facing us over the next several months (years) and have suggested one of the following solutions:

- Creating an "Office of the CEO" and dividing my duties up between one or two other

executives who will jointly run the company.

- Adding another senior executive to handle the day-to-day operations (e.g. as a president/CEO) while I focus on long-term, strategic matters.

8. I have an active, continual

I am finding an increasing need to bring in "outside experts" to assist me in evaluating, developing and/or implementing critical decisions.

and efficient program for seeing to it that my name, thoughts and/or accomplishments are being appropriately channeled to bring positive attention to myself and company.

Casparie is the managing director of Casparie Resources, a consulting firm specializing in, and catering to, the unique needs of the CEO.

For further information, please call him at (714) 921-1148.

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Placing Value on Businesses

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

Ask The California Venture Forum

All business owners are required to place a value on their business in order to structure a buy/sell agreement, form an ESOP, engage in a divorce or pay estate taxes. An accurate business value is only as good as the factors considered. For example, when buying/selling a business or paying estate taxes, you want to know that every

Basically there are two types of business value, one is based upon income, and the other is based upon appraisal of assets.

possible factor was considered.

Basically there are two types of business value, one is based upon income and the other is based upon appraisal of assets. A business value based upon appraisal of assets is generally the sum of cash, accounts receivable, inventory, machinery and real property appraisals; less liabilities. Whereas a value, based upon income, is determined by a capitalization of earnings (rate of return) into a value and/or the present value of a future cash flow.

Each approach is dependent upon its own set of factors which influences the final value. Factors that influence an appraisal of assets are market

conditions, comparable sales and physical condition. So, what factors influence the income approach? There are basically eight factors which add to or subtract from the value determined by the income approach. They are:

- Nature and Business History
- Economic Outlook
- Book Value and Financial Condition
- Earning Capacity
- Dividend Capacity
- Goodwill and Tangibles
- Comparable Transactions
- Percent of Business Interest to be Transferred

Nature and Business History is a set of factors such as the business' personality, industries served, management capabilities, technology, growth potential and milestones achieved. The nature and history of business determines whether it is a low or high risk business.

Economic Outlook factors are concerned with the effects of the general and/or the local economy on the business and its customers. The economic outlook may effect the manufacture of luxury items differently than the manufacture of necessities.

Book Value and Financial Condition are factors concerned with items such as the firm's financial capabilities to meet challenges posed by the nature and business history, economy outlook and assets which are under utilized or inappropriately

Basically there are two types of business value, one is based upon income and the other is based upon appraisal of assets.

valued on the company books.

Earning Capacity illustrates the company's ability to produce a return on the assets employed

and provide operating capital for subsequent years. However, the true earning capacity of most firms are not always obvious. Some of the firms report earnings in a manner that minimizes income taxes; report income and/or expenses from activities unrelated to the business; and/or avoid planning

All business owners are required to place a value on their business in order to structure a buy/sell agreement

for future needs.

Dividend Capacity is the company's ability to pay dividends and still provide money for reinvestment in the company. Because dividends are paid with after-tax dollars, and salaries are paid with pretax dollars, many privately held companies do not declare dividends. The working stockholder is simply paid a salary which is greater than the norm for the services rendered. Buyers of businesses are generally looking for a dividend because this is their annual "return on investment."

Goodwill and Intangibles are the most complex items to value. However, the IRS recognizes that goodwill and intangibles such as patents, trademarks and licensing agreements have a value. The IRS states that earnings in excess of a reasonable return on net tangible assets may be attributed to goodwill.

Comparable Transactions are the most valuable factor a business valuations can have; however, comparable transactions are difficult to find for private companies. Sometimes public companies can be a good benchmark of comparable transactions. IRS Code Section 2031(b) states that stocks listed on the public exchanges are to be considered first. However,

the appraisal must use information from public companies that are similar to the business being appraised. Recognizing the motivation behind the trading of public shares is normally different than the motivation behind the trading of privately held shares.

Percentage of the Business Being Transferred is an important element of a business valuation. Many times, the value of a minority interest has a discounted value due to lack of marketability and/or voting rights. The theory "the sum of the parts do not always equal 100%" applies to the valuation of any business interest which is less than 100%. A recent survey stated that 40% is the median discount for a minority interest.

As one can see, the eight factors above take into account several sub-factors in order to determine their impact to a value. It is important to remember that the variables used to determine the above factors change from one year to the next. So, even the date of the appraisal becomes an important factor. Factors considered in a transaction five years ago may no longer apply today.

The IRS does not support any one formula or method for

The IRS states that earnings in excess of a reasonable return on net tangible assets may be attributed to goodwill.

determining value. According to the IRS, no one formula or method can fairly value all businesses. Each business and the industry it serves is unique unto itself. ▲

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A Welcome Change™

Discouragement Is a Two-Way Main Street

By Jack Faris

No matter how inefficient and bureaucratic you think the U.S. government has become, you have to admire its ability to generate zillions of pages of information on virtually every topic in the dictionary. And it's quality stuff too.

Take, for example, a report entitled "The Employment Situation." Every month, the Bureau of Labor Statistics of the Department of Labor prepares a comprehensive report on the American labor force

that only an economist could enjoy.

The report offers a sense of the mood of the nation. Obviously, if unemployment is rising, people are unhappy. If average hourly earnings are up, people are upbeat. If manufacturers are paying more overtime, investors are reaching for their checkbooks and the stock markets are mobilizing.

There's one category you cannot read without feeling emotion—discouraged workers—the number of people who want to work but have given up looking for a job

because they no longer believe they can find one. These days there are more than one million of them.

But misery has company. Discouraged workers are not alone. There are growing numbers of discouraged employers out there too.

Discouraged employers? Yes, the people who run businesses are suffering drooping spirits too. Small-business owners especially are discontented because of rejection, ill-treatment and lack of opportunity.

Although entrepreneurs are known for their take-charge attitude, their bold, risk-taking spirit, their eagerness to build the American dream, they feel they're getting short shrift these days.

Ask any small-business owner how he or she feels about the prospects for the future, and they'll automatically give you a laundry list of obstacles and hassles and taxes and mandates that their state and federal governments have imposed on them. They'll give you the alphabet-soup list of agencies they've learned to fear and distrust: IRS, EPA, OSHA, INS and so on.

Discouraged workers should be aware that their woe is due in large part to the heavy hand of government which seems intent on erecting obstacles to job creation and business expansion. It almost seems that Washington, D.C. prides itself on forcing the nation's smaller firms into downsizing by larding on the regulations, the taxes, the mandates and the ever-growing demands for paperwork.


And what about those who have a great idea and want to start a new business? Yes, there are lots of discouraged wannabes out there too. Those innovators, who are certain they could get that little company off the ground and soaring if it weren't for the government regulatory drag.

According to a 1992 study conducted by the nation's largest small-business organization, the National Federation of Independent Business and Visa Business Card, government regulation left 11 spots to eighth place on the list of small business key concerns in only four years. At that rate, researchers contend, government regulation will be the No. 1 concern of Main Street firms by the turn of the century. Yes, even higher than health care or taxes.

There is a strong message for Capitol Hill lawmakers in the bureau's report. It's between the lines. It says until the oppressing thumb of government bureaucracy is lifted to allow small-business growth and hiring, there will be greater numbers of discouraged workers. ▲

Faris is president of the National Federation of Independent Business.

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Entrepreneurs' Corner
by Eugene E. Valdez

Starting a Business

Webster's *New World Dictionary* defines "entrepreneur" as "one who organizes a business undertaking, assuming the risk for the sake of profit." A synonym for "entrepreneur" is "enterprise" which is defined as "an undertaking, a bold or difficult one." Well, no matter how you define it, starting and successfully managing a small business in the '90s is certainly a bold, difficult task that is fraught with risk.

Why is it so risky? First, there is the economy which, as all of you are aware, has been depressed the last four years and secondly, to maintain a competitive edge, today's entrepreneur must possess an awesome breadth of management skills. Today's entrepreneur must be well versed in planning, goal setting, banking/finance, marketing, sales, accounting, legal, insurance and personnel.

In short, today's entrepreneur must "walk on water" to be successful. Realistically, as all of us know, that person does not exist! Nobody knows everything about everything and never will!

To solve this dilemma, successful entrepreneurs surround themselves with experts in management areas they are weak at ("their infrastructure") and continuously strive to research new trends and issues developing in their industry and business. An entrepreneur's "infrastructure" would normally include an attorney, a CPA, a banker, an insurance agent and a business consultant.

With that in mind, this initial edition of *Entrepreneurs' Corner* is dedicated. It is our hope that *Entrepreneurs' Corner* as a new monthly column, can, in a small way, help today's entrepreneur to identify, discuss and hopefully answer some of the common problems they are confronted with.

This month's column will deal with the basic question of "How do I start a business?" In subsequent monthly columns we will address such topics as "How to Effectively Manage

Cash Flow," "How to Develop a Low-Cost Marketing Strategy," "How to Write a Business Plan," "How to Obtain a Bank Loan," "How to Hire and Retain Good Employees," "How to Increase Sales" and similar topics.

So let's kick start this new column and discuss the steps necessary to start a business. This month's topic is targeted toward all aspiring entrepreneurs or what we consultants affectionately refer to as "wannabes." "Wannabes" are very important to our economy as many of their creative ideas, if properly organized, can lead to new job creation, something our economy sorely needs.

The steps necessary to start a business vary from expert to expert but those I have outlined below, I believe, represent a general consensus.

I. Self Evaluation

The objective of this step is to conduct an honest assessment of your individual strengths, weaknesses, likes and dislikes. Also factor in your work experience and education. Try and select a type of business that you know something about and that represents a good match of your present skills. If you hate sales, do not think of setting up your own manufacture's representative company. If you have a marketing background, eliminate thoughts of starting a financial consulting company. Stick with what you know.

II. General Market Research

Once you have determined what type of business you want to start, spend some time doing general market research in that business and industry. The objective is get a "feel" for the market in terms of potential number of customers, number of competitors and current trends. For example, if you decided you wanted to start a beer wholesaling business, you might research the market by talking to current beer distributors and also frequenting a business library to obtain statistical data on consumption trends. You essentially want to answer the

questions, "Can I potentially make a profit in this business as it is presently constructed?" or "Is there any customer needs currently unfulfilled?"

III. Business Concept/Testing

Once you have evaluated your strengths, picked an initial business type and conducted general market research, the next idea is to create a business concept and test it. For example, in our beer wholesaling example, you might decide on a business concept of "specializing in wholesaling non-alcoholic beers, selling only to retail liquor stores located in Southern Riverside County."

After you have created the concept, test the concept to see if there is enough potential demand. Contact liquor stores owners in Riverside County to see if there is a need. If there isn't, change your concept until there is sufficient demand to support the concept.

IV. Estimating Costs/Expenses

Once you have finalized your business concept and feel there is sufficient potential demand to move forward, the next step is to estimate the initial start up costs and ongoing monthly expenses. Make a list of all start up equipment, location costs, beginning inventory and miscellaneous start up costs (i.e. insurance premiums, set up charges for utilities, etc.).

Also develop a preliminary 12-month operating budget complete with monthly sales, monthly expenses and profit goals. Again, you will have to research your market and talk to a great number of people to gather the necessary raw data to accomplish this.

V. General Issues

Once you have finalized your start up costs and preliminary operating budget, the next step is to answer a series of questions such as:

-Business Name—What are you going to call your company? (Give it some thought!)

-Business Entity—What legal type do you want to be? Sole proprietorship, partnership or corporation?

Once you've answered those questions, make sure you obtain

a business license, file a fictitious name statement, create a partnership agreement or incorporate. Also select a bank to open your company's account. Additional issues you must also address include creating your initial accounting system, phone system, mailing address, business insurance coverage and business cards and stationery.

VI. Draft Business Plan

Resist the temptation to plunge into your business (you're not ready yet!) and take a couple of weeks to write a business plan. The purpose of your business plan is to organize your business goals and strategies. If you need to raise outside financing, the business plan is a must.

Your business plan should include an executive summary, company background, management plan, products and services, marketing plan, operating plan, financial plan (final figures) and appendix. The more research you conducted in steps II, III, IV, the easier it will be to write your plan.

VII. Obtaining Financing/Implementation

If you need outside financing to start your business, the next step is to distribute your business plan to a select group of investors or lenders in the hopes of raising the required capital. (Bit of advice, don't give up, raising financing is difficult!)

If you are fortunate that your financing needs are satisfied by personal sources, your next step is to "hang out your shingle" and inform to the world "you're open for business."

You might stage a "Grand Opening," run a press release, or do a direct mail announcement targeting your friends and contacts. If you run into a few snags, tune into *Entrepreneurs' Corner* monthly, maybe we can help. Good Luck!! ▲

- Valdez, is president of
The Claremont Consultant Group,
a Claremont-based consulting firm
specializing in the needs of
Southern California's entrepreneurs.
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as well as your bottom line.
That's the answer to Workers' Comp."**

Michael, Mike and Dave Cleugh, Cleugh's Rhubarb Company

For the Cleugh's Rhubarb Company, the answer to their workers' comp and medical benefits coverage was the FHP 24 Hour Managed Care Program.*

"Ours is a family business," says Michael Cleugh, Operations Manager. "When you process fruits and vegetables, sometimes accidents happen. The FHP 24 Hour Managed Care Program has helped us deal with that tremendously."

We try to think of all the safety angles, but things get overlooked. With the FHP 24 Hour Managed Care Program, our safety standards improved right away.

Now, if an accident does happen, they're on it right away. Quality care, 24 hours a day. And when there is litigation, it's processed efficiently.

The first three years we were with the FHP 24 Hour Managed Care Program, we saved \$100,000. You're not going to get any better than that."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"We're a family business that's always cared about the people who work here. With the help of FHP, we'll be able to stay that way."

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* The FHP 24 Hour Managed Care Program is now offered by FHP, Inc. a federally-qualified HMO, and its corporate affiliate, Great States Insurance Company, a California-domiciled property and casualty insurance company.

ADVERTORIAL

North County Bank Celebrates 20 Years

North County Bank is beginning its 20th year of service to many valuable customers, and takes pride in providing both Riverside and San Diego County with full service banking. Founded in 1974 by a group of Escondido businessmen, North County Bank has grown to become the largest financial institution headquartered in San Diego's North County area.

With nearly \$250 million in total assets, this locally owned and managed financial institution is quick to respond to the needs of the community by having local decision makers that know the financial climate of Riverside County.

North County Bank has a wide variety of services, from traditional personal and business banking to investment services, mortgage loans, construction loans, FHA Title I Home Improvement Loans and SBA lending. Today, NCB has eight locations with branch offices in

Escondido, San Diego, San Marcos, Temecula, Murrieta, Banning and Beaumont.

Because of North County Bank's expertise in SBA lending, the U.S. Small Business Administration named the bank as a "Certified Lender" in January, 1993, meaning that loans approved by NCB are automatically approved by the SBA. In fact, with a completed loan package, the bank can often give preliminary approval in just 72 hours compared to an average of two weeks for non-preferred status lenders. North County Bank was recently named the largest dollar volume loan provider of SBA loans to women-owned firms during the past SBA fiscal year. In addition to its SBA program, NCB was a founding member of San Diego's Small Business Community Development Corporation which specializes in making loans to small businesses.

Evidencing NCB's proactive approach to customer service,

the bank will be introducing a new electronic service during January 1994. This service, NCB Infoline, is a touch-tone telephone service allowing customers access to information about their accounts 24-hours per day and perform a variety of transactions including electronic funds transfers and loan payments. The NCB Infoline is also a guide to banking hours, plus branch and automated teller machine locations.

North County Bank also provides clients with a variety of investment opportunities. Through the bank's FIT Financial Program, certified financial planners are available to meet and present a wide assortment of investment alternatives. FIT Financial also offers no-cost workshops on subjects ranging from, "Investing During Uncertain Economic Times - Reducing the Risk" to "Is Your IRA Working as Hard as You Are?" For more information regarding FIT workshops or

investment meetings, please call David Wilson at (619) 737-6647.

It is no surprise to see that NCB gives back to the community through a variety of programs. The newest alliance joins North County Bank with local schools in a "Reading Grandparent" program. "This program gives our seniors a chance to reach out to children, in grades kindergarten to fifth, by sharing their experiences and reading their favorite books," said Chuck Alcorn, North County Bank's New Horizons Club Director. The New Horizons Club is a part of the bank that combines banking services and special programs for folks over 50. NCB takes pride in being an innovative partner in helping to bond generations together. For those looking to do business with a bank that is committed to the local community and understands business in Southern California, the answer is North County Bank. ▲



"Frankly, when it comes to Workers' Comp, the time for talk is past. It's time for solutions."

V.P., General Manager, Dave Overgaard, Stuart F. Cooper Printing Company

For the Stuart F. Cooper Printing Company, the solution arrived with the FHP 24 Hour Managed Care Program,** a unique way of managing workers' compensation and group health benefits in one unified program. It's a plan which saves money, jobs and most importantly, saves lives.

"We were immediately shown ways to improve on safety," says Dave Overgaard, Vice President, General Manager

of Stuart F. Cooper. "What claims we did have were processed quickly and efficiently.

"Plus, the people at FHP are medical experts. We're getting quality care 24 hours a day, whether it's something that happens on the job or at home.

"What we're talking about here are lower medical costs. The elimination of duplicate payments. And reduced litigation."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"In fact, we just received a dividend check for \$121,000 as a result of our participation in the FHP program. That's what I call a solution."

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THE INLAND EMPIRE BUSINESS JOURNAL

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Inland Empire Profile



Full Name: Beth Mersereau Sanders

Occupation: Sr. vice president/ chief financial officer for Redlands Centennial Bank.

Short Biography: Born in Illinois. Raised in Riverside. Began banking career 22 years ago in Redlands, progressing to current position.

Family: Husband, Jerry, son, Will (14), daughter, Katie (11).

Hobbies: Reading, travel, and antiques.

Affiliations: United Way of East Valley; Redlands Sunrise

Rotary; Bank Administration Institute (BAI); Redlands Chamber of Commerce; Leadership Redlands.

Personal Accomplishments: Happy marriage and terrific kids.

Business Accomplishments: Participated in organization and growth of two local, independent banks.

Best Aspect of Inland Empire: Diversity of industry and people. Panoramic views, proximity to entertainment.

Greatest Concern: Activities for youth; recycling; pollution.

Last Book Read: "Sphere," by Michael Crichton.

Last Movie Seen: "Philadelphia"

Favorite Sports: White-water rafting

Favorite Drink: Root Beer

Favorite Restaurant: El Serape, Riverside

Last Vacation Taken: A tour of the California Coast with my family.

Lives in City of: Riverside ▲

EARTHQUAKE

Continued From Page 3

south coast from L.A. Harbor to Newport Beach. The area extends inland to include portions of Long Beach, Hawaiian Gardens, Buena Park, Anaheim, Garden Grove, Seal Beach, Costa Mesa and Irvine. It also includes a long stretch of the Santa Ana Riverbed from Chino Hills to Santa Ana."

Among all the faults in Southern California, the San Andreas is the most likely to cause the next Great Quake.

Many of Southern California's current residents are going to find out for themselves what damage can come from a catastrophic earthquake because one will hit the San Andreas Fault during their lifetime, according to James F. Davis, director of the State Division of Mines and Geology. He is the man primarily responsible for a state document titled, "Earthquake Planning Scenario for a Magnitude 8.3 Earthquake on the San Andreas Fault in Southern California."

In contrast, a major quake along the Newport-Inglewood Fault would cause far more damage than a bigger quake on the San Andreas Fault because it is located closer to metropolitan centers. This is the fault that runs along the coastline through the beach cities. It was responsible for the famous Long Beach earthquake in the early 1930s. The San Andreas Fault is about 50 miles inland in the San Bernardino-Riverside area.

Despite good planning and recent experience, a quake of significantly greater magnitude than the Northridge quake might overwhelm public agencies' capacity to respond.

The first priority would be to save lives. It is estimated that 50,000 people will be critically injured and require hospitalization.

Planners emphasize that everyone will be on his own during the first 48 to 72 hours following a major quake. Rescue efforts will have to be carried out almost entirely by people within the affected area with little or no help from outside agencies.

Planning and preparation that local officials, educators and businessmen are making now will be a crucial factor in determining how well each of their areas survives a more catastrophic quake.

Consider the effects of an initial

quake-liquefaction on each of the following:

Roads and highways will suffer further damage and breakage. Bridges will collapse and block them.

Buildings will sink, tilt and topple over. In China's last major quake some multiple story buildings sank so that the first floor was completely underground, and tilted so that fourth-story residents could climb out windows onto the ground's surface. Similar catastrophic structural damage was experienced in our Northridge quake.

Structures will crack open. Windows will forcibly shatter with great danger of cutting people with falling and flying glass. Railroad lines will break, twist and become blocked. Electric lines will break and fall to the ground. Service will be cut off or greatly diminished. Representatives of the power company indicate that almost one-third of the Los Angeles Metropolitan area's electricity is brought in through facilities that would be affected. As was evident during our latest temblor, reinstating service is not any easy or an immediate task. "The big problems would be local ones caused by downed lines." Gas lines will break and become disjointed. Service would be interrupted. Water aqueducts would be ruptured. The need for 5,000-acre feet of water normally consumed could be cut in half through public awareness. However, during the first few days following the quake, there may be no potable water available through normal channels.

The "Davis Report" addressed this problem with the ominous conclusion: "Unlike such disasters as fires and toxic spills, a major earthquake on the San Andreas Fault would devastate such a large region that mutual aid pacts—agreements between cities to help each other during emergencies could be rendered null."

A policy/decision center where decisions would be made with power to determine who-would-get-what needs to be established in advance. It should have authority over both public and private resources to coordinate rescue and recovery efforts in overlapping jurisdictions.

Businesses, like cities, need to form mutual-aid pacts where injured employees can be quickly transported to a place where medical personnel are on staff. As the starting point in developing their

Who's Liable for the Big One

By Roger A. Maynes

The recent earthquake caused major damage to the San Fernando Valley and surrounding communities. Many residences, apartment buildings and businesses sustained damage which could cause injury to customers or clients who come onto the property.

Premises Liability is the body of law that covers the general legal principles and rules governing liability for persons injured on the premises.

The legal duty of a property owner is to exercise ordinary care in the use, maintenance or management of the property in order to avoid exposing persons to an unreasonable risk of harm.

If a person is injured on your property, he or she must prove:

1. There was a dangerous or defective condition of the property.
2. The condition caused the accident.
3. The property owner had

knowledge of the condition before the accident.

Proving "knowledge" is the most important aspect of the plaintiff's case and, therefore, a key focus of the defense of the property owner.

The property owner's knowledge of the dangerous or defective condition can be shown in five ways:

1. "Actual Knowledge" The owner created the dangerous condition, was actually aware of the condition after inspection, or was told of the dangerous condition.
2. "Should Have Known" The courts impart knowledge on the property owner as a result of the physical characteristics of the dangerous condition, poor maintenance procedures or prior similar accidents. In such instances, the court might conclude that the premises owner should have known of the existence of the dangerous condition.

Please See Page 45

It may come down to ignoring the needs of the few in order to save the many. Imagine the situation of a policeman who must refuse a mother's desperate cries in order to see if the school building down the street has collapsed or not.

Since most people normally store emergency provisions in their homes, the hour in which the Northridge quake occurred was particularly merciful. What would happen if a quake strikes during working hours? Employees could be stranded at work for days. Larger industrial companies in Orange County are providing training to their workers on how to set up and operate a temporary shelter.

Businesses are being urged to buy cots, blankets, storable food, supplies, water and other equipment sufficient to care for their employees for a few days.

Consultants are being called in to teach first aid, cardiopulmonary resuscitation, and other disaster skills. Employees need to learn these skills for use at work and at home.

Businesses, like cities, need to form mutual-aid pacts where injured employees can be quickly transported to a place where medical personnel are on staff. As the starting point in developing their

disaster plans, businessmen should contact their local fire departments. They can learn about training programs that exist and also future plans.

In the event of another earthquake, fire companies would be dispatched immediately on specific routes to survey damage in 75 key locations: hospitals, schools, piers, and places of public assembly. Police would check overpasses and bridges to determine accessible routes for emergency vehicles. Orange County Transit buses would be used for evacuation. An inter-hospital radio network will be used that does not need conventional sources of electrical power to operate.

Each city has a prescribed procedure and chain of command for responding to emergencies. Copies are on file in the basement of the County Engineering Building.

When disaster strikes, the more each public agency, business, and citizen understands what to do, the better the chances of survival for each of us. Those of us who are fortunate enough to have survived the Jan. 17 quake can not afford to not prepare for whatever might happen in the future. Become informed! ▲



"Accidents happen. It's part of life. How you deal with them can make a lifetime of difference."

President, Stan Lewis, Boerner Truck Center

At Boerner Truck Center, when they talk about trucks, they're not talking about little pick-up trucks.

"We're dealing in commercial trucks," says Stan Lewis, President of Boerner Truck Center, "and accidents come with the territory. Providing a good workers' comp and medical benefits program couldn't be more important to this company."

"That's why we went with the FHP 24 Hour Managed Care Program." They've been totally involved in

helping us set up new safety standards. Sure, we still get back strains and other minor injuries, but now, our claims are processed in half the time it used to take.

"You know, we've been with the FHP program for three years. They've always been responsive and proactive in their dealings with us. And, more importantly, they've always provided our employees with excellent medical care. With the FHP 24 Hour Managed Care Program, our people are seeing the best doctors

around. And on top of that, the whole legal process has been streamlined. That ought to make everyone feel good in a hurry."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"Knowing that our insurance company is totally on top of things makes me and everyone else around here feel good."

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* The FHP 24 Hour Managed Care Program is now offered by FHP, Inc. a federally-qualified HMO, and its corporate affiliate, Great States Insurance Company, a California-domiciled property and casualty insurance company.

ANSWERS FOR THE INLAND EMPIRE

Is Gun Control an Effective Means to Control Crime and is it Necessary Right Now?

**George Hart,
professor of political
science with Cal Poly
Pomona**

The Second Amendment is not entirely clear on the matter of gun ownership. The phrase in the Second Amendment says that a well regulated militia is essential and, therefore, the right to keep and bear arms must be guaranteed.

At the time the constitution was written, the local militia members had to provide their own weapons. So, whether or not this applies in the modern day, when the army and militia are provided their weapons by the nation and state is really unclear. It is not clear that this phrase in the amendment applies to all individual citizens acting, not as members of an organized militia, but as private citizens.

If you look at evidence across the country, more people are killed or wounded with their own weapons in their own homes than they are by someone breaking into their home with a weapon or being robbed at gunpoint out in the streets.

What happens in the home with

**Regulating guns or
ammunition, whether they
are used for sporting or
personal protection is not
really going to be the
solution to stopping crime.**

**The real solution is
education.**

people having weapons on hand indicates that there is a great deal of danger to people if they own or have guns in their house.

It would seem to me that since we license drivers, and we keep that license current; it seems that it would not be inappropriate to have a licensing for gun owners. A license that would be similar to a driver's license and that would ensure that people have the appropriate skills and training to be able to use their guns appropriately.

**Lee Montoya,
special projects director
for Turner's
Outdoorsman**

I believe that the right to own guns is something that is written very clearly in the Second Amendment of the Constitution and that it is a right designed for the people that should not be infringed upon.

I think that what has sparked the recent frenzy of gun purchasing was the riots. When

people realized that in a situation like the riots, people couldn't depend on the police to come out and protect them or their property, they realized that they had to take things into their own hands.

Regulating guns or ammunition, whether they are used for sporting or personal protection is not really going to be the solution to stopping crime. The real solution is education. The problem is not as much the law abiding citizens who owns a gun as much as it is that the criminals are coming from either weak family attachments or are juveniles who aren't punished properly and learn the court system games.

As far as making a gun owner pay the price for just a few people that are creating the problem with crime, that is just absurd. ▲

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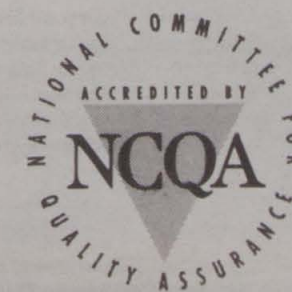
Here's a second opinion.

And what an informed opinion it is. It's the opinion of the National Committee for Quality Assurance (NCQA).

Why should that matter to you? Because NCQA is an independent organization established by health professionals and employers like yourself. Its sole purpose is to create quality standards for HMOs across the country.

In the three years NCQA has been reviewing health plans, FHP® is only the second in California to receive full accreditation. That means FHP has met NCQA's stringent criteria and high standards in key areas of care.

So when your employees ask for a health plan that meets their high standards, respond with FHP. If you already provide FHP, remind your employees of the quality benefits and coverage from FHP. Then give them the confidence of a second opinion—from the NCQA.



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Maintaining Cash Flow in the New Year

By Mercedes Kelly, CFS

As 1994 gets off to an exciting start, business owners find themselves faced with many new challenges. A few of these include changes in the tax laws, being faced with assessments for back taxes, penalties and interest and, quite frankly, having too much month left at the end of their money.

What does the business owner do? One option may be to consider factoring. Factoring is the selling of accounts receivable to an investor (factor) rather than waiting to collect the money from a customer. Factors cover and offer a broad range of services within the factoring industry.

There are large factoring operations, usually affiliated with a bank or other financial institutions which specialize in dealing with large, well-established companies. There are factors who concentrate their efforts in dealing with textile firms or distributors. Others deal only with specific types of manufacturers or only handle international transactions, involving letters of credit. Fortunately, for the small business owner or start-up company, there are also factors who specialize in unusual, atypical or difficult cases from which other factors shy away.

Therein lies the key to factoring: flexibility. The factors who will do business with the atypical or hard to place case know full well the safety parameters within which the factors generally operate. However, they also know those parameters can't always be carved in stone. For example, factors usually require that their client companies and principals have no recent history of bankruptcies or hesitate to take as clients companies that have tax liens or tax assessments against them. But factors who specialize in difficult or unusual cases are willing, for a fee, to look beyond a bankruptcy or tax lien to the nature of the current business and to the credit-worthiness of the clients' customers. The goal is to provide service to clients who

would be turned away by other factors and to make a profit by doing so.

There are very few legitimate transactions that can't be funded if the right factor is found. The key is to locate a factor who is willing and able to create a new approach to the normal guidelines, not to bend the rules, but to approach the rules from a new angle.

Factors can provide both spot and long-term factoring to

atypical clients by aggressively and creatively finding solutions to the clients' cash flow problems. There are large and small factors who are flexible enough, dynamic enough and savvy enough to help even the unusual, difficult client work through their cash flow challenges.

Remember, factoring is a cash management tool. Matching your business with the right factor, thereby increasing your

cash on hand, is good management, as well as a challenge for 1994. ▲

-Kelly is a Certified Factoring Specialist who helps small businesses increase their cash flow.

She represents over 100 factoring companies nationwide.

For any questions, she can be reached at (909) 792-8598.



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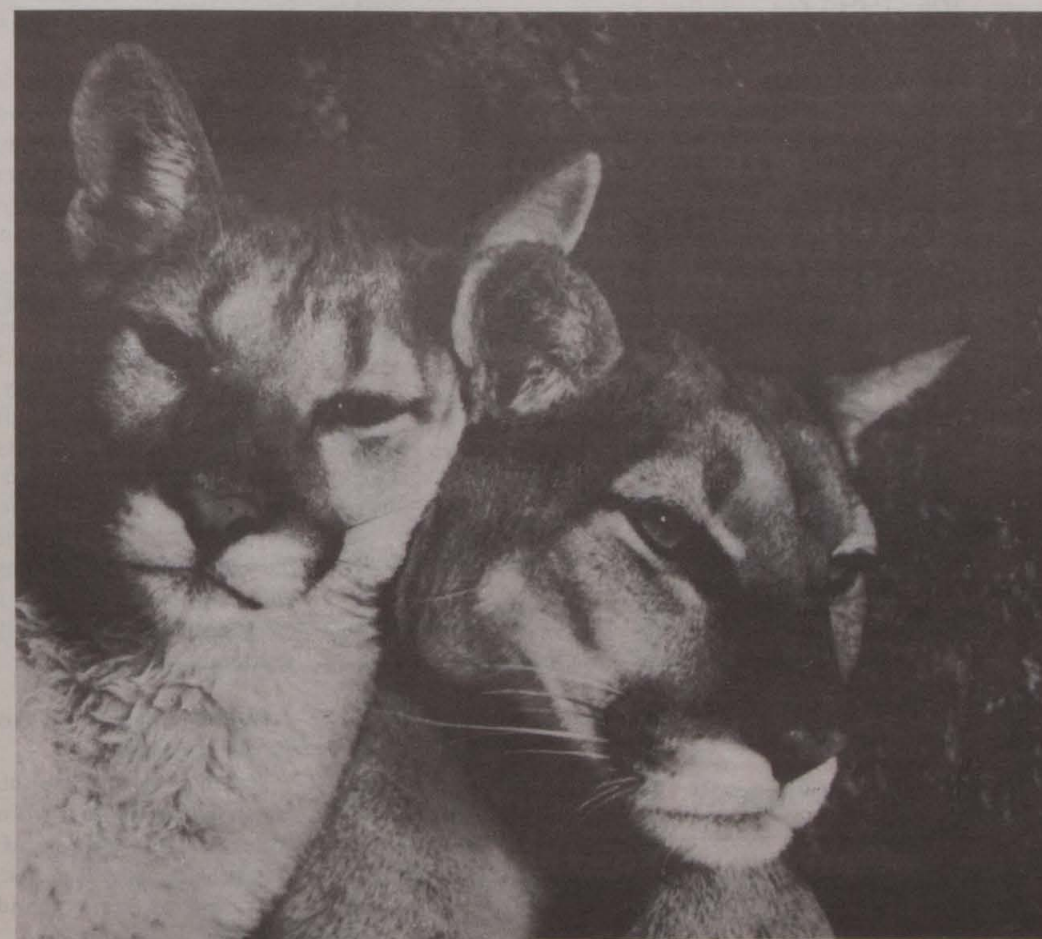


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On the Trail of Your Taxes

Continued From Page 5

As with the federal income tax, if an error is made regarding how much you owe, typically it is made in favor of the government. This is why you receive a tax return. If you are late in paying your taxes to the state, you are assessed penalties and interest on what you owe. When, however, the state takes too much in taxes from you, interest is not paid on your tax return.

Overall, wealthy Californians bear the lion's share of the personal income tax burden; in 1990, for example, the top four percent of state taxpayers, those with adjusted gross incomes of over \$100,000, paid 49% of the personal income tax. For most Californians, state personal income tax is paid automatically through payroll deduction. The majority of us have no choice regarding when and how we are

going to pay.

Sales tax, the other subject of this article, is the second single largest revenue source for the state general fund. Unlike state personal income tax, sales tax is collected and spent by both state and local governments. It is a tax levied directly upon California consumers. Virtually everything you purchase, with the exception of groceries, prescription drugs, and utilities,

is taxed.

This is how it works:

The sales tax rate varies from county to county. The base sales tax rate for the state is 7.25%. Individual counties have the option of raising this rate by local election up to a ceiling of 8.25%. (San Mateo has a special exemption allowing a rate as high as 8.75%.) The breakdown of the base 7.25% rate is as follows: Of the 7.25 cent charge on every dollar, 5.5 cents goes directly to the state general fund. Half a cent goes to the state's local revenue fund and is redistributed to local governments by the state. One cent goes directly to the city or county where a product is purchased. Finally, one quarter of a cent goes directly to transportation uses in that same county.

In Riverside County, the sales tax rate is 7.75% because voters approved a half cent increase of the base rate to fund transportation projects. To give you a rough idea of the money involved, the total sales tax take within Riverside County for 1991-1992 (the most recent figure available) exceeded \$685 million. Of that figure, only \$90 million went to local governments in Riverside County. In the same year, the total state and local sales tax take was nearly \$21.5 billion. If we divide by the total number of Californians, state sales tax means \$687 from every man, woman, and child in California.

Where Does It All Go?

Switching now to the subject of where tax dollars go once collected, this portion of the article will provide a general overview of state spending priorities.

State expenditures come primarily from two sources — the general fund and special funds. The general fund comprises the discretionary pot of money which the legislature and the governor decide how to spend in the yearly budget.

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The Inland Empire Business Journal

FAX POLL

What are your business projections for 1994?

With a variety of things taking place in the economies of both the state and nation, how will these changes effect your business? For the first time in a number of years a significant tax reform package has been imposed on the country, health care reform is looming on the horizon and workers' compensation is still a nagging issue. Last month we published the predictions and forecasts for the coming year of the area's top economist, now, we would like you to tell us what you think lies ahead.

Do you think your company will show profits in 1994?
Yes _____ No _____

Are you planning for any growth in 1994?
Yes _____ No _____

Will you or your company be affected by tax reforms?
Yes _____ No _____

Will you or your company be affected by workers' compensation?
Yes _____ No _____

Do you think the national economy is improving?
Yes _____ No _____

What is your field of business or employment?

What do you think is the single greatest inhibitor of business growth in the economy today (i.e. taxes, insurance, materials...)?

Please return to the Inland Empire Business Journal
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New Tax Law Cuts Both Ways

Many taxpayers apparently are plunging into this tax season under the mistaken impression they are not affected by new tax laws, according to the California Society of Enrolled Agents which is licensed by the Federal Government to give tax advice to citizens. The new tax provisions are widely perceived as applying only to the wealthy.

"The new tax laws don't concern me — I don't make that much money. That's what I hear from so many people," said Iris Kelley, president of CSEA.

"In fact," she explains, "there's something in the new tax package that will affect almost everyone. Some of it is actually positive, though there are certainly painful elements as well."

For the victims of disasters, from California earthquakes and firestorms to Midwestern floods, there are helpful new tax breaks in the law (the Omnibus Budget Reconciliation Act of 1993, or OBRA '93).

For low-income workers, the good news is an increase in the earned income tax credit.

For single people with taxable income above \$115,000 and married couples earning more than \$140,000, the new tax rates "can feel like a two-by-four between the eyes," Kelley says.

For some, there may be consolation in the repeal of the luxury tax on the purchase of airplanes, boats, furs and jewelry.

For those who make charitable contributions of tangible property which has

appreciated in value after purchase, a potential tax penalty has been removed.

Starting with 1994 income, the millions of Social Security recipients who earn more than \$34,000 (single) or \$44,000 (married couples) will pay taxes on up to 85% of their benefits compared to 50% prior to the new law.

Qualified moving expenses may now be deducted without the requirement to itemize deductions. This is particularly good news for renters, who generally do not itemize.

For everyone who buys anything, the new 4.3 cents per gallon tax on transportation fuels likely will be passed on to consumers in higher prices for goods transported by truck, train, sea or air, including basic

necessities.

For people in business, the new tax law is a mix of considerable pain tempered by some potentially significant gain. Among dozens of provisions for business, OBRA '93 decreases the deduction for business meals and eliminates deductions for club dues.

On the other hand, there is an increase in the deductibility of expenses for assets such as equipment as well as for intangibles such as goodwill.

"This is by no means a complete list of the provisions of the new tax law," Kelley concludes. "It goes on. That's why I'm surprised so many people seem to think this does not apply to them." ▲

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The Confusing Fable of the Kangaroo Rat

By Alston Chase

It is funny that while people seldom listen to each other, they will always learn from other creatures. Children sleep in class as their teacher explains long division, but they remain wide-eyed watching "Bambi" or the Muppets.

This phenomenon explains the power of Aesop's fables. The classical Greek storyteller imparted profound wisdom by putting it into the mouths of grasshoppers and ants, lions and mice, hares and tortoises, jays and peacocks, frogs and oxen. Today, more than 2,500 years after Aesop lived, we still heed his warnings about wolves in sheep's clothing, counting chickens before they hatch, and killing geese that lay golden eggs.

And now, we can learn from another animal. This true tale, which could be called "The Rat and the Bureaucrat," contains a moral worth remembering as we ponder renewal of the Endangered Species Act this year.

"The Rat and the Bureaucrat," contains a moral worth remembering as we ponder renewal of the Endangered Species Act this year.

I am speaking of the story of the Stephens' kangaroo rat, a local celebrity that once thrived in Riverside County. Once upon a time, many homeowners in this region used to disk the ground around their yards to remove combustible vegetation that might carry brush fires. Then, the Fish and Wildlife Service declared the rat an endangered species and forbade further diskings because it would disturb the little rodent.

The agency threatened those who disobeyed with stiff fines and or imprisonment. Many residents complied, and watched with horror as, last fall flames swept down unimpeded, burning their dwellings to the ground. A few diehards defied the feds and

The classical Greek storyteller imparted profound wisdom by putting it into the mouths of grasshoppers and ants, lions and mice, hares and tortoises, jays and peacocks, frogs and oxen.

disked anyway, creating firebreaks that saved their homes. Meanwhile, many rats, lacking insurance, are now homeless.

Thus, did the citizens of Riverside discover the Endangered Species Act to be a law out of control. Since passed by Congress in 1973, courts and bureaucrats have consistently extended its power and scope. Originally intended to restrict federal developments only, in recent years its "taking" clause has been invoked to prohibit activities on private lands as well. This provision, which provides penalties for those who "harass, harm, pursue, hunt, shoot, wound, kill, trap, capture or collect" listed species, was the reason why Riverside residents were told not to disk. Disturbing the soil was deemed a "take."

In other words, you no longer need to kill a creature to go to jail. You can be put behind bars for merely modifying its neighborhood. Nor did the Riverside tragedy prompt the Service to backtrack. On Dec. 9, in a

precedent-setting step, the agency filed suit against a private landowner in Washington state, claiming that logging within 2.7 miles of a spotted owl nest constituted a "take," that would "directly harm" the creature.

In its enforcement, the Service embraces biocentrism, the idea that ecological "health" is more important than the well-being of people. Or, as advocated by Park Service biologist David M. Graber, "Human happiness [is] not as important as a wild and healthy planet."

This is a dangerous reed on which to hang national policy. Based on a false analogy with the human body, it assumes there is a condition that nature "ought" to be in, just as our bodily temperature ought to be 98.6 degrees Fahrenheit. By contrast, since ecological conditions neither endure nor repeat themselves, there is no preferred state of nature. An environment is healthy for rats, healthy for owls, or healthy for dinosaurs, but never plain healthy.

Living communities change according to a process called seral succession. Different congregations of plants and animals succeed one another in regular ways until a cataclysm,

Preservation, like beauty, lies in the eyes of the beholder.

such as fire or volcanic eruption destroys them, and the process begins anew. If an area remains unmolested long enough, it reaches the mature stage known as climax, which endures until a calamity restarts the process.

Because preservation allows succession to proceed uninter-

rupted, it favors mature communities over younger ones. But not all creatures benefit from this. Some, such as silverspot butterflies and Kirkland's warblers—both on the Endangered Species list—

You can be put behind bars for merely modifying its neighborhood.

are adapted to early successional "pioneer" plant communities that follow disturbance.

For such creatures, "preservation" can be fatal. The heath hen, for example, which once roamed the Northeast, went extinct in the 1920s because its environment was "protected" too much. Thriving in open areas created by Indian burning, it declined when conservation efforts permitted forests to encroach on the open savannas where it lived.

Preservation, like beauty, lies in the eyes of the beholder. Disallowing alterations in a creature's habitat does not protect it indefinitely, since fire, wind, ice, or succession eventually changes its environment anyway. And as saving one creature harms another, adopting a preservation strategy is merely a social choice that pleases only special interests. It should never be a reason for curtailing liberties or compromising the public welfare.

And that's the moral of the rat's tale. ▲

Chase is a syndicated columnist and author of "Playing God at Yellowstone." This column is reprinted with permission of The Orange County Register.

Resolve to Restructure Your Investments

Now that you've made it through the first month of the year, it's a good time to take a look at some of the New Year's resolutions you may have made and evaluate your progress on them.

Well, if you haven't stuck to your diet or started bulking up at the gym, maybe you can reassess your goals for the coming year and put some effort into resolutions that

might help you bulk up your wallet.

The following resolutions don't require you to make drastic changes; rather, these tenets for investing can help you develop a few good habits through common sense guidelines.

Re-evaluate Your Portfolio

Analyze the holdings in your portfolio in light of your investment objectives, the time horizons you've set to reach your goals and your stage in life. For example, if you have invested heavily in stocks and you're getting close to retirement, think about reallocating a portion of your portfolio into high-quality bonds. Their long-term return potential is not as great as

stocks, but neither is the short-term volatility.

Take the Long-Term View

Consider the quality of the company offering a security and its industry before you invest, and investigate its track record over five to 10 years. Also, when evaluating your portfolio, don't judge your investments solely by the returns for the past year; a good investment can have short-term price declines and still provide attractive return over the long-term.

Diversify Your Investments

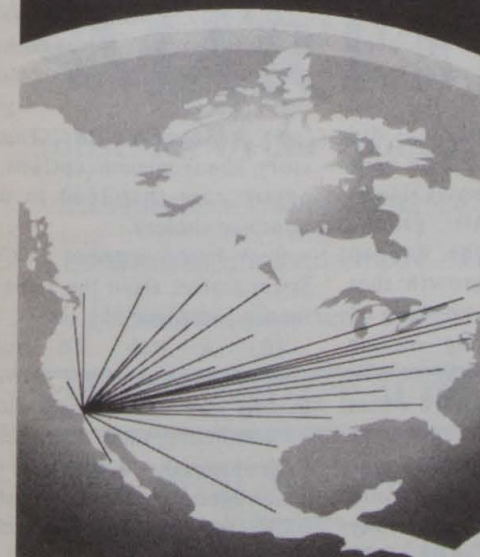
One time-tested way to reduce risk is through broad portfolio diversification. That means holding a mixture of stocks, bonds and cash-equivalent instruments from different issuers. If you are of retirement age and want to invest conservatively, don't forget that inflation can erode the returns on short-term issues. Try to maintain at least a minority portion of your portfolio in equities. You'll stand a better chance of keeping your total return (yield plus capital gains) ahead of inflation. If you are young and want to invest in stocks for long-term growth, consider investing a portion of your portfolio in mutual funds, which offer a professionally managed, diversified portfolio.

Keep an Emergency Fund

You should always be prepared for unexpected cash needs; emergency medical bills, home and car repairs or living expenses in case of a sudden job loss. Even in today's environment of low, short-term rates, make sure you keep part of your portfolio liquid in a money-market fund.

Please See Page 40

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Institute Names Most Misleading Economic Stories of 1993

The Free Enterprise and Media Institute, publishers of a number of several media related periodicals, recently released its list of the Top 10 most misleading financial stories of 1993 with CBS receiving the dubious honor of having four of the top five stories on the list.

The list was determined by a group of economists and policy experts who evaluated the information provided over all the major media on stories ranging from economic reform to housing.

Criteria used by the panel to judge the stories were: 1) Are market-based solutions to problems presented? 2) Does the reporter understand basic market principles? 3) Is the reporter accurate in reporting statistics representative of the market?

Members of the forum included: economists Bruce Bartlett, Edward Hudgins, Dan Mitchell and Stephen Moore and policy experts James Gattuso and Kent Jeffreys.

Following is the complete, unabridged listing of stories making the Institute's list:

MOST MISLEADING STORY

Steve Kroft's Feb. 14 *CBS 60 Minutes* report advocating economic policies to make America more like Germany. The entire segment was one long interview with big-government champion Lester Thurow. According to Kroft, "In order to find out what America is doing wrong, you have to look at what our competitors are doing right." Kroft and Thurow then proposed that the U.S. mimic German infrastructure spending, German industrial policy, and German apprenticeship programs.

Kroft got it all wrong, according to our Forum. If anything, said the Forum's economists, ailing Germany should imitate America. Hudgins, who called the story "a Lester Thurow info-mercial," pointed out that recently "Two German auto manufacturers have announced plans to set up

plants said that "Studies show American factories are 20% more efficient than German factories and the Germans have higher unemployment. Some model!" Mitchell argued that the German apprenticeship program hailed by Kroft and Thurow actually "forces 14-year-olds into blue-collar jobs and keeps them there for life. Americans would never accept such elitism."

SECOND MOST MISLEADING

A Dec. 30, 1992 *CBS Evening News* story by reporter John Roberts about the "Heat or Eat Syndrome." Roberts explained how, for many poor Americans, "As winter sets in, parents must choose between paying for heat and paying for food." After criticizing cuts in the federal Low Income Home Energy Assistance Program, Roberts interviewed the struggling Huertes family of Boston. "Giani Huertes is another victim in an uphill battle against malnutrition from drinking watered-down formula. Her mother has already spent what little fuel assistance she had."

But according to Forum member Moore, "LIHEAP was cut in the 1980s because energy prices fell dramatically. Real assistance was not cut." Reporter Roberts did not mention that. Nor was he as observant as Forum member Jeffreys, who noticed during the report that the Huertes family household boasted a large screen television and valuable stereo equipment. Said Jeffreys: "Roberts should have asked whether it was the Huertes' entertainment tastes, not cuts in LIHEAP, that force them into the 'Heat or Eat Syndrome.'"

THIRD MOST MISLEADING

A Nov. 16 *CBS Evening News* story by reporter Sandra Hughes on how "up to five million Americans over the age of 65 at some point worry about whether they'll have enough food to survive." The story was based

on an Urban Institute study, which Hughes did not report was funded by Phillip Morris Companies Inc., whose subsidiary, Kraft General Foods, stands to benefit from any boost in government food programs.

"The study says even those above the poverty line have trouble juggling money for food, medicine and rent," said Hughes. She ended her story with a call to action: "Elderly advocates hope the findings of this study will put pressure on government to repair the [safety] net."

Bartlett said most people "at some time" worry about "food insecurity." He was amused that Hughes called the Urban Institute "a non-profit Washington group," as if it has no agenda. Free-market groups never get such innocuous labels." Gattuso was struck by "Hughes' disregard for journalistic balance. Apparently she didn't talk to one critic of the study."

FOURTH MOST MISLEADING

An Oct. 29 *CBS Evening News* story by reporter Ray Brady about how "income growth has been trending down for more than a decade." Brady assured viewers that "It wasn't always like this. There were glory years for the American paycheck, from 1947-1979, with the peak hitting in 1973."

Hudgins said Brady had his years wrong. "A 1973 peak implies that it was all downhill from there. In fact, between 1973 and 1983, workers did suffer. But Brady should have given viewers the census figures showing that all groups benefitted from the Reagan years economic growth that came after that." Looking at Brady's chart showing income growth declining after the 1970s, Bartlett said that "Brady's data include only wages of production, construction, and non-supervisory workers. That's a relatively small and declining share of the labor force."

FIFTH MOST MISLEADING

This was an April 30 *NBC Nightly News* story by Bob Herbert about America's urban problems. Herbert said, "Clinton's first modest attempt to help the cities failed when Congress refused to pass his economic stimulus package. For urban America, it was a terrible sign...If [the 1992] Los Angeles [riots were] a wake-up call, America must have rolled over and gone back to sleep."

Yet, according to Forum member Bartlett, "Three-quarters of the Clinton stimulus package was subsequently enacted. How much has that helped urban America?" At one point reporter Herbert said "scarce funds" were going elsewhere, to which Mitchell responded, "Scarce funds? Spending is at record levels and things are not improving. Herbert should have spent at least some time looking at alternatives to more government spending." Jeffreys agreed and said, "The only experts Herbert interviewed were HUD Secretary Henry Cisneros and Senator Bill Bradley, both Democrats who support big government solutions."

Rounding out the Most Misleading Top Ten were:

6) An April 3 *NBC Today* segment criticizing the economic advice the U.S. has been giving Russia.

7) A Nov. 3 *ABC World News Tonight* story about using American defense labs to build "clean cars."

8) A Sept. 22 *NBC Today* story about misconceptions in health care that lead to uninformed choices.

9) A July 2 segment on *CBS Street Stories* about the value of French socialized day care.

10) A Feb. 16 John Chancellor commentary on *NBC Nightly News* about suggestions for eliminating the U.S. deficit.

Next month we will ruin the unabridged list of the Institute's picks for the best economic stories of 1993. ▲

The Real Root of Unemployment

By Raymond Haynes

What have you been told about the root causes of unemployment? Is it the failure of the free enterprise system? Is it the lack of government programs designed to alleviate true human suffering? Or, is it something else? The debate impacts discussions trying to resolve today's economic malaise. The truth about those causes, however, is rarely discussed.

Economists have blamed consumer demand, investment spending, greedy businessmen, interest rates, the money supply, exchange rates, stock market and other assorted variables. One economist, John Maynard Keynes, felt government, by manipulating these factors, could alleviate unemployment. The truth is government policies cause unemployment.

Government actions, as expressed in a wide range of public policies, have generally contributed to higher or sus-

tained levels of unemployment. Frequently, government fiscal policies, intended to alleviate unemployment, fail, and cause or permit dependency, thereby increasing unemployment.

Government actions, as expressed in a wide range of public policies, have generally contributed to higher or sustained levels of unemployment.

From 1900 to 1929, a period during which government assumed absolutely no responsibility for employment, the average rate of unemployment was under five percent. During the 20th century, from 1930 to 1990, the period with the most expansionary fiscal policy and government growth, you find

the highest average rate of unemployment.

The massive unemployment of the Great Depression, rather than representing a failure of capitalism and free markets, resulted from too much government intervention. Government attempted to artificially raise real wages in the late 1920s. This move generated an unemployment rate 28% higher than it would have been if real wages had simply remained constant and market driven.

Many economist now feel that President Roosevelt's subsequent New Deal policies prolonged, rather than alleviated, this unemployment. Computer models today indicate the negative impact of new federal labor laws, Social Security, taxation and unemployment compensation, showing that the unemployment rate would have corrected itself to about 7% instead of the sustained 17.2% reported then, with millions unemployed (if you include the chronic unemployed).

Similar to today, 12 million American civilians returned to the job market after World War II, while the government slashed military spending to transfer back into a peace time economy. The government took a hands-off policy, the market absorbed the workers, and unemployment never rose above 4%.

By 1960, "the government" promised the eradication of unemployment as a federal government involvement priority. Now after years and despite massive government involvement and billions of taxpayer dollars, unemployment remains a significant problem, especially here in California.

During the 1970s, unemployment insurance payments increased, and the unemployment rate went up by nearly one full percentage point. Welfare advanced significantly and other forms of government aid also increased, causing additional unemployment. For every one percentage point increase in the portion of GDP

devoted to public assistance, the unemployment rate increases one percentage point. Remember, the unemployment rate today includes only those on unemployment. It doesn't include those not looking for work.

From 1989 to 1992, average business unemployment taxes increased 16.2%, which in turn impacted small businesses, halting expansion and contributing to additional unemployment and substantially sustaining the recession.

When one looks for the lowest jobless rates across the country, they are found where government assistance is least, and government intervention is low, keeping other factors constant. For example, states with higher workers' compensation premiums (Ohio, Massachusetts and California) or higher welfare costs (Michigan, New York and California) have produced higher unemployment.

When one looks for the lowest jobless rates across the country, they are found where government assistance is least, and government intervention is low, keeping other factors constant.

Both common sense and the historical record argue against government intervention, higher taxes and programs, however well intentioned. California, especially, cannot afford to continue down that proverbial road to big government without increased unemployment and business loses, even though that road is paved with the good intentions of government. ▲

-Haynes is a member of the California Assembly representing the 66th District.

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Corporate Profile

Not too many people associate the Inland Empire with rapid growth industry or high-tech research and development. But, more and more lately, the region has been making a small name for itself in very progressive industries.

One company that is helping to put the Inland Empire on the map for both high-tech engineering and environmental production is Ultra Shield International Inc., a small company with a bright future.

Located in Rancho Cucamonga, Ultra Shield Products International Inc. is a research and development company which specializes in the production of various environmentally friendly products.

Ultra Shield was founded in 1978. Since its inception, the company has enjoyed rapid growth.

Currently, Ultra Shield has two locations. The Rancho Cucamonga facility employs 11 people. The second location is in Shenandoah, Iowa. The Iowa plant, which is the site of all of the company's manufacturing has nine employees.



Ultra Shield's chairman of the board and secretary-treasurer, George Money, is in charge of the Iowa facility. Money has a masters degree in agricultural engineering, as well as an impressive background in chemistry and soil physics.

In California, Jay Rutherford, president and CEO of Ultra Shield, runs the Rancho Cucamonga location. Rutherford is a certified financial planner

and a registered investment adviser.

The list of officers also includes Harold Hawkins, director of government affairs. Hawkins is stationed at the California facility.

One company that is helping to put the Inland Empire on the map for both high-tech engineering and environmental production is Ultra Shield International Inc.

Although it has been mainly involved in research and development, Ultra Shield is quickly becoming a very profitable manufacturing and distribution company.

The company foresees \$30 million in projected sales for 1994 and \$50 million for 1995.

Rutherford predicts that in five years, his company will bring in about \$200 million annually.

The car care industry in general represents a \$2.2 billion dollar market. According to Ultra Shield, that market continues to grow 8% yearly.

Products manufactured by Ultra Shield include automotive cleaner, pre-polish cleaner, polish, vinyl coat, fenderwell dressing, tire dressing, tar and gum remover, wheel cleaner, brake parts cleaner, and carburetor and parts dip cleaner.

The company's direct competitors in car care products include Armor All, STP and Turtle wax. Ultra Shield's products are uniquely environmentally safe. Unlike their competitors' products, Ultra Shield's products contain "no ammonias, butyls, glycols, ethers, aromatics, aldehydes, xylenes, excess alkalis or acids, is non-corrosive, non polluting, non-toxic, and non-flammable, is

USDA approved, meets all OSHA requirements and is 100% biodegradable."

Regarding competitors, Rutherford notes that "there are a lot of people out there. But, you have to segregate those who manufacture safe products."

Ultra Shield is the first corporation in its field to be honored with the EPA's distinguished Green Seal Certificate.

In addition to car care, Ultra Shield produces industrial renovation and coating products. The company has designed products which safely restore painted, acrylic, plastic, polycarbonate, and aluminum surfaces.

Environmentally safe fire fighting wetting agents as well as fire fighting foam, bacterial enzymes for bio-remediation, agricultural growth enhancements, and water and sewage treatments are also among the products manufactured by the company.

Ultra Shield intends to increase its success in both national and international markets. Company objectives include maintaining the reputation and recognition of the Ultra Shield trademark worldwide.

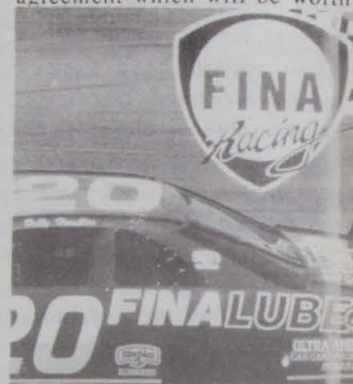
Although it has been mainly involved in research and development, Ultra Shield is quickly becoming a very profitable manufacturing and distribution company.

There is an estimated \$350 billion annual market for industrial maintenance products, and the fire fighting foam and fire wetting industry represents \$160 million per year.

Disneyland, Disneyworld, Universal Studios, Opryland, and

Hilton Hotels are among the consumers of Ultra Shield's industrial renovation products.

In one of the company's most recent transactions, FINA Oil and Chemical Company selected Ultra Shield as their exclusive car care, cleaning and coating lines supplier. This contract represents a 12-month supply agreement which will be worth



\$6.3 million to Ultra Shield.

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

"This is the tip of the iceberg, we expect after the initial order of \$6.3 million that our product line will turn over an additional three times during the contract year, enabling the FINA accord to be worth in excess of \$25 million for our company," said Rutherford.

Ultra Shield recently went public through acquisition. The company entered into a reverse merger with Aerial Acquisitions, a blind pool company.

Documents completing the merger were finalized on Dec. 8, 1993. Aerial Acquisitions has now taken the name Ultra Shield Products International Incorporated.

Rutherford sees the merger as being a significant step forward for his company. Ultra Shield will now be able to establish much more widespread recognition.

Ultra Shield's securities trade on the OTC Bulletin Board under the symbol USPIU. ▲

Ultra Shield

IE Making a Public Spectacle of Itself

Just about a decade ago the Inland Empire, while it was a rapidly growing community, was not really considered a major player in the stock market.

Today, the Inland Empire is beginning to make itself known as an up and coming corporate community.

This new-found recognition is thanks in a large part to a number of Inland Empire-based companies that have managed to maneuver themselves into favored positions on the stock market through business savvy and determination.

The public companies based in the area that trade on major markets are just about as diverse as the region itself, however, Riverside and San Bernardino Counties are home to companies in nearly every major field.

Probably the best represented sector of business based in the Inland Empire is health care with at least four major public companies calling the area home.

Included in this group are companies like Curaflex Health Services (CFLX), MMI Medical Inc. (MMIM), Pacific Physician Services (PPSI) and Watson Pharmaceuticals (WATS).

Manufacturing companies comprise another large portion of the Inland Empire's upstarts with successful companies like Kaiser Steel Resources (KRSC), Pacer Technology (PTCH) and Quicksilver Enterprises (QEIC).

Land development companies include the highly successful Cadiz Land Co. Inc. (CLCI) headed by Ted Dutton and Inco Homes Corp. (INHM).

Environmental and natural resource companies based in the area include: Saba Petroleum Co. (SABP), Southern California Water Co. (SCW) and U.S. Alcohol Testing (AAA).

While all of the preceding companies were headquartered in the Riverside/San Bernardino area, there are also a number of firms that, although they are not headquartered in the region, still have a large portion of their operations in the area.

Nationally known companies like First Interstate (I), KMart Corp. (KM), Jenny Craig (JC), Southwest Airlines (LUV) and TRW (TRW) all have significant ties to the Inland Empire. ▲

COMPANIES BASED IN THE INLAND EMPIRE

Company	Exchange	Symbol
1. Alfa Leisure Inc.	NSDQ	ALFA
2. Auto Graphics Inc.	NSDQ	AUGR
3. Cadiz Land Co. Inc.	NSDQ	CLCI
4. Computer Marketplace	NSDQ	MKPL
5. Curaflex Health Services	NASD	CFLX
6. Fleetwood Enterprises	NYSE	FLE
7. Global Resources	NSDQ	GLRS
8. Inco Homes Corp.	NASD	INHM
9. Kaiser Steel Resources	NSDQ	KRSC
10. Kasler Corp.	NYSE	KAS
11. Life Resources	NSDQ	LIFR
12. MMI Medical Inc.	NSDQ	MMIM
13. Pacer Technology	NSDQ	PTCH
14. Pacific Physician Services	NSDQ	PPSI
15. Provena Foods Inc.	AMEX	PZA
16. Quicksilver Enterprises	NSDQ	QEIC
17. Saba Petroleum Co.	NSDQ	SABP
18. So. Cal. Water Co.	NYSE	SCW
19. U.S. Alcohol Testing	AMSE	AAA
20. Vestar Inc.	NSDQ	VSTR
21. Watson Pharmaceutical	NSDQ	WATS

COMPANIES WITH LARGE HOLDINGS IN THE INLAND EMPIRE

Company	Exchange	Symbol
1. Auto Data Processing	NYSE	AUD
2. Bank of America Corp.	NYSE	BAC
3. Baxter International	NYSE	BAX
4. CVB Financial Corp.	AMSE	CVB
5. First Interstate	NYSE	I
6. Foothill Independent Bank	NSDQ	FOOT
7. GTE Corp.	NYSE	GTE
8. Jenny Craig	NYSE	JC
9. Johnson & Johnson	NYSE	JNJ
10. KMart Corp.	NYSE	KM
11. Lockheed Corp.	NYSE	LK
12. Loral Corp.	NYSE	LOR
13. National Medical Enterprises	NYSE	NME
14. Olin Corp.	NYSE	OLN
15. Pacific Enterprises	NYSE	PET
16. SCE Corp.	NYSE	SCE
17. Southwest Airlines	NYSE	LUV
18. Sunrise Medical Inc.	NYSE	SMD
19. TRW	NYSE	TRW
20. Vons Cos.	NYSE	VON
21. Western Waste	NYSE	WW

This information has been obtained from sources deemed reliable but not guaranteed. Courtesy of Smith Barney Shearson.

Now Is the Perfect Time for a Fiscal Diet

Continued From Page 6

also contained a couple of surprises from the governor. His proposed middle-class tax cut, although limited in scope, represents his first move in this direction since his election. The governor has also proposed a two year cap on welfare payments, along with proposals to cut cash payments by 10%. Coupled with welfare reforms enacted last year, these proposals hold the promise of reducing welfare dependency in California.

Governor Wilson has once

Governor Wilson's recently released budget proposal will keep the state on its diet, and this year we hope to meet our goal.

again called on the federal government to cover their share of the financial burdens associated with illegal immigration. The governor's request of \$3.1 billion is reasonable and deserves support from Republicans and Democrats in the Legislature and in Congress. Last year, California received only one-quarter of the money we requested to help defray the costs of illegal immigration. We cannot let that happen this year. The governor has put Democrats in the Legislature in a clever political position to gain their active assistance in obtaining federal money, otherwise they will be forced to cut deeper into their programs.

In all of this, one thing must

be remembered. California, despite budget cuts and a lingering economy, is not a bankrupt state. We plan to spend over \$55 billion on state services this year. Tax revenues are expected to rise in 1993-94 and 1994-95, reversing the slight dips in 1991 and 1992. But the state's significant revenues in the past few years have given lawmakers the opportunity to

"right-size" state government. Governor Wilson has offered the Legislature a well-rounded budget that seeks to protect the state's children and its streets, while relieving local governments of the burdens imposed by last year's budget.

If the governor's budget is enacted, we might reach our

If the governor's budget is enacted, we might reach our goal, lose some budget weight and be able to take the state off its fiscal diet.

goal, lose some budget weight and be able to take the state off its fiscal diet. But like all of us who carry a few extra pounds, it will take more than a one-time crash diet to keep the weight off. Losing weight requires people to change their dietary lifestyle and the state is no different — we must learn to live within our means or we will never attain our goals. ▲

—Leonard is a member of the California State Senate representing the 31st District.

Coachella Valley People

Being in charge of a chamber of commerce is just about second nature to Rolfe G. Arnhyim by now. His current position as executive vice president of the Palm Springs Chamber is the third time Arnhyim has served as an officer in a city's C of C.

Prior to coming to Palm Springs in 1986, Arnhyim served as the President and CEO of the Long Beach Area Chamber of Commerce and before joining on in Long Beach, Arnhyim headed up the Pasadena Chamber.

In all three chamber positions he has been and is responsible for a wide range of activities including: coordination of the program of work, organizational structure and procedures, motivation of volunteers, income and expenditures, and long-range planning.

At Palm Springs' Arnhyim also faces additional challenges like overseeing the public relations and media relations as well as achieving strong communication levels with various city and tourist/convention bureaus active in promoting the area as a major

vacation and convention destination.

When it comes to organizing tourism and promotions, Arnhyim also has clocked a good deal of experience. Arnhyim previously served as president of Mid-Florida Consultants, Inc. in Orlando, Florida where he directed and conducted market surveys and represented clients in presentations and in coordination with state, county and municipal agencies.

Prior to becoming active in business in civilian life, Arnhyim served his country in the U.S. Army from 1953 to 1974 retiring with the rank of Lieutenant Colonel. During his tenure he received the Legion of Merit, twice; Meritorious Service Medal; two Bronze Stars; four Air Medals; two Army Commendation Medals and the Vietnamese Cross of Gallantry with Palm.

Arnhyim received a master of business administration from George Washington University in 1986 and his bachelor of science degree from the United States Military Academy at West Point in 1953. ▲

Resolve to Restructure Your Investments

Continued From Page 35

Watch Tax Developments

You've probably heard the old saying, "it's not what you earn, it's what you keep." When it comes to successful investing, the amount you keep after taxes is the most accurate measure of an investment's performance. The changes in 1993 federal tax law make an even greater case for you to review your current investment strategy now. Speak with your financial adviser about how the new tax laws may affect your personal financial situation and whether tax-advantaged investments, such as municipal bonds, are suitable for you.

Leave a Legacy

Developing an investment

strategy that allows you to leave an estate for your children, grandchildren or other heirs is another component of a sound financial plan. This part of your plan usually will not require as much updating as, say, altering your investment objectives. Ask your financial consultant about helping your beneficiaries avoid probate (a lengthy procedure whereby a court handles distribution of assets not designated to a beneficiary) and other estate-planning issues.

If you put together a financial plan that includes the above, then periodic monitoring with the help of your financial consultant should not be too difficult or time consuming. Try saving this article as a checklist to make the process as easy as possible. ▲

Success Stories: The Spirit of Business

Five years ago when the banking industry began to go south, the market was flooded with scores of bankers looking for work. At the time, Gene Valdez was just another statistic, another out-of-work banker trying to find out how to make a living in a new career.

Like so many other bankers, Valdez decided to go into business for himself, exercising his entrepreneurial spirit. Along this route Valdez discovered a number of things about himself and running a business.

Valdez founded E.E. Valdez and Associates in 1989, after seeing his entire life change. "I had been in banking for 13 years and my goal was to climb the corporate ladder. . . and some day be president of the bank," Valdez recalls. "Things were going well that year, I thought. In December of that year, the president of the bank called me in and said 'Gene, I've got some bad news for you. We're going to have to let you go.'"

Suddenly, "with three kids and two mortgage payments," Valdez was faced with unemployment. Existing on his wife's income and his less than sufficient unemployment compensation, Valdez made a decision that would ultimately change his life.

With an MBA from USC and extensive experience in banking, Valdez always "wanted to be a consultant, but I never had enough guts to do anything about it." In the wake of his recent lay-off, Valdez ordered some business cards, a voice-mail system and brought out his Rolodex file. "My first office was the kitchen table..." the consulting firm that was to become Claremont Consulting was born.

"The idea was that I could become a banker without a bank."

A year later, Valdez took on a partner, Charley Frost, a banker who had recently been laid off by another bank. The company, which was initially E.E. Valdez and Associates, became Valdez-Frost.

Boosted by early success, in 1992, the partners were able to

move the firm into a small office in Claremont. Valdez explains, "the number of clients was picking up and we were able to afford the rent."

Shortly thereafter, Frost received an offer from a local bank and returned to banking.

Once again on his own, Valdez changed the name of the company to Claremont Consulting Group in 1994 "because I wanted to be able to offer more things to small business people."

Aimed at specifically assisting small business owners and potential small business owners, Claremont Consulting Group develops loan packages for the entrepreneur. "The bank's role is not to supply the original capital in the beginning. And that's the biggest problem and the biggest source of anxiety for small business people," Valdez states. "In most cases, the SBA does not want to get involved in start-ups either."

"My whole thrust is to develop lending sources that are not banks. And there are lots of them." Commercial finance companies, equipment leasing companies, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of accounting and tax, banking and finance, sales and marketing, insurance and legal issues, and business plan development.

The company also offers a series of training programs which target and refine the skills of the entrepreneur. "One of the problems . . . is that most people think that getting a loan is collateral driven, business plan driven, cash flow driven, good TRW driven, but they forget that the number one factor is management ability."

Based on the philosophy that "the education will lead to financing," Valdez conducts entrepreneurial certificate

training classes at five local colleges. Currently, these courses are being offered at Chaffey, Mount Sac, Riverside, San Moreno Valley and USC.

Although he has already gone from being unemployed to owning an impressively successful business in a relatively short period of time, Gene Valdez never stops planning for the future.

Right now, he is looking forward to developing a mentor program. Valdez's plan involves sending various professionals into local high schools where they would select students with similar professional goals. The youths would then be given the opportunity to work along side of a mentor in their chosen field. "There are so many kids out there that need direction," Valdez explains.

If he proceeds with his plan, Claremont Consulting Group will help to guide these young people before they are required to go out into the business world on their own.

Valdez's family has seemed to grow with his business. He and his wife, Anne, now have five children. Anne is also in the banking industry.

Despite his success, at age 40 Valdez insists "I have in no way made it yet."

"All of these things didn't happen over night. I never pat myself on the back. It's always go, go, go." ▲



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Retirement Assets Quickly and Conveniently With 401(k)

By: Tom Davis

You have no doubt heard about how expensive it will be to retire—how you are going to need a large nest egg if you want the financial freedom to live as you wish when you're no longer working. While work-related expenses will decrease, your expenses for travel and other leisure activities will most likely increase. And don't forget, as the years go by, inflation increases the costs of everything. Fortunately, there are many retirement savings plans on the market. One of the fastest ways to build assets for your retirement is the 401(k) plan.

Convenient Way to Invest

The 401(k) plans are sponsored by corporations. If your employer has a plan, you have the option of investing in several types of investments such as mutual funds, annuities or common stocks. The earnings on money you invest are tax deferred, so the entire amount can be reinvested in the plan to compound your return. Contributing to the plan can also give you immediate income tax savings; 401(k)s are salary reduction plans, meaning your contribution is not included in your current year's taxable income.

You can diversify your plan by investing percentages of your total contributions in each type of security offered.

your 401(k) plan. An employer could also set lower maximum contribution levels. Contribution limits are adjusted annually for inflation. You contribute through payroll deduction, which makes it easy for you to fund your retirement plan on a regular basis.

You may withdraw money from your 401(k) plan before age 59, 1/2 only because of death, disability, termination of

There are many retirement savings plans on the market. One of the fastest ways to build assets for your retirement is the 401(k) plan.

employment or reasons related to financial hardship. Penalties may apply. However, if you need money, you may be able to borrow against your plan and repay principal and interest to your account within five years. Generally, you may borrow the lesser of \$50,000, minus any outstanding loans, or half of your account's vested value. The company may also

Please See Page 44

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Advertising, Marketing & Public Relations

By Steve Holt

With nature being the unpredictable and dynamic Mother she is, we have much to be thankful for here in the Inland Empire. Perhaps, most of all, we can appreciate that our communities were not the hardest hit by the recent 6.6 earthquake. Sure, we all rocked and rolled, at home and at work, but, for the most part, we moved right along into our next agenda item, with great relief. And where there was need, we supported those who were particularly affected. Many companies' and organizations' ads immediately demonstrated a caring attitude with an offered plan of action. This quake's impact made us all stop and think about our priorities, especially how we relate to each other.

So, grateful to be breathing deeply even with a cold, I'm pleased to report that the Inland Empire Ad Club held its 1994 board installation on Wednesday evening, Jan. 26. The program was held at one of our favorite meeting places, the beautifully restored Mission Inn. New board members include Fred Armitage, Visual Impact; Paul Rubio, *The Press Enterprise*; Sherry Stanton, Pomona First Federal Savings and Loan; Joe Ammirato, Designs for Business; Bill Anthony, *Inland Empire Business Journal*; Pat Woy, freelance writer, and Patrice Painter, TCI Cable. Additionally, I was installed for a second term as IEAC president.

The next Ad Club meeting is a luncheon program, Noon to 1:30 p.m., on Wednesday, Feb. 23. Location and speaker to be announced. For further information or to make reservations, call 818/303-1090 or 909/941-7022. Hope to see you there.

Advanced Business Graphics Hires Lupe Cervantes

Advanced Business Graphics recently hired IEAC's Lupe Cervantes as project coordinator for its creative services department. Cervantes' responsibilities will be focused on serving the Summit Health, Ltd. account and its network of 12 Hospitals. Cervantes previously worked with the Orange County Transit District.

Rockin' and Rollin' in the Inland Empire

Inland Empire Ad Club Country Aids Awareness PSA Campaign

The Inland Empire Ad Club will be soliciting the support of local radio and newspapers to run the Country AIDS Awareness Public Service Campaign. Such well-known country stars as Garth Brooks and Winona Judd sing the really important message of AIDS Awareness to kids, especially young teens. The Ad Club has adopted this nationwide campaign as our

PSA commitment for the first half of '94. For further information, call Paul Rubio at The Press Enterprise, (909)782-6027.

Agency News

The Quakes, Rancho Cucamonga's professional minor league baseball team and farm team for the San Diego Padres, recently signed on Stewart Holt Advertising as their agency of record.

Designs for Business of Claremont recently received an

Award of Excellence from Podlatch Paper Company for the work they performed in *Ability Magazine*. The work was developed on behalf of D4B's client Wolff/Lang/Christopher Architects.

Virtual Marketing, a marketing consulting firm headed by Karen Smith has opened in Riverside. Smith was formerly the marketing director for Ernst & Young. She can be reached at 909/781-0605. ▲

—Holt is a partner in Stewart Holt Advertising.

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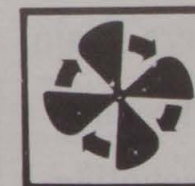
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Retirement Assets Quickly and Conveniently With 401(k)

Continued From Page 42

contribute to your plan if you participate. Many companies will match 50% of your contribution up to a limit.

The earnings on money you invest are tax deferred, so the entire amount can be reinvested in the plan to compound your return.

the plan to qualify for tax advantages. If you are a highly compensated employee, it is to your advantage if more of your co-workers join the plan. Contributions by highly compensated individuals are limited and depend on the average contribution of the rest of the participants. However, the greater the average contribution by your non-highly compensated co-workers, the higher your contribution limit.

Where to Invest Your Money

Your employer's 401(k) plan will usually offer a choice of stocks, bonds, mutual funds, annuities or other types of investments. You can diversify your plan by investing percentages of your total contributions in each type of security offered.

The more employees who participate, the better. That's because by law a 401(k) plan must not be a vehicle only for the "highly compensated" employees (generally those earning more than \$62,345 in 1993). A minimum percentage of "non-highly compensated" employees must participate for

Don't Forget a Rollover If You Leave

If you withdraw from a 401(k) plan because you change employers or your company terminates the plan, you must authorize a rollover into another tax qualified plan, such as an IRA or another plan at your new place of employment. If you take receipt of the money instead of completing a direct rollover, you would be liable for a 20% withholding tax.

Seek Professional Guidance

If you are withdrawing from your current plan for a reason other than retirement, speak to a financial consultant or to your new employer about completing an automatic rollover into an IRA or another qualified plan before you terminate your

account.

And, if your employer doesn't offer a 401(k) plan, speak to a financial consultant about

You can diversify your plan by investing percentages of your total contributions in each type of security offered.

different types of retirement programs that may interest your company. These 401(k) plans offer valuable tax benefits to both you and your employer. ▲

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

Who's Liable for the Big One

Continued From Page 26

3. "Actual Notice" Courts hold property owners responsible for injuries on the basis of actual notice of a dangerous condition, such as when a landlord applied excess wax on the floor, which caused slippery surface.

4. "Constructive Notice" Property owners could be liable for injuries in "constructive notice" situations in which the owner negligently failed to notice the dangerous condition.

5. "Could Have Discovered and Remedied" Judicial decisions have also held premises owners liable for injuries relating to circumstances in which the owner could have discovered and remedied the dangerous condition if reasonable care was used in the operation and management of the property. In similar situations, the lack of proper maintenance and prior similar accidents are sufficient to show notice.

There are many legal defenses for a property owner to consider. These defenses may have the effect of

reducing the amount of damages or preventing the injured party from recovering completely.

For example, a property owner who is aware of a dangerous condition on his property can give an adequate warning of the condition to avoid liability. The warning must be sufficient to put persons on notice of the condition and the risk involved. If the dangerous condition is open and obvious to a reasonable person, the owner may not be required to give a warning if the condition itself is sufficient to warn persons of the dangerous nature.

A person may also assume the risk of the dangerous condition. If a person has had adequate warning of the dangerous condition and the potential consequences, yet proceeds to enter the premises, the person assumes the risk of the condition if he or she is injured.

An owner is also not liable for injuries resulting from minor or trivial defects on the property. In

order to determine whether a condition is a trivial defect, all of the surrounding circumstances must be considered, since property owners are not required to maintain property in absolutely perfect condition. The trivial defects issue may be decided by the court before the trial.

A defense which is particularly important because of the earthquake, is based on knowledge and opportunity to remedy a dangerous condition. An owner of property is not liable for an injury suffered by a person on his property which resulted from a dangerous or defective condition if the owner has no knowledge of the condition. Likewise, liability could be limited if the owner had knowledge by discovering the condition before the time of the injury but not long enough beforehand to remedy the condition or to give adequate warning.

In order to protect people from injury and control the liability of a

potential injury-related lawsuit, property owners should take the following steps:

1. Make an Inspection: Make a complete inspection of the premises. Hire a professional, if necessary.

2. Give Adequate Notice: If any dangerous condition is discovered, give a warning.

3. Remedy the Dangerous Condition: Make repairs in a reasonable time and provide for regular inspections to ensure the repairs were adequate and no further dangerous condition occurs.

If a lawsuit is filed against you involving an injury on your property, consult a defense firm that specializes in premises liability. Also advise your insurance carrier. ▲

Rodger A. Maynes is an attorney at the business defense firm of Hill, Genson, Even, Crandall & Wade, which is located at 3401 Centrelake Drive, Suite 650 in Ontario. 909/984-4811

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Letters To The Editor



Dear Editor,

After reviewing the latest issue of your Journal, I felt a strong urge to tell you how much I enjoyed it and admired its format and content. However, my only complaint is that I could not find your address listed anywhere to write to you. How come? However, I (called your office) and a nice lady gave it to me.

I pick up the Journal whenever it is displayed at the Riverside Public Library and usually share it with my neighbors.

Although I am nearly 79-years-old, and have little personal use for the Journal's contents, it gives me much reading pleasure as too many publications in this state and city are poor examples of editing.

I particularly like your format and use of newsprint, and good old black and white. Color is hard for us

oldies to read and may also be for others. Congratulations and best wishes for your success.

Martha Contri,
Riverside

Dear Editor,

I would not be writing you except for the last few words written by Paul McAfee in the Daily Bulletin (Business Section/Jan. 24), and I quote him, "Time will tell whether (Bill) Anthony will be able to pull off a quality TV news production (his magazine is better known for its 'advertorial' copy than for its editorial excellence), or whether the newscast will reflect the fact that the ambitious businessman may be spreading himself too thin."

To be able to write a very

glowing article about a man's past and present successes, in the manner that McAfee did and then end his article, as he did, with a somewhat "sour grapes" attitude, seeming to imply that you had bitten off more than you could chew, really makes me laugh.

There is no question, in my mind at least, that there is a crying need for just what you seek to supply the Inland Valley, its own daily newscast.

I say with tongue in cheek that there is a possibility that the *Bulletin* people might have been entertaining the thought of doing just what you have but you beat them to the punch. Nevertheless, more power to you. As they say, "Sick 'em." My personal good wishes go with you, and I have a strong feeling you will accomplish exactly what you seek.

Howard Hunt,
San Dimas

Dear Editor,

I am writing you in regard to an article published in the Jan. 24 edition of the *Inland Valley Daily Bulletin* written by Paul McAfee.

The article by Mr. McAfee chronicled the efforts of Mr. Bill Anthony, publisher of your Journal, to begin producing a daily TV news broadcast in the Inland Empire.

The article was fairly informative and painted a picture of an ambitious, and much needed, venture. The final paragraph of Mr. McAfee's article though, seemed totally inappropriate and quite frankly like a cheap shot. I quote, "Time will tell whether Anthony will be able to pull off a quality TV news production (his magazine is better known for its 'advertorial' copy than for editorial excellence)..."

One has to wonder why Mr. McAfee would write something like this. Perhaps he is a bit put off by the success of your magazine. It simply stands to reason that the only reason your magazine is so successful is that it is filling a void of business news in the area, a void left by the woeful business coverage of newspapers like the *Daily Bulletin*.

Keep up the good work.

Ann Clements,
Chino Hills

Software
Review
by Erik Rolland, Ph.D.

News on Newton

About one year ago, I wrote about a then future technological device known today as a personal digital assistant (PDA.) The PDA is a hand-held computer that can be used as an address book, appointment calendar, note pad and communications device. The idea behind the PDA was to create a device that would act more like an assistant than a neutral and inactive book. Many professionals are using some sort of software program which acts as their personal information manager (PIM) software intended to replace the functionality of your day planner, time manager, Rolodex file, desk calendar, note pad and Post-It notes, to name a few. The problem with these tools is that you still have to do all the work, and you also have to be organized about the way you do it. The PDA is the next generation of PIMs. Just released at the end of last year, the PDA offers something not currently offered by PIMs, namely intelligent assistance. I received my Apple Newton PDA a few weeks back, and my experiences so far are reported below.

The first generation Newton sports a black and white display, and PCMCIA card slot (credit card-sized electronic cards that can be inserted into the Newton). Newton is also pen operated and about 4x7x1 inches in size, and it comes standard with some built-in software; an address book, an appointment calendar with a to-do list, a notepad, a calculator, a formula translator and a time zone program. In addition, you get a separate memory card with introductory tours of Newton and a game.

The first feature you notice is that Newton has the ability to recognize your handwriting. You simply write with a plastic pen directly on the screen and Newton translates it into typed characters. This functionality works with all included applications. Also, when you are drawing on the screen, Newton can help you straighten out the lines and smoothen the curves. If you wish, Newton will leave your handwriting or drawings as is. Newton's handwriting recognition takes some time to learn your particular handwriting style. After a few weeks, Newton did a pretty good

job at recognizing my illegible handwriting.

The address book provides a standard address book functionality with the additional capability of filing addresses in different folders. The folder names can be customized to your preference. The address book provides four slots for phone numbers, where the phone label can be changed from "Phone" to f.ex. "Fax" or "Work." You need to enter area codes, but as long as you have entered a country, Newton automatically figures out the country codes for you. With the address book, as other Newton applications, a virtual QWERTY keyboard can be called into action if the handwriting recognition goes astray. You will have to tap the keys with the Newton pen to get the typed characters. This functionality is handy and necessary particularly if you need to write foreign characters. The only irritating drawback of the address book is that Newton tries to translate the names and addresses into US-English acceptable names. Thus, I find myself often resorting to the keyboard for entering names.

The calendar offers several different ways of viewing dates: by single or multiple days, by month or several months at a time. A small calendar appears on the top of the page, and by selecting one or more days, you will get a detailed view of those days. Current date and time are always listed at the bottom of the screen together with a button to view a to-do list and one to jump to "today's calendar. Unfinished to-do items are automatically carried over to the next day. You can also enter repeat calendar items and general information to be associated with certain dates (such as anniversaries and birthdays) moreover you can set alarms for the appointments in order not to forget them.

When setting up Newton for the first time, you need to use the time-zone program to locate the city nearest you. The time-zone program provides a map of the world, where you mark your location. Once your Newton knows where you are, the distance to a remote location, as well as local time, is computed just by clicking on another location. Your area code is also initially determined by the city you select as "home." The conversion program contains routines for automatic metric conversion, currency

exchange, loan amortization and net present values. A simple calculator is also included with Newton.

The notepad is a convenient instrument for taking down your letters and notes. As a matter of fact, this article was initially written on the Newton notepad. Notes can be stored in folders for proper organization. One major drawback of the handwriting recognition is that it can not be deferred in time. That is, the handwriting is either translated into typed characters as you write or it can never be translated. I have found that for meetings, it is not functional to utilize the recognition features (it can be too slow and/or inaccurate). However, I would like to be able to go back to my scribbled notes later to clean them up. Hopefully, this will be possible in later versions of Newton.

The Newton can be purchased alone, or in a communication package version. The latter includes a send fax/modem, plus software to connect it to your PC or Macintosh computer. The connection kits (for Macintosh or Windows) can also be purchased separately. The connection kits offer the Newton software (address book, calendar and notepad) on your PC or Macintosh computer. Also, the connection kits enable you to store new programs on the Newton. I discovered only too late that there are two versions of the connection kit: a standard and a professional version. If you wish to transfer the data from your current software PIM (without having to retype it), chances are you will need the professional version.

Additional PCMCIA cards for added hardware and software functionality can be purchased separately. These include send/receive modems, business software and games. If you are connected to a computing service (such as CompuServe or Internet), you can also get miscellaneous free Newton software from those sources. The information you store on your Newton need not only be textual; it might as well be pictorial. You can, for example, buy a travel guide with street atlas of the largest U.S. cities. Your PDA will function as a word processor, calendar, address book, alarm, calculator or communications device.

There are three basic functions that separate Newton from manual organizers. First, Newton has a general search capability; any typed

and stored information can be searched for. Second, it has an "undo" capability used to "undo" actions you perhaps did not intend. The third and most important capability is the "Assists" function. By tapping on the "Assist" button (located at the bottom of the screen), Newton will help you send a fax, call a phone number, schedule an appointment and remember to-do items. For example, if you write "call Alex" on the assist screen, Newton will find Alex in the address book, and call the number either through the speaker or through the modem. If you are calling from a touch-tone phone, you can simply hold the receiver next to the Newton speaker and the call is dialed by Newton. Newton will automatically add country or area codes if necessary. When you travel, simply tell Newton about where you are, and it will add the area code when you call home. By typing "remember to buy milk" in the "Assist" window, Newton will automatically enter "Buy milk" on your to-do list.

Newton can format text and send faxes (via the modem), print letters or other items (via a printer cable) or "beam" information to another Newton or Sharp Organizer through its infrared link. Apple also offers an electronic mail service, where you can send and receive faxes and electronic mail top and from any location.

As the PDAs become more common, look for opportunities to incorporate the PDAs into the corporate computing strategy. This will enable you to have access to a fax or electronic mail wherever you are anywhere in the world, and it also enables efficient information exchange. Although the technology may seem a little premature at this point (the handwriting recognition is not perfect), it is definitely a type of technology that will have a large impact on our communications and work practices. ▲

Manufacturer information:
Apple Computers 20535 Mariani Ave.
Cupertino, CA 95014-6299
Phone: (800) 767-2775
List prices:(Comp USA in San Bernardino)
Newton: Around \$700
Newton Professional Communications System: Around \$900
Windows connection kit: Around \$150
Erik Rolland, Ph.D. is the Assistant Professor of Management Informations Systems at the Graduate School of Management University of California, Riverside

Finding Your Way Through the Computer Maze

By Karn D. Griffen, CNE

"Do I really need this?" That's the big question when confronted with the numerous choices on your company's hardware, software, and management information systems. Actually, you may not! A careful systems study, needs analysis and operations review should be done to determine what your technology needs actually are, and what they will be in the future. It is clear, however, that it is increasingly important to have a forward view of technology, and a plan to keep your company on the cutting edge. Following are some of the questions that management should ask.

Are Your Computer Costs Out of This World?

There is no question about it, software is expensive. Usually, the software will be far more expensive than the actual hardware. Companies need to look closely to determine which software they actually need, not which software is the latest and greatest. An outside source can be very beneficial in this area, especially a company that has experience with your particular industry, and is familiar with the many different software products available, their strengths and weaknesses.

It is astounding to see a highly paid executive staring at their old dilapidated machine, waiting for it to finish that report. In order to ease the cost of new hardware, many companies are making a shiny, new, fast computer a 'benefit' for new employees. Think of all the dollars wasted in salary alone while she stares at that blinking cursor.

In order to defray the cost of computer information systems, many companies, even small ones, are looking more and more to networks. What? Aren't networks expensive? It's true that networking your computers can be expensive, especially in the beginning. But not necessarily. There are ways to start small and then upgrade later.

Long-term networks are worth far more than their initial cost. With a network, you can actually

save money. Many network software packages cost less per user than their stand-alone counterparts. In addition, hardware can be pooled or shared. The cost of items like CD-ROMs, FAX's, modems, printers, etc. can be spread among all of the users or even departments. Another benefit is access to software that is not available in a stand-alone environment like e-mail, groupware, and network scheduling software. You will find that your hard disk usage will actually decrease with a network. Instead of having several copies of the same software and data on each machine, you can have one network copy instead.

The biggest benefit, however, is common access to files. Without a network, files have to

This can lead to lost files or duplicate files. There is nothing more frustrating than finding out the file you have been working on is not the latest revision.

Computers are great personal productivity tools; however, you can't realize their full potential until they start talking to each other and sharing information. PC networks make that possible. They allow a business to leverage their investment in technology.

Is Your Computer System as Old as the Solar System?

You probably have a medley of computers in your office. Since the computer industry is moving so fast, and the growth of processor speed has been geometrical, many companies find themselves severely lacking in power. Software only gets bigger and bigger. As more features are incorporated, and competition drives software vendors to make their programs be slicker and faster, programs have grown in size and, in turn, demand a bigger, faster computer platform to run on. Computer industry professionals call it a need to be "resource intensive."

One of the latest features incorporated into software lately that has significantly increased hardware requirements is the Graphical User Interface or GUI

(pronounced goo-eeey). This means that the computer displays its information graphically, showing on-screen exactly how a document will look. GUI allows you, for example, to use a "mouse" to highlight a menu item or icon, rather than typing out a whole command sentence. A graphical interface can greatly improve efficiency and shorten training time for new software that is brought on-line later. On the down side, a graphical interface requires a high amount of initial training, and much beefier hardware. The "Windows" program, a GUI which greatly assists you in moving between the various programs you use, currently takes 30 times the original size of MS-DOS; future versions will take more than 90 times the MS-DOS size. Long-

essential before making purchases.

Protected From Alien Viruses?

How much would it cost you to recreate all of yesterday's transactions, or all of last week's, or even all of last month's? Company managers need to have strict policies and procedures in place to hinder the chance of virus infection. In addition, a rigorous backup structure must be in place, so that in the event of disaster, adequate measures can be taken to restore lost data. There is no excuse for not doing daily backups of company data. Equally important is virus prevention. There are many virus protection programs on the market, both for the stand-alone computer and for networks. Most of these programs sit around waiting for a virus to appear. These programs take memory away from your other applications, so an evaluation of your memory requirements should be done first. Many companies have gone to the diskless workstation, allowing only the computer department people to have floppy drives. Unfortunately, computer department people tend to be the worst in checking FIRST for viruses AND in making timely backups.

Companies need to be

increasingly more careful in protecting against viruses. A strict policy about bringing in outside diskettes (especially games!), scanning programs that enter by diskette or by modem. Daily backup procedures, and a virus 'watchdog' program are all mandatory for a company wishing to protect themselves against this costly menace.

It is estimated that there are over 5,000 strains of computer viruses in existence today, with many more being discovered each day. Usually these programs are transferred into a computer system by floppy or modem, and once there, they infect other files. In essence, the virus 'clones' itself and attaches itself to other unsuspecting programs. Also, most viruses have a date 'trigger' in which the virus silently and

destroys the information on your computer. On a network, a virus can spread like wildfire, infecting many machines on the network before anyone has a clue, costing thousands of dollars in lost data and repair time.

Bring Control of Your Company Back Down to Earth Where It Belongs

To get the most from your management information systems, you need to start the process with the end view in mind. How do you want your company's systems to look next year, how about in five years? What information is mandatory just to stay in business? What information do you need to empower your business and help it to grow? It is helpful at this point to include an outside source, who is familiar with your industry and is aware of many possible products geared specifically to you. From there, decisions can be made on which products should be evaluated, and eventually brought on-line. ▲

-Griffen is a certified network engineer and a management information systems consultant for Vicenti, Lloyd, and Stutzman, CPAs and business consultants.

For more information or questions, contact Karn at (909) 593-4911.

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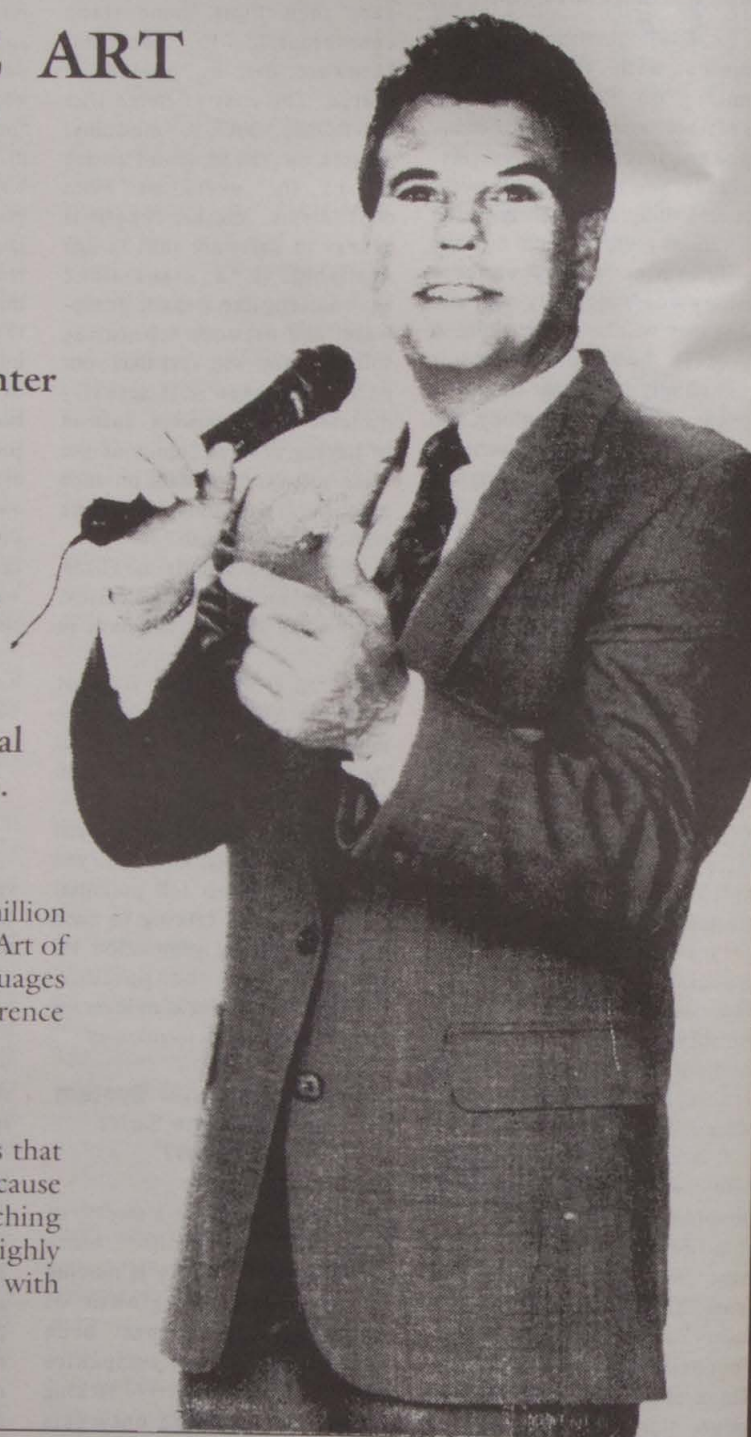
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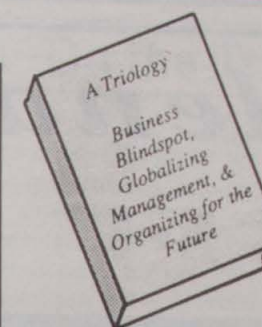
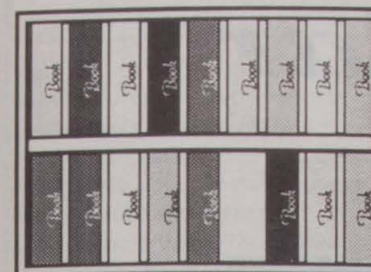
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BUSINESS BLINDSPOTS

BY: BENJAMIN GILAD
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Rutgers professor, Benjamin Gilad, offers a novel approach to identifying and eliminating blind-spots in corporations.

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BUSINESS BLINDSPOTS

Gilad's approach to corporate resuscitation through organizational learning is quite interesting.

Gilad explains how to reduce the possibility of corporate decline in today's competitive market. He demonstrates that internal taboos, myths and various unchecked assumptions about competition contribute to the downfall of a corporation.

The key to Gilad's work is the elimination of all of the myths surrounding competitive wellness. At this point, a company can begin to learn the "competitive intelligence" necessary to survive.

Gilad's approach to corporate resuscitation through organizational learning is quite interesting. The book reads well and is useful for anyone involved in corporate proceedings.

GLOBALIZING MANAGEMENT CREATING AND LEADING THE COMPETITIVE ORGANIZATION

EDITED BY: VLADIMIR PUCIK, NOEL M. TICHY AND CAROLE K. BARNETT
356 PGS
\$17.95
HARDCOVER

This book is based on the claim that in order to be successful, international companies must first understand how to adjust their strategies according to the demands of a worldwide market.

Compiled here is a collection of wisdom from business and international trade experts from North America, Europe, and Japan.

The book is divided into seven parts. Covered, in addition to other topics, are issues such as building a globally competitive workforce, how to make cultural diversity benefit corporate competitiveness, and how to develop strong strategic alliances.

GLOBALIZING MANAGEMENT CREATING AND LEADING THE COMPETITIVE ORGANIZATION

A type of international interdependence is emphasized in the book.

A type of international interdependence is emphasized in the book. In order to maintain a strong international corporate base, frequent management crossing of inter-

national borders is encouraged. This book is particularly advantageous to international corporate leaders who are seriously interested in taking significant steps toward global success.

ORGANIZING FOR THE FUTURE THE NEW LOGIC FOR MANAGING COMPLEX ORGANIZATIONS

BY: JAY R. GALBRAITH & EDWARD E. LAWLER III
336 PGS
\$29.95
HARDCOVER

The authors and their staff devoted more than 10 years of research at the Center for Effective Organizations at USC, to the subject of effective organization management.

One of the topics covered in the book is the exploration of new and effective means of matching corporate structures with appropriate winning strategies.

In addition, the book points out the fact that many corporations, although they currently function adequately, are simply outdated in their organization. The authors suggest changes which must take place in the organization of

the corporation in order to effectively compete.

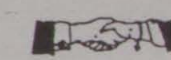
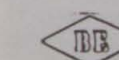
Employee involvement and human resource management are also given careful attention. Novel answers to human resource dilemmas are offered. The authors direct corporations towards reorganizing for optimal employee involvement. Solutions to employee skill level problems are also provided.

Overall, the authors propose various challenges to outdated, established order in the corporate structure. Their revamped methods are definitely progressive, and appear to logically solve a number of problems facing the current system.

ORGANIZING FOR THE FUTURE THE NEW LOGIC FOR MANAGING COMPLEX ORGANIZATIONS

This book is ideal for any corporation that is in need of a facelift.

This book is ideal for any corporation that is in need of a facelift. ▲



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On the Trail of Your Taxes

Continued From Page 32

Special funds are monies automatically set aside for specific purposes by either statute or the state constitution. The third source from which state expenditures come are bond funds. These funds, loans taken out by the state and authorized by voters, generally pay for construction of needed schools, roads, and prisons and the purchase of park lands. The following is a breakdown of how tax dollars will be spent by state

government during the 1993-1994 budget year:

Combined state general, special, and bond fund expenditures for the 1993-1994 fiscal year will be in excess of \$52 billion.

To explain some of the preceding terms whose meaning may be unclear, "tax relief" predominantly refers to state government backfiling local government revenue lost due to

tax exemptions. The homeowners' property tax exemption of \$7,000 comprises the largest portion of so-called "tax relief." This means that if you own and live in a home purchased for \$200,000, by claiming the homeowners exemption, you pay property tax on \$193,000. Assuming a 1% property tax rate, the local government collecting property taxes loses approximately \$70. This lost revenue is then backfiled to the local government by the state government. As far as the taxpayer is concerned, this is just a shell game - the money that you save with your exemption is repaid to the local government with taxes you pay to state government.

Another unclear term, "State and local subventions" simply refers to tax money collected by the state government, but then redistributed to and spent by local governments. Vehicle license fees

and sales tax comprise the bulk of subvented revenues. The "Resources" category generally funds a number of state departments, including Toxic Substances Control, Forestry, and Conservation.

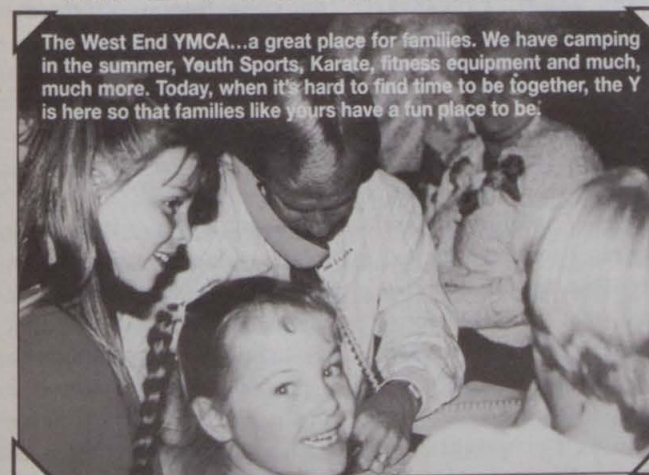
As indicated by the figures in the table above, our state government collects and spends huge sums of money each year. Tax-paying Californians have a right to know how state government collects and spends their money. Indeed, such knowledge is necessary to determine whether elected officials are responsibly representing citizens' best interests. In next week's article, we will elaborate on the two largest state spending categories, Education (K-14) and Health and Welfare. ▲

-Weggeland is a member of the California Assembly representing the 64th District.

Source (Dollars In Thousands)	General Fund	Special Fund	Bond Fund
Education (K-14).....	\$14,929,000	\$38,000	\$208,000
Health and Welfare.....	13,279,000	2,755,000	—
Higher Education.....	3,604,000	541,000	317,000
Business, Transportation, and Housing.....	170,000	3,605,000	520,000
Tax Relief.....	441,000	—	—
Local Government Subventions.....	5,000	3,042,000	5,000
Youth and Adult Correctional Agency.....	3,323,000	12,000	279,000
Resources.....	644,000	790,000	120,000
State and Consumer Services.....	309,000	344,000	12,000
Other.....	1,816,000	952,000	84,000
Total	\$38,520,000	\$12,079,000	\$1,545,000

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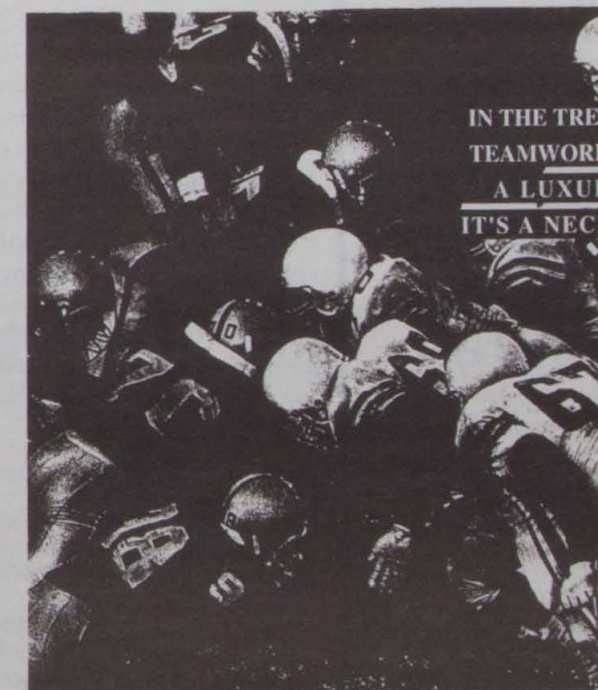
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INLAND EMPIRE
business journal

RESTAURANT

Restaurant Row

By Allan Borgen

Choices, Choices, Choices.

From the time we are brought into this world to the day we leave it, many choices face us. Buying a new car, picking a mate for marriage or which house to buy seem like major choices, however, none are more agonizing than trying to choose what to eat first at the Sunday Brunch at the Mission Inn.

Re-opened in December 1993, the Mission Inn is a landmark to behold. The entire property grounds sparkle in their new splendor while the food is as good as it ever was.

Thanks to the guidance of Chef Joe Cochran, the Inn serves a variety of Continental dishes in the Spanish room throughout the week; while on Sunday, the lobby directly in front of the dining room is transformed into a lavishly appointed Sunday Brunch complete with beautiful ice carvings, colorful baskets of flowers and assorted chocolate and wax carvings.

It appears that the Mission Inn is here to stay, and I wouldn't be surprised if an award for culinary excellence isn't lurking around the corner.

There are five tempting food stations to choose from. Station number one featured international favorites such as a variety of Mexican dishes along with a selection of pasta; like a wonderful pumpkin ravioli with

a carrot nutmeg sauce, a pasta with a spicy sausage sauce and a Chinese chicken stir fry.

Re-opened in December 1993, the Mission Inn is a landmark to behold.

Like all good brunches, salads are an integral part of the buffet, and the selection offered at this brunch was quite good. For those of you who enjoy seafood, chilled jumbo shrimp, smoked salmon and gravlax was there for your consideration while assorted cold cuts, fresh vegetables, various specialty salads, fresh fruit and cheese platters graced the tables.

For those of you who like traditional breakfast items, come and get it! Pancakes, Belgian waffles, sausage, bacon, potatoes, eggs Benedict and custom made omelettes were begging for your patronage.

Now for my favorites, the hot main entrees. Hand-carved ham, round of beef and turkey were not only juicy and flavorful, but the attentive server actually gave you what you asked for. I hate it when you ask for a small slice of beef and, instead, are served a portion big enough to feed Hoss Cartwright. In addition to these standards, a knockout venison chili, baked sole with a sweet and creamy lobster sauce and a rice, potato and vegetable medley round out the selection.

I'm not really a dessert person, however, the assortment served at this brunch could not be overlooked. The selections

looked as though they belonged on the cover of *Gourmet Magazine* and tasted just as good as they looked. Almost every type of pie, tortes, cakes, Danish, hot cobblers, muffins and cookies were available. They even had a terrific English trifle and some special one-of-a-kind desserts that I haven't seen at any Sunday Brunch. What a selection!!

Certainly the quality of food at a brunch is important, but there are other factors that help make a brunch memorable. For me this includes; the service, how quick the trays of food are replenished and the ambiance. Without any hesitations, I rate the entire experience very high. The service was friendly and attentive, the food was always fresh and the indoor and outdoor patio dining is comfortable and elegant. I can't think of a more relaxing setting in which to dine.

For those of you who like traditional breakfast items, come and get it! Pancakes, Belgian waffles, sausage, bacon, potatoes, eggs Benedict and custom-made omelettes are just a sample to choose from.

I really applaud the efforts of Fadi Achour, dining room manager and Chef Cochran. It appears that the Mission Inn is here to stay, and I wouldn't be surprised if an award for culinary excellence isn't lurking around the corner. If you're looking for a first-class Sunday Brunch, the Mission Inn is a must. ▲

Mission Inn 3649 Seventh St.
Riverside, Calif. (909)784-0300
Sunday Brunch 10:30 a.m. to 2 p.m.
Price: \$21.50 for adults
\$12.50 for children
Credit cards are accepted.

& ENTERTAINMENT GUIDE

The Wine Cellar



Mead on Wine
by Jerry D. Mead

RELIABLE RIDGE

One of the oldest of the new breed of California wineries, Ridge Vineyards and Winery goes about producing handmade, mostly red, wines from old vines and hillside vineyards all over California.

The so-called "boutique" wine craze really got started around 1968, give or take a year or two. Ridge started in 1960, the vision of a passionate man named Dave Binnion (killed in a tragic car accident a few years back.)

Binnion, a very talented home winemaker, convinced a few friends who worked with him at Stanford to invest in an old vineyard in the Santa Cruz Mountains. For many years, all the members of all the families joined together to harvest grapes and make the wine.

A success almost from the start, partners were added, a fulltime winemaker, Paul Draper, was hired, and an old stone winery farther up the mountain was adopted.

You'd never know by tasting the wines, nor by looking at the labels or by observing 1994 marketing techniques, that this medium-sized winery sold out to a Japanese corporation in the mid-'80s.

Paul Draper is still the winemaker 30 years later. The guy in charge of sales and marketing has been with Ridge for as long as I can remember, and everything is still kind of low key and laid back...except the wines.

When I wake up to the fact that it has been literally years since I last wrote about Ridge, I have to call to find out what's going on. This may not sound strange to you, but every day's mail brings a flood of press releases and hyperbole from wineries of similar size from just about everywhere in the world.

They're pleased enough that a wine scribe is interested in them and are always helpful about answering questions, but it's just not Ridge's style to hustle the media, or anyone else for that matter.

The so-called "boutique" wine craze really got started around 1968.

It isn't much of an exaggeration to say that Ridge sort of kicks back and lets people come take the wine away from them, instead of engaging in high-powered sales. This is especially true of such wines as the famous "Lytton Strings" Zinfandel and "Monte Bello" Cabernet Sauvignon, for which demand always far surpasses supply.

A recent review of a number of current releases, found only one wine that I thought less than exceptional and it suffered no flaws in wine making. I simply didn't care for the style of the fruit.

Ridge 1989 "Santa Cruz" Monte Bello (\$40). If California rated its vineyards as Bordeaux does, "Monte Bello" would definitely be a first growth. It is to California, what Latour, Mouton and Margaux are to the Medoc. It is a wine and a vineyard with a track record. It is the single best wine of the famous 1974 vintage, a wine with the power to go the distance but elegance from day one. A blend of 86% Cabernet

Sauvignon, 12% Merlot and 2% Petite Verdot, it has fruit, but the fruit is made more interesting by notes of earth, saddle leather, dill, truffle, mushroom and cedar. Rating: 90/80

Ridge 1991 "Santa Cruz" Cabernet Sauvignon (\$16). I don't often call \$16 wines "Best Buys," but this wine qualifies. The complexities are very much like the "Monte Bello," and, in fact, a portion of this blend of 82% Cabernet Sauvignon, 15% Merlot and 3% Cabernet Franc came from that famous vineyard. But there are tones of black cherry fruit and a much friendlier, much more accessible style with rounder, softer tannins. Perhaps not as long-lived, but who really needs a wine with a 20-plus year life span? Rating: 93/90

Ridge 1991 "Santa Cruz Mountains" Chardonnay (\$20). Just because Ridge is best known as a red wine producer, doesn't mean it doesn't do well with white wine. I'm in the "love" camp for this very stylistic, love or hate style. Big, ripe, toasty, rich, tropical, butterscotch and vanilla Chardonnay. Delicious, seductive and the new, heavily

charred barrels used in its production are very obvious. Rating: 94/84

INTERNATIONAL JUDGING

Just received a small supply of awards booklets from the World Wine Championships. In a single book you get more than 1,300 winning wines, including 22 "World Champions," plus all the winners from the "American Wine Competition." Send \$5 to: World Wine Winners, Box 1598, Carson City, NV 89702

Wines are scored using a 100 point system. First number rates quality and second number rates value. ▲

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Wine Selections and Best Values

By Bill Anthony

Burgess 1990 • Napa Valley Chardonnay.....\$15	Sebastiani 1990 • Sonoma County Chardonnay\$12
Kistler 1990 • Sonoma Valley Chardonnay\$28	David Bruce 1990 • Santa Cruz Mountains Chardonnay\$25
Shafer 1990 • Napa Valley Merlot.....\$18	Gabrielli 1990 • Mendocino Chardonnay.....\$16
Beringer 1990 • Napa Valley Chardonnay\$19	Ravenswood 1990 • Sonoma Valley Chardonnay.....\$18
St. Francis 1989 • Sonoma Valley Merlot.....\$24	Simi 1990 • Sonoma County Chardonnay\$32

Walking (and Skiing) in a Winter Wonderland

By Christine Rolfe

By the fifth day of our Winter Park vacation, we had skied, snowboarded, snowmobiled and slid down a snow covered slope clenching an inner-tube. What is typically a "ski only" winter vacation for my husband and I, expanded to an experience of fun-filled winter adventures.

Skiing, of course, is the reason we planned our trip to Winter Park. We had visited two years ago and returned for two reasons; a friendly atmosphere and great skiing. You won't see many fur coats or glitzy overpriced boutiques at Winter Park. Known as "Colorado's Favorite Ski Resort," Winter Park has a proven reputation for treating all guests with a genuine, friendly attitude.

In addition to the warm and helpful environment, Winter Park has some of the finest, most varied skiing in Colorado. The design of the Winter Park Resort offers skiing for every ability. The Winter Park Mountain is ideal for beginner and intermediate skiers. Mary Jane Mountain is famous for her unforgiving mogul runs with Mary Jane's Backside offering a mix of intermediate and expert terrain including the "Chutes."



The Winter Park Mountain is ideal for beginners, intermediate, and expert skiers.

Vasquez Ridge offers great intermediate runs (55% intermediate) with panoramic views. As an intermediate skier, I enjoyed the entire mountain and was always able to find the



The Winter Park Resort offers more than just great skiing!

bluemarked trails. Meanwhile, my husband had the opportunity to experience the more difficult black diamonds and meet me at the merging of trails.

My husband and I had heard a lot about how exciting snowboarding can be; so, we decided to give it a try. The new Discovery Park was the ideal area to test our skills. The park encompasses about 20 acres of wide-open beginner terrain for novices, children, ski school classes and disabled skiers. We were actually able to edge our way down the Discovery Park trails a few times. Although I've heard that snow boarding is easier to master than skiing, I was too impatient to fluster through the learning curve of the sport. About half-day we finally retired the board for our trustworthy skis. How do those hot-doggers do it?

After two full days of skiing and snowboarding, our sore muscles welcomed a day of snowmobiling and inner-tubing. Bundled in our warmest clothes, we made our way to Fraser Valley Tubing Hill. As a native of Southern California, I

had never tried inner-tubing and was skeptical about the new adventure. With a little push, I finally made it down the slope and what fun I had! Tubing really brought out the kid in me;



I screamed with delight every ride. Tubing can definitely be enjoyed by both children and adults.

After tubing, we had the opportunity to snowmobile through the Arapaho National Forest. Trailblazer Snowmobile Tours offers guided tours on more than 150 miles of maintained trails. Our tour guide led us through tight tree-lined trails up to open snow pastures where we were set loose to play. By the end of our two and a half hour tour, my husband would have bought the snowmobile...if we had just a little more snow in Southern California.

After a long eventful day, we spent the evenings relaxing. One of the most unique apres ski experiences available can be found at The Lodge at Sunspot. Sunspot offers fine mountain-top dining in The Dining Room as well as more casual ambience in the Provisioner Marketplace. Sunspot was awarded Snow Country Magazine's 1993 National Ski Area Design Award, a true testimony to the outstanding architecture and landscaping of the lodge. The Dining

Room at Sunspot is also open Thursday, Friday and Saturday evenings. We enjoyed the sleigh ride which brought us up the mountain after the chairlifts had closed. A gourmet five-course dinner offered a choice of three elegantly prepared entrees. Specialties included roasted chicken and wild game.

Winter Park offers a distinct range of dining choices in every price range. Locals recommend The Last Waltz, Deno's and The Divide Grill are among the favorites.

Winter Park is truly a winter wonderland, filled with much more than skiing. While many Colorado resorts are hard to reach, Winter Park is the closest major resort to Denver. Winter Park also has daily destination Amtrak service from the eastern and western parts of the country. Recommended accommodations include The Vintage Hotel, which is walking distance from the ski resort. For a convenient location downtown, Crestview Place Condominiums offer spacious units with a full service kitchen. ▲

For Winter Park Central Reservations
call 1-800-453-2525.



Snowboarding, is quickly becoming one of America's favorite outdoor sports.

This Ain't No Dog and Pony Show

Horses were responsible for contributing more than \$11 million dollars to the Coachella Valley's economy in 1993. And that ain't no load of...

Specifically, circuit horse shows in the Palm Springs, Coachella Valley area have had considerable impact on the economy of the region.

The seven-week series has a total \$11,620,000 economic impact in the area.

Each week-long show of the Desert Circuit Horse Show features at least 1,300 horses and draws about 2,600 people.

According to circuit President Tom Sturzzieri, "Most studies of equestrian events assume that each horse travelling on a circuit is accompanied by an average 2.5 persons, each of whom is expected to spend about \$150 per day while on the road. We use a somewhat more conservative estimate of two persons per horse spending an average of \$100 per day."

Nonetheless, attendance at this prestigious circuit has brought in substantial revenue.

Included in the circuit are the Palm Springs Classic Horse Show, Palm Desert Horse Show, La Quinta Classic Horse Show, Oasis Horse Show, California Festival Horse Show and the Empire Classic Horse Show. Each show has an economic impact of approximately \$1,820,000 annually.

Five of these shows have a charity beneficiary. Non-profit organizations connected to the event expect to receive \$25,000 as a result of the circuit.

Among the recipients of the charitable contributions of the 1994 Desert Series Circuit are the American Cancer Society of Palm Desert, The Desert Aids Project of Palm Springs, The Living Desert Wildlife Museum and Botanical Center of Palm Desert and the Palm Springs Film Festival of Palm Springs.

Each of these groups will benefit from ticket sales to the show associated with their particular charity. ▲

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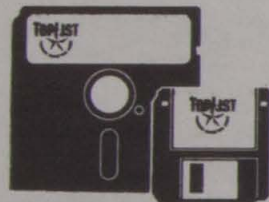
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Desert Business Journal

Palm Valley School Near Total Completion

The final stages of construction have been completed on the 38-acre campus of the Palm Valley School in Rancho Mirage and, according to headmaster Michael Grella, the school's directors are very pleased with the facilities.

The independent co-ed day school services students ranging in age from four to 18 at the facility. The newly completed complex marks the first time in its 40-year history that the Palm Valley School has undergone a major expansion.

Of particular interest to the school's directors was creating a unique atmosphere that would be conducive to learning for students in the variety of ages and educational levels which they service.

"I wanted to create a feeling of unity throughout the campus, while maintaining diversity and

independence in each structure," said Alfred Cook, master planner and architect of the new facility.

Palm Valley School officials said that there was a good deal of community support for the expansion project and some citizens even donated materials.

Villines Appointed Asst. Vice President of Palm Springs Savings

Palm Springs Savings Bank has appointed Mac Villines as an assistant vice president after being with the bank since August.

Villines joined PSSB as branch manager of the bank's Desert Hot Springs Office and had previously served as branch manager of Great Western Bank's Palm Springs office. During his seven years with Great Western, Villines also served as branch manager for GWB's Desert Hot Springs and Riverside offices and as service

quality coordinator for 14 Inland Empire branch offices.

"Since joining PSSB, Mac has worked diligently and successfully in building the deposit and real estate loan base of our Desert Hot Springs branch. He is most deserving of his appointment as an officer of the bank," said Stephen Hoffman, president and CEO of PSSB.

Villines has been very involved in the Coachella community. His affiliations include a directorship with the Boys and Girls Club of Desert Hot Springs, Desert Hot Springs Chamber of Commerce, a member of the Desert Hot Springs Rotary and is an active Mason.

Sun World Names New Marketing Director

Coachella-based Sun World International, one of the larger growers of produce in the Inland Empire, has appointed Jan DeLyser as its

new director of marketing.

DeLyser first joined Sun World in March of 1993 as its western merchandising manager responsible for stimulating sales, promotions and distribution of Sun World products throughout the western United States.

DeLyser will now be responsible for all North American retail merchandising and sales promotion activities, as well as the company's public relations and advertising programs.

"Jan is a proven marketing professional. Our customers will surely benefit from her promotional expertise, service orientation and broad produce industry knowledge," said Mike Aiton, vice president of sales and marketing.

Prior to joining Sun World, DeLyser served as the executive vice president of the Southern California Fresh Produce Council. ▲

New Golf Community Scheduled to Open in La Quinta

Rancho La Quinta, a private master planned golf community in La Quinta is scheduled to open on Feb. 12.

The Drummond Company of Bringham, Alabama is developing the project. The company is one of the largest privately-held natural resource companies in the U.S.

for golf-lovers, all of the bedrooms have access to the course.

As the centerpiece to the project, an 18-hole Robert Trent Jones II style golf course has been developed. Jones has designed similar courses in locations such as Kauai and Pebble Beach, Calif. The course features fairways and landscaped ponds.

Strategically placed, the home sites have privileged views of the course as well as the surrounding Santa Rosa Mountains and citrus groves.

Hacienda and California Mission styles serve as blueprints for the newly designed homes. Each detail is clearly defined in the construction of the homes, making them comparable to custom designs.

Director of sales and marketing for the project, Laura Temple Janes, described, "As you step over the threshold of

the Rancho La Quinta homes, your eyes are treated to a stunning sight. The thick arched walls of the entrance give way to graceful pillars leading into a spacious living room."

"As you step over the threshold of the Rancho La Quinta homes, your eyes are treated to a stunning sight. The thick arched walls of the entrance give way to graceful pillars leading into a spacious living room."

Ceilings are set at alternating levels throughout the homes to give each room a distinct personality. Also featured are

extra thick baseboards and arched doorways.

Project Manager Guy Balencie noted "When the model homes at Rancho La Quinta are unveiled at the Feb. 12 Grand Opening, the desert will discover a unique and masterfully planned community."

According to Balencie, the community is intended to appeal to selective homebuyers with particularly ascetic tastes.

Four different models are being offered at the site. These models are the Haciendas, the Ranchos, the Casitas and the Estancias. The square footage range will go from 1,500 to 3,265-sq.-ft. Prices are expected to begin in the upper \$100,000.

So far, response has been promising for the project. Within two months, 45 units have sold. These early transactions represent a \$15 million market value. ▲

The community will feature homes built around a centrally located golf course. As a delight

ADVERTORIAL

Courtyard Offers Diverse Amenities in Central Location

The Courtyard, located just minutes from the proposed site of Palm Springs' first Indian gaming casino; (a joint venture between Caesar's Palace and the Palm Springs Band of Cahuilla Indians) is now home to The Coffee Station & Beanery, the owners; John Mulder, Monte Koch and Doug Lobdell invite you to come in and have a new coffee tasting experience. And, in May, the Courtyard will be home to a new full-service restaurant — The Omni Bar and Grille.

TPM Holdings, owner of The Courtyard announced that The Omni Bar and Grille has leased the center's 6500-square-foot restaurant location (formerly Gaston's) to create a stunning new bar and grille scheduled to open later this year.

Billiards and state-of-the-art video presentations, featuring sports, music and entertainment will be commonplace in this very '90s setting, and both lunch and dinner will be served. "The Courtyard itself will be part of the ambiance, with outdoor patio seating a choice at any time," said Gary Biafore, president of GRB High Sierra Group Association, Inc. owner of the Omni Bar and Grille.

Nowhere else in the desert can you find the personal service and plush atmosphere offered here.

To produce the Omni Bar and Grille in the up-scale style he demands, Biafore has enlisted the service of Hugh Gaspar, of HKG Design, Palm Springs. Gaspar says he is very pleased and excited to be a part of such a project, and takes great delight in working with Biafore and his vision of Palm Springs' first sophisticated combination of a bar and grille, entertainment video and billiards. Both Biafore and Gaspar have envisioned a truly full-scale, all seasons, multi-interests Omni.

Omni is rising. Look for a May

opening.

Biafore and the Courtyard invite you to peek at its newest attraction. If you are the typical construction viewer, than we invite you to watch the progress and be surprised by state-of-the-art video tracking through a peep hole in the window. The Omni Bar and Grille is definitely on the rise.

The newest addition to the Courtyard's restaurant line-up will accompany the Coffee Station and Beanery which is still one of the

favorite locations of tenants and guests.

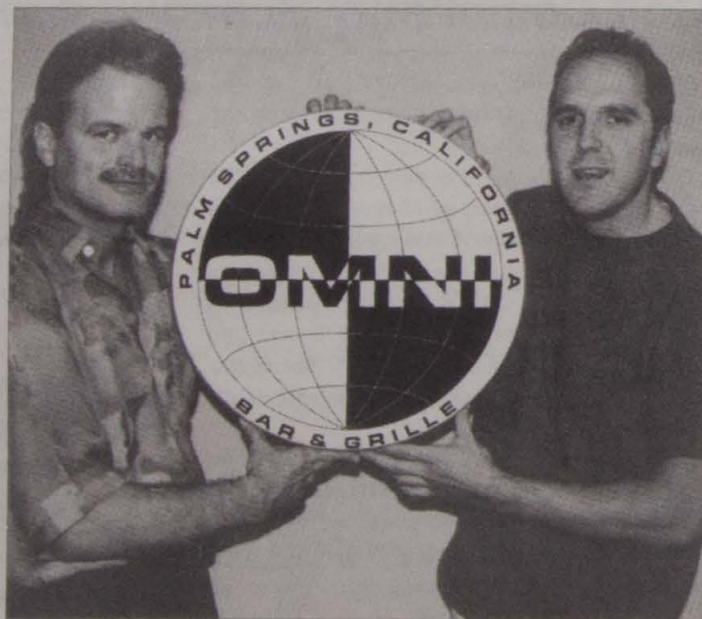
Offered at the Coffee Station is real Italian Espresso, specialty coffee drinks, a variety of gourmet whole bean coffees, Italian sodas, sandwiches and desserts. The ambiance of The Coffee Station & Beanery is cozy and inviting. Definitely the place to stop before or after an evening at the Courtyard Ten Theaters, where you can enjoy watching one of 10 movie selections.

Nowhere else in the desert can you find the personal service and plush atmosphere offered here.

TPM Holdings, Inc. owner of The Courtyard is succeeding in changing the image of the center. They are committed to bringing businesses and professionals together. ▲

For information on space available at this prestigious center, you may contact Tammy Perezchica at the On-Site Leasing Office, (619) 325-1262.

The Courtyard Announces OMNI BAR & GRILLE Opening May, 1994



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Round Two for Rancho Mirage Politics

A new round in the seemingly endless political infighting in the city of Rancho Mirage began late last month as complaints against two Rancho Mirage political action committees were filed with the State of California Fair Practices Commission.

In their formal complaints, Charles Hilton and retired Superior Court Judge Nancy B. Watson charge that each of the two political action committees (PACs) failed to meet the legal disclosure requirements. Both Hilton and Watson are Rancho Mirage residents.

Rancho Mirage Mobile Home Political Action Committee (RAMPAC) is the subject of Hilton's complaint. He alleges that RAMPAC failed to file a statement of organization with the city clerk within 10 days of receiving \$1,000. RAMPAC is currently involved in passing around a petition aimed at recalling Mayor Jeanne Parrish.

The drive to oust the current mayor was initiated in early December of last year. Headed by Gene Mueller, president of RAMPAC, this campaign represents the second in as many years to remove Parrish from her post.

Although Mueller has publicly announced that his organization raised \$1,000 by Dec. 4, 1993, his failure to file the legally required statement of organization is the target of Hilton's complaint.

Watson's complaint is against the Save Rancho Mirage Committee. The charges against this group make up a long list of potential violations. Included are charges that the group filed its 420 reports late, failed to identify candidates or ballot measures supported, failed to itemize payments, failed to list contributor or payee addresses, and failed to reveal sponsorship of the committee.

According to Watson, all of these are "serious violations of the Code of Regulations not only because they are legally required, but because they are necessary if voters are to make informed election decisions."

If RAMPAC is found guilty of the accused violations, they will be

subjected fines. Technical mistakes cost such an organizations up to \$2,000 per discrepancy. In addition, failure to report financial activity could result in a \$10,000 fine if the individual knowingly withheld information. In a case where financial reports were deliberately withheld, a misdemeanor conviction might be ordered.

Save Rancho Mirage Committee, if found guilty of Watson's

allegations, will be subjected to \$4,440 for filing one report 313 days late and another report 131 days late. The group faces a \$4,000 FPPC fine for filing two late reports. For failing to identify candidates or ballot measures supported, the committee may be fined \$4,000. Failure to list contributors and payees addresses could total \$102,000. For failing to answer sponsorship questions as well as for mailers sent out without identifying sponsors, the group may

be fined \$6,000.

In his complaint, Hilton calls RAMPAC's actions evidence that the organization disregards the Political Reform Act. Barbara E. Dohn, city clerk stated that unless RAMPAC "submits a Statement of Organization, I have no knowledge of its status as a PAC."

Both complaints against the PACs are based on the claim that if PACs fail to accurately follow legal guidelines, voters will be unable to make educated choices. ▲

1994 Trade Show Calendar

SHOW	TARGET	LOCATION	DATES	INDUSTRY
ASIAN AEROSPACE	S.E. Asia	Singapore	Feb. 22-27	Aerospace
FOODEX	Japan	Japan	March 7-11	Specialty Foods
TERRATEC	E. Europe	Germany	March 8-12	Environmental
CEBIT	Europe	Germany	March 16-23	Computer/Telecom/CA
ANALYTICA	Europe	Germany	April 19-22	Scientific Instruments
MEDICAL CHINA	China	China	June	Medical & Hospital
ELECTRONICA	Mexico	Mexico	June 7-9	Elec. Components & Production
NAFTA AUTO	Mexico & Gen. Am.	Mexico	June 26-28	Automotive
ISPO	Europe	Germany	Aug. 2-5	Sporting Goods
COMDEX/BRAZIL	Brazil	Brazil	Sept. 12-16	Computer/Communication
ENVIROMEX	Mexico	Mexico	September	Environmental
TAIPEI TELECOM	Taiwan	Taiwan	Sept. 27-30	Telecommunications
SIAL	Europe	France	Oct. 13-27	Specialty Foods
ELECTRONICA	Europe	Germany	Nov. 8-12	Electronic Components
MEDICA	Europe	Germany	Nov. 16-19	Medical & Biotechnology
REP-COM	Mexico	Mexico	December	General Technology

For further information, please call the Office of Export Development at (310) 590-5965

Calendar is subject to change without notice.

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C. Quality: TBD
D. U.S. Dollar Value: TDB
E. Purchase Needed By: N/A
F. Other Information: Company is interested in importing and distributorship

Response Data

A. Response Language: English or German
B. Best Way to Respond: By Fax or Letter
C. From Manufacturers Only: Yes
D. Information Desired from U.S. Firm: Detailed product information with price quotes & reference list.

Company Data

A. Type of Business: Company is a Mail-Order House for Soft and Hardware
B. Year Established: 1990
C. Number of Employees: 15
D. Annual Sales: DM 29 Million
E. Member of Business Chamber: N/A
F. Bank Name and Address: Commerzbank, Ratingen
G. U.S. Firms Represented: N/A
H. Main Sales Area: Europe

Contact

Mr. Wenholt or Mr. Schneider, General Manager
GFD Datentechnik GMBH
Bahnstr. 29-31
D-40878 Ratingen
Phone: 01149-2102-28084
Fax: 01149-2102-27997

Please Send a Copy of Your

Response to:

Commercial Section (FCS-TOP)
American Embassy
Bonn
Unit 21701 Box 370
APO AE 09080

39249 Household Products

Product Data

A. Detailed Product Description: All Kinds of Household Products
B. Product Specifications: N/A
C. Quantity: 500,000.00
D. U.S. Dollar Value: Same as (C)
E. Purchase Needed By: ASAP
F. Other Information: N/A

Response Data

A. Response Language: English or German
B. Best Way to Respond: By Letter or Phone
C. From Manufacturers Only: N/A

D. Information Desired from U.S. Firm: Detailed Product Information with Price Quotes

Company Data

A. Type of Business: Mr. Bomball is a Trade Agent and Reports Increased Demand in Listed Products
B. Year Established: N/A
C. Number of Employees: N/A
D. Annual Sales: Approx. DM 500,000
E. Member of Business Chamber: N/A

F. Bank Name and Address: Deutsche Bank, Werl

G. U.S. Firms Represented: N/A
H. Main Sales Area: N/A

Contact

Mr. Manfred Bomball, Tradeagent
Joseph Haydnweg 1
D-59457 Werl
Phone: 01149-2922-861854
Fax: N/A

Please Send a Copy of Your

Response to:

Commercial Section (FCS-TOP)
American Embassy
Bonn
Unit 21701 Box 370
APO AE 09080

8501106040 Electric Motors, Brushless

8537100040 Motor Controls Centers

Product Data

A. Detailed Product Description: AC-DC Servomotors Brushless DC Servomotors and Geared Motors with Brushes Linear Servosystems and Actuators for Industrial Automation

B. Product Specifications: Power 100 to 1000 Watts
C. Quantity: N/A
D. U.S. Dollar Value: N/A
E. Purchase Needed By: 2-6 Months
F. Other Information: N/A

Response Data

A. Response Language: English
B. Best Way to Respond: By Fax
C. From Manufacturers Only: Yes
D. Information Desired from U.S. Firm: Catalogues, F.O.B. Quotations, Delivery and Payment Terms

Company Data

A. Type of Business: Agent and Distributor
B. Year Established: 1978
C. Number of Employees: 6
D. Annual Sales: USD 1 Million
E. Member of Business Chamber:

Italian Chamber of Commerce

F. Bank Name and Address: Banca Popolare Di Novara, Piazza San Carlo, Torino

G. U.S. Firms Represented: None
H. Main Sales Area: N/A

Contact

Mr. Claudio Chiaberge, Managing Director
R.I.N.E.T. SRL
Strada Torino 15 BIS
10024 Moncaliere TO
Phone: 39-11-6403465
Fax: 39-11-6406205

Please Send a Copy of Your

Response to:

Commercial Section (FCS-TOP)
American Consulate General
Milan
PSC 59 Box M
APO AE 09624

480300 Toilet Tissue, Paper Towels and Napkins

4823600 Paper Cups

Product Data

A. Detailed Product Description: Toilet Tissue, Paper Towels and Napkins, Paper Cups (Disposable)
B. Product Specifications: N/A
C. Quantity: N/A
D. U.S. Dollar Value: Approx. 50,000

E. Purchase Needed By: Immediately
F. Other Information: Payment Through Letter of Credit

Response Data

A. Response Language: English
B. Best Way to Respond: By Fax
C. From Manufacturers Only: No
D. Information Desired from U.S. Firm: Price Lists, Delivery Time

Company Data

A. Type of Business: Trading Company
B. Year Established: 1977
C. Number of Employees: 52
D. Annual Sales: USD 6.5 Million
E. Member of Business Chamber: No

F. Bank Name and Address: Banco Itau S/A, Agency 0048 Lapa, Sad Paulo, SP, Brazil-Banco Safra S/A, Agency 0016 Lapa, Sad Paulo, SP, Brazil
G. U.S. Firms Represented: None
H. Main Sales Area: N/A

Contact

Ricardo Vacaro, Commercial Director
Commercial RL Materials De Limpeza LTDA.
05075-060 Sao Paulo, SP, Brazil
Phone: 55-11-831-6088

Fax: 55-11-831-3272

Please Send a Copy of Your

Response to:

Commercial Section (FCS-TOP)
American Consulate General
Sao Paulo
APO AA 34030

731813 Screws, Bolts and Nuts

Made of Stainless Steel

Product Data

A. Detailed Product Description: Screws, Bolts and Nuts Made of Stainless Steel and Aluminum
B. Product Specifications: Products Must Meet DIN, ASTM, and ISO Standards
C. Quantity: N/A
D. U.S. Dollar Value: N/A
E. Purchase Needed By: N/A
F. Other Information: N/A

Response Data

A. Response Language: French or English
B. Best Way to Respond: By Fax or Mail
C. From Manufacturers Only: Yes
D. Information Desired from U.S. Firm: Product Literature, Export Price Lists, Purchase Conditions

Company Data

A. Type of Business: Corporation
B. Year Established: 1980
C. Number of Employees: 15
D. Annual Sales: USD 2 Million
E. Member of Business Chamber: No

F. Bank Name and Address: Banque Nationale De Paris
G. U.S. Firms Represented: Yes
H. Main Sales Area: France, Europe, and Africa

Contact

Mr. Yves Moulard, General Manager
Forge D'Orgeval
1598 Route De Quarante Sous
B.P. 26
78630 Orgeval
Phone: 33-1-39-75-98-98
Fax: 33-1-39-75-39-66

Please Send a Copy of Your

Response to:

Commercial Section (FCS-TOP)
American Consulate General
Marseille
APO AE 09777

▲

-For more information

please contact the

Center for International Trade Development
at: (909) 682-2923

Inland Empire Business Chronicle

Economic Spotlight

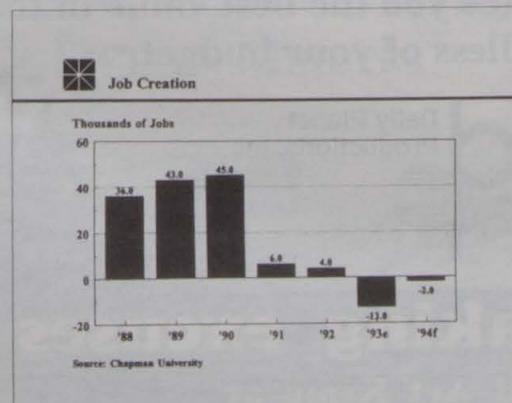
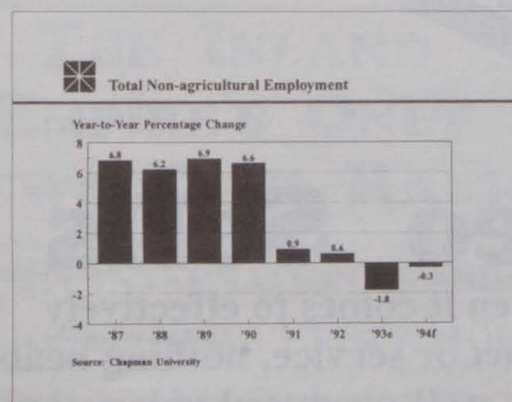
LOCAL JOB LOSSES LATE-1992 & RECENTLY

Period	Nov. 92-Jan. 93*		Aug. 93-Sep. 93*	
	Job Loss	% of Tot	Job Loss	% of Tot
Total jobs	-12,500	100%	-4,600	100%
Construction	-2,700	22%	-700	15%
Manufacturing	-2,200	18%	-800	17%
Service Sector:	-7,800	62%	-3,200	70%
Transp./Util.	0	0%	-200	4%
Wholesaling	-200	2%	200	-4%
Retailing	-3,300	26%	-1,800	39%
Fin/Ins/RI Est.	-100	1%	-400	9%
Services	-4,300	34%	-1,000	22%

*Private-sector jobs data. Data are on a seasonally adjusted basis, as adjusted by this center from source published by Employment Development Department, State of California.

Comments, questions, or requests for further information can be addressed to:

Michael Bazzdarich
Director, IIEEDFC
Graduate School of Management
University of California
Riverside, CA 92521 (909) 787-4592



At Deadline (continued)

Partnership were both recipients of \$10,000 economic development grants from GTE California Corp.

The grants were doled out by GTE to a total of 17 organizations in order to help "community economic development programs that support entrepreneurship, business incubation and small business growth," according to GTE spokesman Ken Foshee.

The IVDA plans to use the \$10,000 grant to develop and initiate a small business incubator program; Highland will use its grant for research.

Record Number of Minority Businesses Selected in State Underwriting Program

State Treasurer Kathleen Brown announced that 56 underwriting firms have been selected by the state to qualify for manager positions in bond sales for the next two years.

A record number, 27, of these firms represent minority, women or disabled veteran-owned businesses.

Of the 56 total firms selected, 13

are minority-owned, 11 are women-owned and three are disabled-veteran-owned, the first ever to qualify for a State of California financing pool.

The underwriters will be used to select both book-running managers and co-managers for the next two years.

Report Shows Growth in Manufacturing Sector

According to the January edition of the "Inland Empire Report on Business," the manufacturing sector saw moderate growth in the month of December and area purchasing managers expect the local economy to grow in 1994.

The greatest cause for optimism came in the area of new orders with about 28% of respondents indicating increased orders in the month of December.

According to the survey, almost 21% of the Inland Empire purchasing managers expect the local economy to strengthen in the next three months. ▲

This Month in the Inland Empire

Final Public Water Hearing Scheduled

The final public hearing featuring the latest projections about California's water future will be conducted on Feb. 3, in Palm Desert from 2 p.m. to 4 p.m. in the City Council chambers. A repeat of the earlier hearing will be conducted from 6 p.m. to 8 p.m. on the same date.

The City Council is located at 73-510 Fred Waring Drive, in Palm Desert. For more information, contact Ray Hart at 916/653-5147, or Alan Jones at 916/653-9712. Jones can also be reached at 916/971-9832.

Cedar House to Hold Auction and Dinner Dance

The Cedar House Rehabilitation Center is hosting its third annual Formal Auction and Dinner Dance.

The event will be held at the Ontario Airport Marriott Hotel on Feb. 19, at 6:00 p.m. All proceeds from this fundraiser will assist local residents recovering from alcohol and substance abuse.

For more information on group or individual tickets, please contact Patrick Bauman at 909/421-7120, ext. 31.

Real Estate Seminar Planned in Riverside

A seminar on real estate in the Inland Empire will be held on Feb. 25 from 7:30 a.m. to 3:30 p.m. at the Mission Inn at 3649 Seventh Street in Riverside. The function is being presented by UCR.

The seminar should be particularly interesting to anyone in the building industry, financial institutions, real estate sales and escrow companies.

Attendance is \$95 per person. The price includes lunch. Tickets may be purchased at the door for \$125.

Make reservations by calling UCR Office of Executive Education at 909/787-4592. The deadline for reservations is Monday, Feb. 14. ▲

PEOPLE, PLACES & EVENTS

Beaver Medical Begins Construction in Highland

Beaver Medical Clinic, Inc. broke ground last month on its \$9.2 million multi-specialty facility located in Highland.

The initial phase of the center's construction will include a five-level, 60,000-square-foot facility which will house 25 physicians, laboratories and a fully equipped radiology department.

Additional phases could include an expansion wing of about 40,000 square feet, allowing the center to employ more than 200 people including 40 physicians, and two more buildings which would be leased to other medical related businesses.

The additional facility will provide patients at the Highland Center access to a wide range of medical specialties including: audiology, dermatology, neurology, mammography and urgent and industrial care.

"The development of this new complex is the first step in Beaver Medical Clinic's plans to continue its growth and development as one of the more cost effective medical providers in the Inland Empire," said David DeValk, administrator for Beaver Medical Clinic Inc.

The first phase of construction on the center is scheduled for completion in November of 1994.

CSUSB Appoints Dutton, Bartells to Advisory Board

California State University at San Bernardino has appointed Bruce Bartells, a Redlands CPA and real estate developer Ted Dutton, to four-year terms on the University Advisory Board.

The board is made up of 25 civic leaders who lend advice to university officials in regard to the planning and future of the CSUSB and its impact on the community.

Bartells is president and CEO

of Soren, McAdam, Bartells Certified Public Accountants, Inc., as well as a founding member of Redlands Centennial Bank and treasurer/chief financial officer of the Moore Historical Foundation.

Dutton is currently vice

president of the Cadiz Land Company which owns more than 30,000 acres in the Mojave Desert area. Dutton was appointed in 1992 to chair the State of California's Employment Training Panel.

Pitzer Program Receives Grant From SCE

Pitzer College's Early Academic Outreach Program which helps keep at-risk youths in school, has received a \$3,000 grant from Southern California Edison.

The Academic Outreach Program, established in 1988, is the first of its kind at an independent university. The program has developed partnerships with a number of Pomona-area elementary, junior high and high schools to reach a total of more than 800 students.

Members of the program regularly visit the partner-schools and talk to students about their academic futures and bring them on to Pitzer's campus to allow the youths to experience campus life.

EXPLOSIVE




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REAL ESTATE FOCUS

Marcus & Millichap Records \$1.5 Million Sales

Marcus and Millichap Real Estate recently announced the sale of two large properties in the Inland Empire amounting to more than \$1.5 million in sales.

The first property, located in Claremont at 926-950 Foothill Boulevard, was a 14,710-square-foot shopping center which was sold for \$920,000 by American Savings Bank.

The second and larger of the two properties was a 23,568-square-foot, multi-tenant industrial building in the Valley Metroplex Business Park located at 72096 Dunham Road in Thousand Palms.

The property sold for \$785,000.

Property Management Team Promoted

After helping to turn around a 512-unit apartment complex in Palm Desert, two of the property management specialists involved with the San Tropez Villas have been promoted to new positions.

FWC Realty Services managers of the San Tropez Villas rewarded Palm Desert area manager Sherry Laubach for her hard work at the complex to vice president of the management firm. Tom Hart who served directly as property manager for San Tropez has also been promoted to area manager.

"We've had a very strong record of success here in our Palm Desert office," Laubach said. "I guess the company felt the promotion was a recognition of our effort here."

A large chunk of the credit goes to Tom Hart."

The 512-unit complex was only one of the many apartment

complexes managed by FWC; however, according to Laubach, the villa was one of the largest turnarounds in the Coachella Valley.

"On the one hand we've handled as many as 2,500 units through the Palm Desert branch. So San Tropez is only a part of the operation. On the other hand, its 512 units in one location that we've had very good results with," said Laubach.

NAIOP Elects Woodard National President

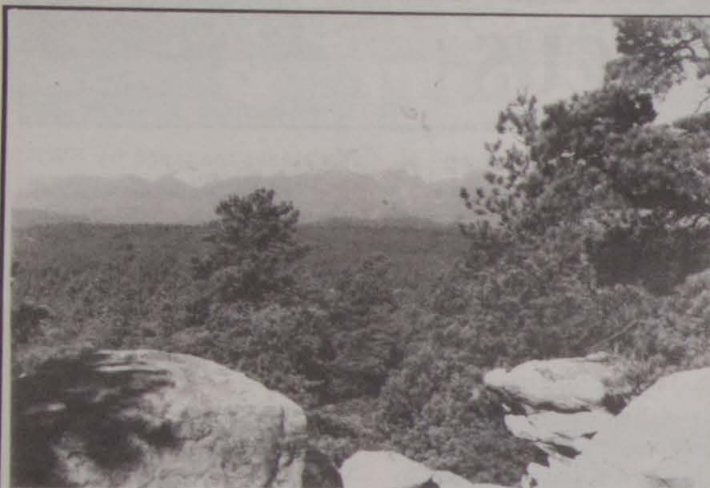
For the first time in its 27 year history the National for Commercial Real Estate (NAIOP) has elected a woman to serve as its president.

Last month, the NAIOP officially announced the election of Joan Woodard, president of a San Francisco-based real estate development and consulting firm, as the agency's national president.

Woodard said that among her top priorities in 1994 is to tighten the focus of the NAIOP's mission and improve services to its core members which consist primarily of developers, owners and investors in industrial and office real estate.

Woodard's previous experience includes serving as senior vice president for Bramalea Pacific Inc., directing the development of Oakland's City Center and serving as vice president of Disney Development Company, a subsidiary of the Walt Disney Company.

NAIOP is the official trade association for developers, owners and investors in industrial office and related commercial real estate. NAIOP has more than 58 chapters and 5,000 members nationwide. ▲



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Inland Empire Business Chronicle

Chambers of Commerce

Happenings

Corona Chamber of Commerce

Corona Night with the Angels
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- | | | |
|-------------|---------------------------|--------------------|
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| Education | Hispanic Business Council | Military Affairs |
| Finance | Economic Development | Publicity |

Products & Services

- | | | |
|--------------------------------------|------------------------------|----------------------------------|
| Membership Referrals | Monthly "Outlook" Newsletter | Business Expo |
| Community Maps | Educational Seminars | Health Insurance |
| New Business Directory | | Chamber Office: |
| Networking & Marketing Opportunities | | 22620 Golden Crest Dr., Suit 110 |
| S.C.O.R.E. Counseling | | Moreno Valley, CA 92553 |
| MFCU Membership | | (909) 697-4404 |

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5th Annual

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Inland Empire Business Chronicle

Bankruptcies

Walter Steven Brandler, aka Walter S. Brandler, Walt Brandler, dba Mulisale Associates, 1541 Elegante Circle; debts: \$200,222, assets: \$173,018; Chapter 7.

Stephen Bresnahan, Christine Marie Bresnahan, fdba Inland Empire Coffee Service, a Sole Proprietorship, 111 Browning St., Upland; debts: \$477,380, assets: \$410,060; Chapter 7.

California Business Lists, Inc., dba California Business Lists, 1429 S. Riverside, Palm Springs; debts: \$581,123, assets: \$0, Chapter 7.

Daniel J. Calva Construction Company, aka Calva Construction, 2019 Benson Ave., Ontario; debts: \$765,096, assets: \$174,502; Chapter 7.

Dale E. Carroll, Betty M. Carroll, faw Dale E. Carroll, Inc., 32383 Corydon, Space 30, Lake Elsinore; debts: \$397,633, assets: \$103,059; Chapter 7.

Dale E. Carroll, Inc., a California Corporation, 1606 Hamner Ave., Norco; debts: \$720,016, assets: \$417,434; Chapter 7.

James Lawrence Carroll, Donna Marie Carroll, faw Dale E. Carroll, Inc., 24375 Jackson Ave., #207T, Murrieta; debts: \$323,453, assets: \$10,550; Chapter 7.

John David Chadwick, Tracy Lynn Chadwick, dba Johnny's Complete Landscape, Maintenance & Service, Johnny's Nursery, 102 E. Country Club, Big Bear City; debts: \$323,108, assets: \$261,068; Chapter 7.

Richard F. Compton Jr., Dana R. Compton, dba Nielsen Norwood Business Service, fdba Nielsen Norwood, 26440 Coconut Lane, Moreno Valley; debts: \$205,604, assets: \$146,349; Chapter 7.

James Oscar Ellingson, fdba Ellingson Roofing, 29128 Outrigger St., Lake Elsinore; debts: \$236,309, assets: \$2,100; Chapter 7.

Mark Silen Ellis, aka Mark S. Ellis, dba Olympic Podiatry, 177676 Morning Sun Court, Riverside; debts: \$466,481, assets: \$164,020; Chapter 7.

Lynton Clifford Elston-Hurdle, aka L.C. Hurdle, faw Radcor, Strategic Business Innovations, Inc., 16145 Singing Hills, Chino Hills; debts: \$231,547, assets: \$191,335; Chapter 7.

Raymond L. Harris, Carole Harris, dba Signs & Graphics, 24536 Alpdorf Drive, Crestline; debts: \$337,766, assets: \$189,532; Chapter 7.

Elliti Robert Harris, 775 Salida Ave., Long Beach; Pamela Gae Hays, 1006 Southern Hills Drive, Banning, dba Australian Body Care; debts: \$492,332, assets: \$253,900; Chapter 7.

Royce Hess, Inc., a California Corporation, 247 E. Tahquitz #22, Palm Springs; debts: \$292,783, assets: \$253,900; Chapter 7.

Randall Benjamin Jones, Brenda Dawn Jones, 29246 Highland Blvd., Moreno Valley; debts: \$230,155, assets: \$228,300; Chapter 13.

Richard Terry Lawson, Stacey Lemire Lawson, aka Stacey Lemire Allen, Stacey Lemire Herron, 3586 Meadow View Drive, Riverside; debts: \$247,428, assets: \$181,225; Chapter 7.

Ronald Loy Pierce, Teresa Lynn Pierce, fdba Ron's Grove Service, 22971 Wing Elm Circle, Wildomar; debts: \$2,403,044, assets: \$1,579,475; Chapter 7.

Brad Perry, Jody Perry, fdba Bob's Carpet & Installation Co., Inc. 54645 Rubio, La Quinta; debts: \$212,596, assets: \$177,020; Chapter 7.

Carl W. Peterson, Peggy Peterson, dba San Juan Pools of California, 42520 Thornton Ave., Hemet; debts: \$375,441, assets: \$356,650; Chapter 13.

Lech B. Popov, aka Lech Popov, Less Popov, fdba Fotografix, 1731 Moccasin Trail, Corona; debts: \$203,539, assets: \$176,120; Chapter 7.

Earl James Pritchard III, Kristen Ann Pritchard, Kristen Ann Jeckell, Kristen Ann Willetts, fdba Earl Pritchard Construction, 5396 Ranch Gate Road, Alta Loma; debts: \$313,795, assets: \$256,993; Chapter 7.

Antonio Leonardo Volpe, aka

Antonio Leonardo Volpe, aka

Baron Antonio Volpe, Antonio Volpe, Antonio V., faw Volpe & Bass Inc., a California Corporation, dba Body Scentsations, 2122 Southridge Drive, Palm Springs; debts: \$454,956, assets: \$151,575; Chapter 7.

Morris Wilkerson, V & W Trucking Company, 20311 Clark St., Perris; debts: \$594,815, assets: \$244,408; Chapter 7.

David Conrad Williams, Vickie Ann Williams, dba Coupon Days, 220 Ferndale Court, Redlands; debts: \$231,255, assets: \$5,050; Chapter 7.

Keith O. Young, Margaret M. Young, Desert Turf Sod Farm, 32353 Harvard Road, Newberry Springs; debts: \$596,207, assets: \$305,191; Chapter 12. ▲

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10
29 SFR'S: VAL FROM \$85K - \$144K EACH: #617763-B
Owner: Del Webb California, 39755 Washington St., Bermuda Dunes, CA 92201, (619) 772-5500. Contractor: Donald V. Mickus, P.O. Box 29040, Phoenix, AZ 85038 (619)772-5300. Project: Bogainvillea, Clear Sky Wy., Desert Willow, Eveningside, Festival, Gorham, Bermuda Dunes, CA 01/06/94

NEW
\$1,680,000
17
14 SFR'S W/ATT GARAGES VAL FROM \$99K - \$131K EACH
Owner: The Presley Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 13166-229 Gold Rush Drive, Corona, CA 01/06/94

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\$1,088,455
60
CAN PLANT: #317535-B
Owner: Anheuser Busch Inc., 10980 Inland Ave., Mira Loma, CA 91752, (909)360-7008, Contractor: Breton Const., 4631 Teller Ave., Rancho Santa Margarita, CA 92688 (800) 788-5010 01/12/94

NEW
\$746,000
112
11 SFR'S W/ATT GARAGES VAL FROM \$60K - \$77K EACH: #409610-B
Owner: Bramalea California, #1 Park Plaza, Santa Ana, CA 92714, (714) 851-3131. Project: Fernleaf Drive & Valombrosa Drive, Sun City, CA 01/13/94

NEW
\$997,000
22
9 SFR'S W/ATT GARAGES VAL FROM \$103K - \$117K EACH
Owner: UDC Homes Inc., 119 N. Maple St. #A, Corona, CA 91720, (909) 737-8420. Project: 9163-9228, Lantana Drive, Corona, CA 01/13/94

Source: One Step Ahead
phone: (800) 429-2220 or (714) 725-0711
Fax: (714) 642-7610

Inland Empire Business Chronicle

New Business Listings

#1 Mechanic Shop
17810 Foothill Blvd.
Fontana, CA 92335
12/28/1993
Jouita Reulas

1 Potato 2
2018 Montclair Plaza Lane
Montclair, CA 91763
12/27/1993
On Q Inc.

3 Hills Family Horses
33260 Madera del Playa
Temecula, CA 92592
12/06/1993
Charles Hill

4 Brothers Tire Shop
311 Minthome St., #A
Lake Elsinore, CA 92530
12/06/1993
Jose Santini

4sight Systems
24 El Cencero
Rancho Santa Margarita, CA 92688
12/28/1993

7-11 Food Stores
1365 E. Citrus Ave.
Redlands, CA 92374
12/13/1993
Southland Corp.

A Little of Everything
82-718 Miles Ave.
Indio, CA 92201
12/13/1993
Guillemina Arredondo

A M Donuts
12266 Perris Blvd.
Moreno Valley, CA 92388
12/06/1993
Zaid Adwan

A-One Quality Thrift
114 Harvard St.
Hemet, CA 92544
12/20/1993
Steven Brajevich

A Portrait of Alzheimers
18181 Valley Blvd. 901
Bloomington, CA 92316
12/06/1993
Barbara Kyle

A R Discount Stereo
12652 Thomas Ct.
Grand Terrace, CA 92324
12/13/1993
Adrian Rosu

A Touch A Class
17129 Main St., # A
Hesperia, CA 92345
12/20/1993
Joe Delima

A Y S All Your Service
32643 Hwy. 74
Homeland, CA 92548
12/20/1993
Don Anderson

AAA Transmission
27256 Hwy. 74
Romoland, CA 92585
12/20/1993
Daniel Zetina

Abels
48-150 Harrison St.
Coachella, CA 92236
12/13/1993
Alejandro Lopez

ABI Attorney Service
2038 W. Park Ave.
Redlands, CA 92373
12/06/1993
ABI Attorney Services

Ace 24-Hr Auto Repair
1127 N. Stoddard
San Bernardino, CA 92407
12/06/1993
Carl Rife

Ace Building Services
1180 E. 9th St. #B13
San Bernardino, CA 92410
12/28/1993
James Quinn

Action Jackson Services
24366 Camino Vasco
Murrieta, CA 92562
12/28/1993
Steve Jackson

Adela Jacobs
3035 Van Buren Blvd.
Riverside, CA 92503
12/20/1993
Adela Jacobs

Adkan Engineers
6830 Airport Drive
Riverside, CA 92504
12/27/1993

Adora Bella
625 S. Pine Knot
Big Bear Lake, CA 92315
12/20/1993
Sandra Knowles

Advanced Auto Service
795 W. 40th St.
San Bernardino, CA 92407
12/27/1993
Mark Andersen

Advanced Equipment Repair
33960 Christopher Lake
Elsinore, CA 92530
12/20/1993
Dennis Nielsen

Advanced Floor & Marble Sys.
12350 Cholla
Desert Hot Spring, CA 92240
12/13/1993
Kim Stevens

Affordable Portables Inc.
9015-D Central Ave.
Montclair, CA 91763
12/27/1993
Affordable Portables

Affordable R V
500 Sequoia Ave.
Ontario, CA 91761
12/28/1993
Affordable Truck & R V
Edna Neumann

B & E Collectibles
240 S. San Antonio Ave.
Ontario, CA 91762
12/06/1993
Edna Neumann

B & F Pallets
1848 N. Western Circle
Colton, CA 92324
12/06/1993
Fred Fuentes

B & K Heating & Air
3275 Belgian Dr.
Norco, CA 91760
12/06/1993
Greg Gorowski

B M W Enterprises
1501 E. Sixth St.
Beaumont, CA 92223
12/27/1993
Robert Miller

Baby Town
12220 Perris Blvd.
Moreno Valley, CA 92557
12/20/1993
Hong Kim

Back Yard BBQ
5300 Viscaya Court
Riverside, CA 92509
12/20/1993
Connie Mack

Bairco Saw Works
149 Maple St. #A
Corona, CA 91720
12/13/1993
Bairco Saw Works

Baja Expressions
2528 Calaveras Place
Ontario, CA 91761
12/28/1993
Rene Rodriguez

Balticor Inc.
2274 Verbena Ave.
Upland, CA 91786
12/27/1993
Balticor Inc.

Banner Bedding Inc.
9053 Central Ave.
Montclair, CA 91763
12/20/1993
Banner Bedding Inc.

C B S International
10841 Calabash Ave.
Fontana, CA 92337
12/28/1993
Charlie Sanchez

C D Silk & Furn.
128 The Plaza
Palm Springs, CA 92262
12/06/1993
Jone Acapulco

C E & B Fashions
12220 Perris Blvd.
Moreno Valley, CA 92388
12/13/1993
Claire McIntosh

Inland Empire Business Chronicle

New Business Listings

C Hart Pest Control
6571 El Sol Ave.
29 Palms, CA 92277
12/28/1993
John Hart

D & M Portable Pumps
12018 Central Ave.
Chino, CA 91710
12/13/1993
Patrick Grabowski

Farrar Dobb Designs
72-840 Highway 111
Palm Desert, CA 92260
12/13/1993
Farrar Cobb

George Merino
1891 12th St., #3
Riverside, CA 92507
12/06/1993
George Merino

C O'Brien Fine Art
114 N. Palm Canyon Dr.
Palm Springs, CA 92262
12/06/1993
John O'Brien

D & T Auto
9564 Del Mar Ave.
Hesperia, CA 92345
12/27/1993
Daniel Lapp

Fashion Art
30590 Rancho Calif. Road, #C304
Temecula, CA 92591
12/29/1993
Yong Kim

Georges Comics
3159 Cedar St.
Riverside, CA 92501
12/13/1993
George Skeen

C S M Masonry
29611 Dunkirk St.
Sun City, CA 92586
12/28/1993
Charles Santone

D D Lewin Cards & Comics
24298 Rimview Rd.
Moreno Valley, CA 92557
12/20/1993
Danny Lewin

Fast Flyers and Graphics
10815 Kloiber St.
Riverside, CA 92505
12/27/1993
Lisa Filadelfia

Hamilton Investments Inc.
3985 University Ave
Riverside, CA 95959
12/27/1993
Hamilton Investments

C T Sales Discount Auto Parts
15369 7th St.
Victorville, CA 92392
12/27/1993
Craig Jefferson

D J & S Paint Horses
24582 El Toro
Perris, CA 92570
12/27/1993
D J Plumb

Garstin Barsone
5645 N. Riverside Ave.
Rialto, CA 92377
12/06/1993
Eugene Armistead

Hamlet Enterprises
13141 Central Ave.
Chino, CA 91710
12/28/1993
Ronald Hamlet

C T Sales of Victorville
15369 7th St.
Victorville, CA 92392
12/27/1993
C T Sales

East West Supply
850 E. Holt Blvd.
Ontario, CA 91761
12/13/1993
Rasiklal Mistry

Gary Funk
31843 Outer Hwy 10
Yucaipa, CA 92373
12/27/1993
Gary Funk

Hand Painted Treasures
2875 Elle St.
San Bernardino, CA 92404
12/06/1993
Joye McCallister

Cableworks
734 Robinhood Lane
Redlands, CA 92373
12/06/1993
Jerry Daly

Edge Mfg. Inc.
1436 E. 6th St.
Corona, CA 91719
12/06/1993
Edge Mfg. Inc.

Gary Miller Architect
350 W. 5th St., #201
San Bernardino, CA 92401
12/20/1993
Gary Miller

Happy Apple Fifties Cafe
18786 Hwy. #18
Apple Valley, CA 92392
12/13/1993
C V Tirone

Cafe Caduceus
1850 N. Riverside Ave.
Rialto, CA 92376
12/27/1993
Barbara Hundley

El Arcon de La Novia
16709 Arrow Blvd.
Fontana, CA 92533
12/27/1993
Francisco Zavala

Gateway Lounge
49827 29 Palms Hwy.
Moreno Valley, CA 92256
12/13/1993
Michael Egan

Happy Panda Chinese Rest.
1660 Hamner Ave. #14
Norco, CA 91760
12/20/1993
Dung Lau

D & G Enterprises
23945 Sunnymead Blvd.
Moreno Valley, CA 92553
12/29/1993
David Dawson

El Rancho
112-116 E. Main St.
Barstow, CA 92311
12/27/1993
El Rancho Motel Prop

General Nutrition Center
2560 N. Perris Blvd., #R2
Perris, CA 92571
12/27/1993
Shabana Farid

Hardware Engineering Co.
9395 Feron Blvd. #G
Rancho Cucamonga, CA 91730
12/27/1993
Hardware Eng. Co.

D & L Satelitz
670 S. Wheeler Ct.
Fontana, CA 92334
12/20/1993
David Frederick

El Rancho Hemet Mobile
326 E. Pomona
Santa Ana, CA 92707

General Telecom
6224 Carter Court
Chino, CA 91710
12/28/1993
Fawzy Bishara

Harry Whisnand
78-109 Calle Norte
La Quinta, CA 92253
12/27/1993
Harry Whisnand

D & M Graphics
6634 Starstone Place
Rancho Cucamonga, CA 91739
12/13/1993
Arthur Purvis

Farmers Country Deli & Market
3707 Riverside Dr
Chino, CA 92397
12/27/1993
Alonzo Alcott

Gennady Aleksandrovsky
82845 Indio Springs Dr
Indio, CA 92201
12/13/1993
Gennady Aleksandrovsky

Hassans Smog & Auto Repairs
6311 Magnolia Ave.
Riverside, CA 92504
12/13/1993
Hassan Moghadah

Inland Empire Business Chronicle

New Business Listings

Haynes Investment Corp.
950 N. Walnut St.
La Habra, CA 90631
12/23/1993
Haynes Investment Corp

Inland Ostrich Ranch
15292 Canyon Road
Fontana, CA 92336
12/28/1993
Trina Papp

Knapp Enterprises
12740 Vivienda Ave.
Grand Terrace, CA 92324
12/13/1993
Marie Knapp

Keys Mobile Locksmith
2350 Los Alamos
Palm Springs, CA 92262
12/13/1993
David Davis

Healthful Delights
120 Shelby Way
Upland, CA 91786
12/20/1993

Inland Rest Group
12125 Day St.
Moreno Valley, CA 92388
12/06/1993
Tri-Ops Rest Inc.

Karelli Gun Sales & Repair
66663 Case Grande
Desert Hot Springs, CA 92240
12/20/1993
Gary Ellwood

Kids Bargains
1114 E. Foothill Blvd.
Upland, CA 91786
12/06/1993
Noor Usmani

Ilya Ympolsky
1314 Dahlia Ave.
Ontario, CA 91762
12/06/1993
Ilya Yampolsky

Inland Taping and Comp. Service
41710 Enterprise Circle #H
Temecula, CA 92590
12/27/1993
Mike Sitton

Kathleen McNabb
7160 Olive St.
Highland, CA 92346
12/13/1993
Kathleen McNabb

Kids Cuts
16803 Valley Blvd.
Fontana, CA 92335
12/27/1993
Helene Dimmitt

Imagine
10431 Nutmeg
Rancho Cucamonga, CA 91730
12/06/1993
Jana McKinley

J & J Equipment Sales Co.
4210 Patterson Ave.
Perris, CA 92572
12/29/1993
Joseph Flanagan

Kelly Hearing Aid
255 N. Gilbert #C3
Hemet, CA 92543
12/27/1993
Walter Kelly

Kims Cowboy
12220 Perris Blvd. #A9
Moreno Valley, CA 92557
12/06/1993
Joon Kim s

Imperial Collision Center
32202 Dunlap Blvd.
Yucaipa, CA 92399
12/28/1993
George Acosta

J & J Photo Impressions
9773 Sierra Ave. #D10
Fontana, CA 92337
12/13/1993
Jorge Garcia

Kellys Bar
875 E. Foothill
Rialto, CA 92376
12/13/1993
Nettie Kennedy

L & L Custom Design
23534 Crest Forest Dr.
Crestline, CA 92325
12/06/1993
Lymon Logan

Independent Smog Spec.
510 N. Waterman Ave.
San Bernardino, CA 92402
12/06/1993
Independent Smog Spec.

J & R General Repair Service
9275 Owari Lane
Riverside, CA 92508
12/27/1993
Jeffrey Barkey

Indiana Market & Deli
6733 Indiana Ave.
Riverside, CA 92506
12/06/1993
Sunday Agude

J C Electronics
74-425 E. Zircon Circle
Palm Desert, CA 92260
12/20/1993
John Stevens

Indonesian Imports
72750 Dinah Shore Drive
Palm Desert, CA 92211
12/28/1993
William Parker

J H Cabinets
108 W. Mission Court
Corona, CA 91720
12/28/1993
Jose Hurtado

Inland Beauty & Supply
9319 Foothill Blvd. #G
Rancho Cucamonga, CA 91730
12/27/1993
Mohsen Ali

J J's Jewelry & Loan
346 West Highland Ave.
San Bernardino, CA 92410
12/28/1993
Donna Poppino

Inland Marketing Group
1359 N. Alta Ave.
Upland, CA 91784
12/20/1993
Robert Villator

J L Stewart & Assoc. Liquidator
924 South Alvarado St.
Redlands, CA 92373
12/28/1993
John Stewart

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New Business Listings

L K P Foley Yours Truly
25771 Los Cabos Dr.
Moreno Valley, CA 92553
12/20/1993
Laura Foley

Lake Elsinore Tool Co.
31760 Casino Drive #102
Lake Elsinore, CA 92530
12/29/1993
Carla Pirchner

M B Place
10642 Ramona
Montclair, CA 91763
12/27/1993
James Kane

National Refund Clearinghouse
14443 Park Avenue #A
Victorville, CA 92392
12/28/1993
Robert Swindle

Lynch Quality Wells & Pumps
1015 S. State St
San Jacinto, CA 92583
12/13/1993
Emil Worm

Lampost Pizza
14562 7th St.
Victorville, CA 92392
12/27/1993
Joe Sullivan

M D Automotive
3620 Fairmount Blvd.
Riverside, CA 92501
12/27/1993
Darol Miller

National Remedial Systems
8801 Alta Loma Drive
Alta Loma, CA 91701
12/28/1993
William Mc Alpine

Nationwide Pub. Distributors
7750 Encinitas Ave
Fontana, CA 92336
12/28/1993
Patrick Meyer

Natures Intent
21487 Senola Ave.
Perris, CA 92570
12/13/1993
Monica Travis

NCS Equipment
11883 Magnolia Ave. #70
Riverside, CA 92505
12/06/1993
NCS Equipment

Needles Cold Storage.
700 W Broadway
Needles, CA 92363
12/06/1993
Deco Inc

Netmark Enterprises
1982 Valley View
Norco, CA 91760
12/28/1993
Ray Henry

New World Otero Concrete
12490 Magnolia Ave. #D
Riverside, CA 92503
12/27/1993
Robert Otero

Nicole of Calif. Inc.
73-375 El Paseo
Palm Desert, CA 92260
12/20/1993
Nicole of Calif

Norco Auto Sales
2333 Hamner Ave.
Norco, CA 91760
12/06/1993
Michael Blanton



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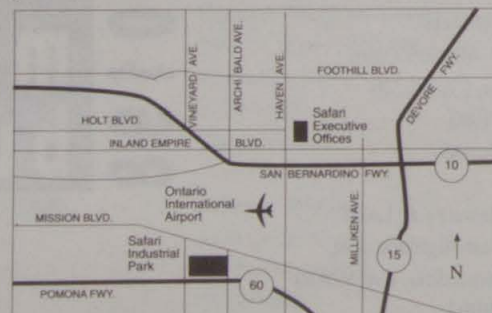
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- Corporate sponsorships (cut-off date March 15, 1994)
- Booth sponsorships (first come, first served)
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- Advertising in the program brochure for Women & Business Expo (passed out to all Women & Business Expo attendees)
- Participation on the Executive Committee

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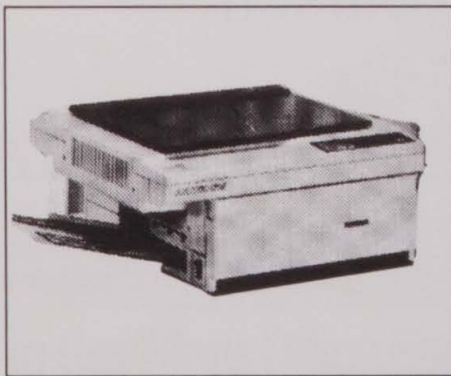
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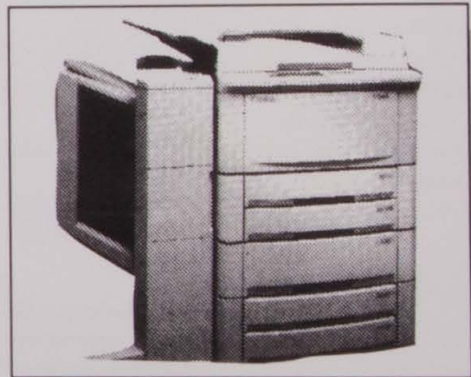
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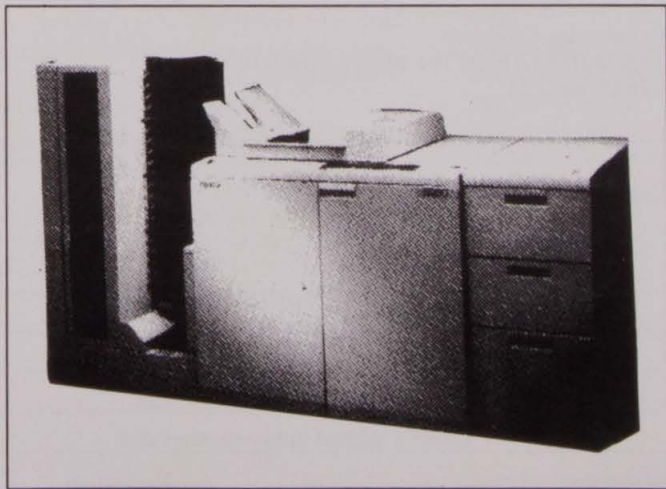
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