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INLAND EMPIRE business journal

VOLUME 6, NUMBER 3 \$2.00 MARCH 1994

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Inland Empire
Happy
Birthday
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Gun
Control

Health Care
—
Feature Section

Hiv
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Local Company to Help in Cold War Clean-Up

TRW Environmental Systems of San Bernardino has been awarded a contract for up to three years and \$3 million from Westinghouse Hanford Company of Richland, Washington to provide systems engineering services to the Hanford Tank Waste Remediation System (TWRS). Westinghouse is the operator of the U.S. Department of Energy's Hanford site.

The TWRS Program is a comprehensive 30-year plan for retrieving and disposing of mixed (radioactive and hazardous) wastes currently stored in 28 double-shell tanks and 149

Please See Page 59

IE Legal Giant Slips From Ranking



Henrik Ibsen once wrote a play titled "Der Meisterbauer" parodying the inevitable tragic fall that all great men must endure. Well, just like the classical Greek hero, one of the great Inland Empire businesses has taken somewhat of a tumble in standing.

One year ago, the law offices of Reid & Hellyer were listed as the second largest law firm in the Inland Empire with 39 attorneys and 19 partners spread between their offices in San Bernardino and Riverside. Now, the one-time mega firm has been forced to close its offices in San Bernardino and centralize its operations in just one

location.

Throughout the course of the last year, the law offices have undergone a mass exodus of attorneys leaving only 19 lawyers and 10 partners at Reid & Hellyer's helm.

The latest wave of specialized law practices proved to be the thorn in the side of Reid & Hellyer according to Ron Hill, spokesman for the firm.

"During the last two years the latest wave in legal practice is to specialize," said Hill. "We had always subscribed to the idea that we were a general practice with both litigators and specialists under one roof."

I suppose the attorneys who left just thought they could make more money practicing on their own."

Reid & Hellyer is the by-product of a 1985 merger of the San Bernardino firm of Reid, Babbage & Coil and the firm of Surr & Hellyer.

The main group that splintered from the firm was comprised of the office's litigation and contract law lawyers. A handful of the litigators have decided to keep up residence in San Bernardino but the others have simply moved on.

"It's tragic when any business leaves the area," said Ann Harris of San Bernardino's Mainstreet, which specializes in attracting and keeping business in the city. "But Reid & Hellyer was not only a business, but a number of those people were also active in the community—so it really hurt."

Currently, according to Hill, Reid & Hellyer is not ruling out the re-opening of offices in San Bernardino. ▲

UCR Reports Second Hefty Donation

Drafting plans for the future just got a little bit easier for the University of California at Riverside's School of Engineering. The college just announced that they would be receiving a \$6 million donation from the Bourns Foundation.

The Bourns Foundation is an affiliate of Bourns Inc., a multinational high-technology firm based in Riverside.

This donation is the culmination of a long-standing relationship between Bourns and UCR and will allow the College of Engineering to continue and expand its operations.

As a result of such a sizable gift, the buildings being constructed as the new home to UCR's Engineering School, will be renamed Bourns Hall, pending

approval from the UCR Board of Regents. Regent approval is expected this May.

The donation will benefit the College of Engineering in numerous ways, according to Beth Gaston, public information officer for UCR. "We will be investing the \$6 million, and the earnings from those investments will go to finance student-related programs through the College of Engineering. It will pay for some of the extras that we would not normally be able to afford," said Gaston.

The College of Engineering, which was just founded back in 1988, has come a long way in six years, and they are hoping that this gift will allow them to progress even further.

"This gift to UCR is in light of

the kinds of work that the university does in helping local business, and we hope that it will be a boost not only to the college but to the community as well," said Kathleen Reed, spokesperson for Bourns Inc.

Bourns' donation to UCR marks the second hefty gift given to the college in the last six months. Just a few months ago, UCR's Graduate School of Management received a \$5 million donation from the A. Gary Anderson Foundation.

Anderson was the former head of Directors Mortgage in Riverside and a well-known community leader. Since the gift from the Anderson foundation, the graduate school has been officially renamed the A. Gary Anderson Graduate School of Management. ▲

Closeup: Rolfe Arnheim



At Deadline

U.S. Keeps on Trucking

According to figures just released from the U.S. Department of Commerce, the trucking industry forged ahead in 1992 and registered revenues of more than \$125 billion.

The data released by the U.S. DOC indicates a 7% increase in trucking revenues from 1991 based on information compiled by the DOC's Census Bureau.

Please See Page 62

This Month in the Inland Empire Business Journal

Environmental Paradox Evident In AQMD Lay-Offs

5
170 AQMD employees will be without a job as of July thanks to cleaner air.

Company With Colton Ties Part of Mega-Merger

13
The largest environmental merger ever took place recently and a Colton company was part of the deal.

HIV/AIDS: Answers on America's Deadly Disease

23

A straightforward guide to AIDS and HIV and how it relates to work and home.

The Health of Health in the Inland Empire

26
How are we feeling as a region? We will tell you the results of a recent UCR study into the topic.

Finding Your Way Through the Computer Maze

47
LAN, CD-ROM, MB's: what does it all mean and how do you figure it out? We will give you some sound advice.

Palm Springs Redevelopment In Full Swing

55
Plans for the refurbishing of one of the most historic areas in the Coachella Valley are well under way.

Coachella Valley Hits Big With Construction

57
Palm Desert can boast being the most rapidly growing community in the desert according to the latest figures.

Also

Answers	8	Rolfe Arnheim	7
Ask the California		IE Profile	17
Venture Forum	20	Lists of the Month:	
Advertising/Marketing		Malls	50
& Public Relations	18	HMOs & PPOs	33
At Deadline	3	New Business Listings	67-70
Bankruptcies	66	People, Places and Events	61
Chamber of Commerce		Real Estate Focus	60
Happenings	65	Restaurant &	
Commentary	6	Entertainment Guide	52-53
Corporate Profile:		Executive Time Out	54
Computer Marketplace	12	Software Review	45
Editorial	6		

About The Cover

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This issue, Volume 6, Number 3 of the *Inland Empire Business Journal* marks the completion of our fifth year of publication.

During the time we've been publishing the Journal, we've seen a lot of changes take place. Changes, not only in our own business, but changes

throughout the Inland Empire. We have seen this region go from one of the most prosperous areas in the entire U.S. to one of the regions hardest hit by the recession, and now, to an era of rebirth.

Our cover this month shows a selection of images from our past covers. These images highlight some of the

issues and events that we've covered throughout the past 60 months.

So we'd like to thank our customers, readers and the community for making the past five years successful for us, and we hope that we can continue to provide the community with the kind of business coverage it deserves.

Home Sales Up in January

TRW REDI Data Services is reporting some mixed news about home sales in the Inland Empire for the month of January. While sales of new and existing homes saw about a 20% increase over home sales in January of 1993, the good news is actually somewhat dubious.

Although home sales throughout the region were up, the selling prices of these homes saw a decline of about 2%. The median price for a home in Riverside County slipped slightly from \$149,429 to \$146,608 and in San Bernardino County from \$135,341 to \$132,810.

Home prices in the Inland Empire are still the lowest in the five county region that makes up Southern California.

The total number of homes sold in January of this year throughout the Inland Empire totaled about 2,900, more than both L.A. and Orange Counties. ▲

Quote of the Month

I live in a constant endeavour to fence against the infirmities of ill health...
- Tristram Shandy

Environmental Paradox Evident in AQMD Lay-Offs

A couple of weeks ago you would have been hard pressed to find anyone who would say they were actually upset that the air quality in Southern California was getting better. Now, there are at least 170 people who would tell you exactly that.

In the latest round of employee bingo being played by the South Coast Air Quality Management District, at least 170 employees of the environmental agency will be without a job as of this July.

The reason for the 20% reduction in its workforce given by the AQMD is that the air is simply getting too clean. "The layoff is due to a combination of things," said Claudia Keith, AQMD spokesperson.

"We get the majority of our money from businesses that pay us fees for the amount of emissions they produce. As their emissions have gone down, they have paid less, and this shrinks our budget. We are in a somewhat odd position that,

as the air gets cleaner, we have less money to budget."

Keith says that what is good for the environment isn't necessarily good for the people staffing the AQMD.

Back in December of 1993, the agency announced that it would be scaling back about 13% of its workforce; however, as the economic picture for the year didn't improve, AQMD officials were forced to increase their lay-offs.

Although the AQMD doesn't rely on sales or production for its income, the overall shape of Southern California's economy has still adversely affected the agency, according to Keith.

"As companies that have been affected by the recession cut back on manufacturing or production because sales may be down, they in turn have lower emissions," said Keith.

The lay-offs will run the gamut according to AQMD officials. Em-

ployees scheduled for termination range from mid-level managers and engineers down to clerical and office support personnel.

With the state regulated agency facing such a significant reduction in their workforce, agency officials are concerned that their already difficult job may become near impossible.

"We are still mandated by the state to perform certain duties, now we will have to do them with less personnel," said Keith. She also stated the agency is not planning any massive restructuring of its operations; rather, the AQMD management is taking a "wait-and-see" position on the issue.

Although the AQMD is not offering any sort of severance packages to the 170 employees it has targeted for termination, the agency has been involved in comprehensive outplacement services for its employees, said Keith. ▲

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On the Trail of Your Taxes

By Ted Weggeland

This is the final installment 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.

Health and Education

A first glance at general fund expenditures indicates that education is our state's top spending priority. However, a look at total spending from all categories (general, special, and bond funds) reveals the fact that Health and Welfare is actually California's top spending priority, receiving an estimated \$16.034 billion in the 1993-1994 budget year — almost a billion dollars more than education. This amounts to \$512.26 from every man, woman, and child in California.

Medi-Cal, the California Medical Assistance Program, is by far the single largest component of Health and Welfare. This fiscal year, Medi-Cal comprises 34.3% of

the state Health and Welfare budget, carrying a \$5.5 billion price tag. Medi-Cal, an open-ended entitlement program, is California's version of federal Medicaid. Anyone who meets the eligibility criteria, which are based on income, is entitled to a wide range of health benefits. In 1993-1994, one out of every six Californians is expected to qualify for Medi-Cal. Eight years ago, this figure was one out of every nine. Aid to Families with Dependent Children (AFDC), which comprises \$3 billion and 18.7% of the state Health and Welfare budget, is the heart of what is commonly referred to as "welfare." AFDC recipients can generally be separated into two groups based on federal definitions of "deprivation." AFDC-Family Group cases are single-parent families, while AFDC-Unemployed cases are two-parent families. A third category, AFDC Foster Care, pays for the care of children placed in foster care family homes or group homes. Both AFDC-FG and AFDC-U families must meet

income and asset eligibility requirements to receive aid in the form of cash grants to low-income families and children. The AFDC caseload has been projected to grow by 6.2% in 1993-1994. This growth comes after a five year period of unprecedented growth, peaking at 11.8% in 1991-1992.

The Supplemental Security Income/State Supplementary Program (SSI/SSP), at \$2.1 billion, takes 13.1% of the state Health and Welfare pie. SSI/SSP is a state and federally funded program that provides grants to low income aged, blind, and disabled persons — people who need assistance to take care of themselves.

Together, these three programs comprise two-thirds of state Health and Welfare spending. The remaining third includes programs such as Employment Development Services, In-Home Supportive Services, Mental Health, Public Health Services, Developmental Services, and a number of other social services.

As stated, despite concern for

shrinking education funds, Health and Welfare is the chief spending priority of the state. A look at total state and federal funding shows that Health and Welfare is even more of a priority for the federal government.

In addition to the \$16.034 billion spent on Health and Welfare by the state, the federal government spends roughly \$20 billion on Health and Welfare in California. By contrast, the federal government contributes only \$2.2 billion in addition to the \$15.175 billion spent on education by the state. In other words, the federal government spends nearly 10 times as much on Health and Welfare in California as it spends on education.

Like nearly all other categories of state spending, Health and Welfare is complicated. However, this complexity must not be allowed to stand between Californians and their right to know how state government collects and spends their money.

Please See Page 48

Editorial

Water, Water Everywhere
and Prices Really Stink

Okay, it's understandable that when California was in the midst of a decade-long draught that water prices might increase. That's simply the law of supply and demand.

Now, though, as the state is seeing its third wet winter in a row, our water prices continue to rise. The most recent deluge of price increases came in the city of Highland where the water district increased prices by 2 cents per 100 cubic feet of water.

This increase translates to an increase of about 50 cents a month for the average family and even more for businesses.

The logic behind these increases is that the cost of regulations is increasing, therefore, the water districts must pass the buck to the consumer.

Personally, we think the water districts are all wet.

Businesses and consumers are completely at the mercy of these rogue agencies that operate with little or no oversight from the public.

It's imperative that consumers have some say in where these agencies are spending their money or we must at least insist that there be some sort of governmental oversight of their actions. ▲

California Is Just for
the Birds

This month, a new chapter in the ongoing saga of the environment versus development will be written as a court considers whether or not to allow a Lake Arrowhead home development to progress in light of pleas from the Department of Fish and Game.

It seems that although the area was deemed "developable" in an environmental impact report back in 1981, a new report from the Department of Fish and Game indicates that development in the area might disturb the winter home of the bald eagle.

Enough Is Enough

It's either the kangaroo rat, the gnat catcher, the white-fly or the eagle, but we have to decide what is more important, jobs or a winter nest for a bird.

California no longer has the luxury of conserving land or being choosy with businesses—we lost that option long ago. Now, we have to take actions that will keep people employed and keep food on people's tables. ▲

Commentary

Banning Handguns Is
Not the Solution

During the 1994 session of the State Legislature, Democratic Assemblyman Terry Friedman plans to introduce legislation that would completely ban "the civilian sale, transfer, use and possession of handguns." This proposal is an insult to all law-abiding citizens. Handguns themselves are not the cause of violent crime: it is the illegal possession and misuse of these weapons that is the real problem.

Banning the legal sale of handguns from private citizens will not reduce the number of guns on the streets or the number of crimes committed with guns. What it will do is increase the black market for these weapons. If a gang member or a drug dealer wants to get his hands on a gun, he does not walk down to the store and buy one, he goes to other criminals. But a law-abiding parent who wants to protect his household, will not go to a

waiting-period and a more stringent background check than federal law has mandated, yet crime rates have not gone down in this state. A complete ban will not change this trend.

Assemblyman Friedman's bill will contain four main points, only one of which makes any sense at all. The Assemblyman's bill calls for "steep sentence

"Financial incentives during an amnesty period for gun owners to relinquish their handguns" are preposterous. I guarantee that criminals will not turn in their weapons for such a cheap price.

enhancements for use or possession of handguns by criminals." Such enhancements are much needed, but I have either sponsored or co-sponsored such proposals for years. I wish that Assemblyman Friedman would concentrate on this point rather than digressing to gun control.

However, the other three points outlined in this proposal are outrageous. "Financial incentives during an amnesty period for gun owners to relinquish their handguns" are preposterous. I guarantee that criminals will not turn in their weapons for such a cheap price.

As for the "comparable prohibition on handgun ammunition," the reaction to this measure will be the same as with handguns themselves. It will only increase the black market operations and munitions trafficking.

The Assemblyman also proposes to take away from law enforcement a source of much needed revenue. He wants to require that every relinquished

Please See Page 51

Banning the legal sale of handguns from private citizens will not reduce the number of guns on the streets or the number of crimes committed with guns.

criminal or the black market to purchase a weapon, he will go to a licensed store. Under this proposed law, however, he would not be able to do that.

Assemblyman Friedman associates the crime in our state with the proliferation of guns. This is completely illogical. The availability of guns does not cause crime, irresponsible and violent people cause crimes. We have already seen that gun control does not affect the crime rate. California has had a longer

I.E.B.J. Close-Up: Rolfe Arnhym

A closer look...



Name: Rolfe Arnhym
Age: 62
Position: President and CEO of Palm Springs Chamber of Commerce, currently a candidate for Riverside County Board of Supervisors
Family: Wife, two daughters and four grandchildren
Affiliations: Rotary, Tournament of Roses Committee, Vietnam Veteran

First of all we have got to become more entrepreneurial, and that means not only working diligently to retain business but also working to obtain it. We have got to get on the fast track to get business into the county. We have to provide them incentives and spare them unnecessary fees, red tape and costly processes.

What were some of the reasons behind your decision to run for supervisor?

The fact is, that given the experience that I have enjoyed and the keen desire on my part to make some things happen that I have not been able to make happen from where I currently sit, I decided to run. A lot of it also came from the urging of a lot of people who would like to see me use my experience and talents to help the public.

What do you think about your first foray into politics?

Well, I'm definitely gaining an understanding of what they mean when the say running for office. It is a lot of running. So far, it has proven to be an exhilarating experience both in terms of the people I am meeting and the information I'm acquiring.

Right now, I'm enjoying an unusual amount of support. Virtually everyone has been positive. But I do realize that with running a chamber for seven years, you break some china. It's unavoidable if you are doing your job right. So there are people who are less than fans of mine I suppose. But I guess if they really didn't like me at the chamber, this is their opportunity to get me out of that position.

With the economic state of California, more of the burden of governance is being shifted to local governmental bodies like the cities and counties. How can the county deal with this added burden?

Businesses are the best opportunity for revenue in the county; in turn, this added revenue will give us the funds to do all of the other things we need to do. We learned a lesson a couple of years ago, that it is jobs that matter. People want jobs, we got a wake up call and it worked.

What would you say is the biggest problem facing the county?

The budget issue. There are just not enough dollars to meet the demands of the public. Whether it is safety or health care or education, those demands must be met. There's an expectation from our citizens, that those demands are met. And private citizens are not able nor willing to tolerate a tax increase to provide services they expect and demand. They will be looking to supervisors to figure out how to provide these services without passing the burden on to the citizen.

What would you say is the county's biggest asset?

We have an enormous geographical edge in a sense that we have a combination of the urban, the agrarian and the recreational desert. One of the biggest unused assets in this county has been the Palm Springs Regional Airport. People

continuously refer to the Ontario Airport as an asset. Well, the Palm Springs airport is also an asset, an asset that needs to be nurtured, developed and used to a much greater extent.

The Inland Empire in general is well-known for its high numbers of welfare residents. How big of a problem is welfare in this area, and what can be done to alleviate some of this burden?

I think that a lot of it comes back to the whole issue of education and jobs. We've got to generate jobs and provide opportunity for people to get the best possible education they can get.

Jobs are central to everything: welfare, health care, public safety and just generally raising the standard of living.

What one thing would you like to change about the image of the Inland Empire?

I'd like to give it a "can do" attitude. That's important, a can do attitude and a customer driven attitude. I think that government has got to adopt a customer driven attitude. My definition of Total Quality Management is, find out what the customer or resident wants and give it to them.

If elected to a supervisorial seat, what will be your first order of business?

When I'm elected, I think that the first thing will be to take a very hard look at the budget on a line-by-line basis and identify overlapping and duplicating functions and eliminating them. Then, strive for more contracting out of public services, more privatization. It has been proven over and over

that the private sector can do a job better and cheaper than the public sector. We need to utilize this to minimize government costs and maximize benefits to the public.

I also think that public safety is the most important service that government needs to provide people. People have got to feel that they are safe in their homes and they are safe on the street and they are safe in public places; and we have a responsibility to make sure that expectation is met. It's fundamental. I don't, and won't, accept any reduction in the public safety budget. We need to find ways to run the system more efficiently freeing up more money for more peace officers, but also concentrate on reforming the justice and correctional systems. But part of this also comes back to educating people and getting them back into the job market. If we can educate them and get them away from crime, we can increase public safety.

Where would you like to see the county at the turn of the century?

I think that the county has been, and is, and will continue to be, in a growth mode. I see that our population will increase significantly. And we need to meet these growing needs whether in the business community or the residential community. I'd like to see us go into the 21st century with a 21st century transportation system. We need a transportation system that will move people not only efficiently, quietly, and economically into and out of Riverside County, but within the county and between cities. If, as a county, we can do that, then we enhance the quality of life, the quality of air, and the quality of living.

Where do you see yourself at the turn of the century?

I haven't really addressed that, but my goal right now is to do several terms as a county supervisor and to deliver on those things that I'm about to tell the voters in Riverside County I'll do for them. I don't want to leave a field of dreams or a sea of unrealized possibilities. I want to stay on course until they get done. ▲

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ANSWERS FOR THE INLAND EMPIRE

What are the most important aspects of health care reform from the perspective of a health care provider?

Boyd Bauer, Vice President of the Inland Region of the Hospital Council

The whole environment of health care reform and how it is going to be implemented is still kind of a mystery. Whether or not it is going to be handled with a meat ax approach, or whether or not we are going to take the time to answer the questions that need to be asked without taking short cuts, still remains to be seen.

It seems that most politicians are afraid to ask the tough questions. They tend to look for boogey men to blame for all of the problems; in this case, it's the hospitals and doctors charging too much for basic health care.

It seems like the politicians shy away from the tough questions. Questions like: what are we going to do about the growing population of the elderly and the related escalation of health care costs; what are we going to do when we arrive at the

point in medical technology when we can pretty much keep someone alive indefinitely on life support?

These questions need to be addressed but the politicians won't because when election time rolls around, this won't get them votes.

I also think that hospitals are going to need to look at cost containment. But, when the government talks about cost containment, they are usually talking about how to contain their costs, meaning, how can they cut the government's payments to the hospitals.

While this may be good for government and for lower taxes, it creates a problem for hospitals that are expected to provide care, regardless of reimbursement.

So, if we are going to concern ourselves with cost containment, it needs to be across the board. If we just use a sloppy approach, we are going to end up cutting things that are too important.

Right now, we are wringing out every ounce of excess costs we can without effecting patient care.

Dr. James L. Merson, President of the Riverside County Medical Association

I think that it is fairly clear that we have to concern ourselves with ensuring everyone that there is affordable health care for all Americans while we still maintain a high level of care — where patients still have the freedom to choose their own doctor and to choose the treatments that they and their doctors feel are best for them.

As an individual physician, I don't expect much change coming from health care reform. But, also from a personal point of view, I certainly hope that there is not too much government interference. Interference to the point that people can't choose the best treatment for themselves or can't choose a doctor

without third party government interference.

Norman L. Vance, Executive Director of the Parkview Community Hospital Foundation

Controlling costs will be the most important thing we have to look at in the future. We have to make sure that we, through management, are able to provide quality care while working to tighten our budgets.

We, at Parkview, have been able to do this fairly successfully.

Also, hospitals have to learn to work under managed care; at Parkview, about 80% of our patients come from some form of managed care, so, in a way we are already familiar with that.

But, dealing with controlling costs internally will be the most important thing for hospitals and doctors to look at over the next few years. ▲

Riverside Municipal Auditorium in New Hands

Economic ups and downs in the Inland Empire have apparently effected the business side of local show business. Particularly damaged is the Riverside Municipal Auditorium which has been operating in debt for some time. In an effort to save the economically crippled performing arts center, the facility will be under new management as of this month.

Currently, the facility is managed on a month-to-month contract by Renew Real Properties Inc., a Riverside-based company that also manages the Riverside Convention Center as well as the Riverside Holiday Inn. The management was forced to rely on city subsidies this past year in order to maintain the auditorium.

In an effort to revive the facility, The Theatre Corporation of America has settled on a five-year contract to take over the theater and its operations. The

corporation currently runs the Pasadena Playhouse as well as Spreckels Theatre in San Diego.

TCA plans to keep the performances already scheduled by the current management on the calendar, said Bob Stein, who is in charge of programming for TCA.

After months of deliberations, the contract to manage the Municipal Auditorium was granted to TCA.

By City Council vote, the company is allowed to take over operations at the auditorium. Following objections from local non-profit performing arts groups as well as a joint challenge from Riverside Community College and The University of California,

Riverside, TCA has acquired rights to the facility effective March 1, 1994.

The objections from the non-profit groups surfaced earlier in the negotiations and were based on concerns regarding non-profit performances at the theater. TCA assured these groups that there will be 30 days guaranteed annually for non-profit programs. This time will be allowed in addition to a week-long, non-profit performance of "Nutcracker."

The colleges initially intended to manage the troubled auditorium. However, it was later determined that a city subsidy would be required to fund the operation.

TCA plans to keep the performances already scheduled by the current management on the calendar, said Bob Stein, who is in charge of programming for TCA. Stein did not want to make any further comments about the auditorium until TCA's plans are

more clearly defined.

The city has agreed to make a number of improvements on the facility. In return, Riverside will be given a portion of the ticket sale revenue. It was agreed that the city will be awarded 25 cents per ticket, as well as 5% of auditorium rental income.

In an effort to revive the facility, The Theatre Corporation of America has settled on a five-year contract to take over the theater and its operations.

If all hopes for the success of the newly-managed auditorium are fulfilled, an estimated \$40,000 to \$50,000 will be earned for the city. ▲

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For more information about the Corporate Partnership Program, contact Amy Cardullo, Museum Development Officer, at 909/798-8570.

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California Tops in Investment Portfolios

The sun has not been shining on California's economy for quite some time, but, according to a recent report, California's local agency investment fund outperformed more than 20 other similar state-run portfolios. This showing follows a two-year pattern established by California that marks the state as an investment leader.

State Treasurer Kathleen Brown commented, "While California in the past has always been known as a leader in new technology and new ideas, today it is a leader in investments."

Although the recession has undoubtedly contributed to plummeting interest rates, "the state has proved that it can stretch its dollars for taxpayers even further through smart investing, earning more than any similar fund in the country," Brown announced.

Brown manages California's \$25 billion investment fund. The Local

Agency Investment Fund makes up to about \$10 billion of that total.

According to Brown, California's encouraging status is the result of strategically placing state funds in longer-term instruments.

Brown suggested that this positive showing can serve as a sense of direction for Californians "It just goes to show that a sound investment strategy can produce big dividends for California taxpayers, even in today's market," Brown said.

Results gathered in the Fidelity survey represent a study of 21 state-run investment funds similar to the California Local Agency Investment Fund. The fund earned more than \$115 million for the last quarter, yielding 4.43 percent. Other state-run portfolios averaged 3.43% for the same period.

The entire \$25 billion California state fund earned close to \$265 million during the quarter. ▲

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Griswold's Doing Well Despite Rumors

The news of the demise of Griswold's is greatly overexaggerated. In fact, Griswold's is alive and well. Lately, however, the restaurant has been plagued by an unfortunate rumor indicating that the company has filed for bankruptcy under Chapter 7. It seems that, while there is a bit of ironic fact buried in the rumors, Griswold's has never been doing better.

Apparently, at some point in 1992, Griswold's fell upon hard times. Sandy Sanford, the owner of the Claremont restaurant was unable to prevent his company from diving deeper into debt, so he filed for bankruptcy.

In June of 1993, Griswold's restaurant, bakery, gift shop and hotel was acquired through foreclosure by Quebec Street Investments. The new owner, a subsidiary of Signa Insurance, was able to turn the restaurant into a profitable establishment.

According to the new general manager of Griswold's, Don Urbahn, the troubles which forced the previous owner into bankruptcy have been slowly dissolved under the new management.

However, Urbahn noted that he has received calls recently inquiring about the possible impending failure of Griswold's. Since the company is doing well, the rumors seem to be unfounded.

To make matters more confusing, local notices have Griswold's restaurant listed among the listings of companies that have recently filed for bankruptcy.

What has happened in this case turns out to be a simple

matter of mistaken association.

Apparently, the previous owner of Griswold's established a corporation called Griswold's Inc. The confusion started when, after the failure of his establishment in Claremont,

Sanford was left with a corporation that needed to be liquidated.

In late December last year, Griswold's Inc. filed for Chapter 7. The company's assets were listed at \$25 thousand, while debts totaled \$2.8 mil-

lion. Orange County attorney, Stanley Minier, represented the company during the process.

While Griswold's Inc. did, in fact, file for bankruptcy, the corporation is no longer associated with the Claremont

establishment that has become a landmark for local patrons.

Understandably, Urbahn is eager to dispel the rumors that have surfaced following the bankruptcy filing last year.

"We have no problems with finance," Urbahn said. Instead, Griswold's has been quite successful lately.

Griswold's is home to The Candelight Pavillion dinner theater, as well as the Club Musique Murder Mystery Theater. Also on the grounds of the 270-room Griswold's Inn are the Indian Hill Restaurant and Lounge, a Swedish all-you-can-eat buffet, a country store and espresso bar. Griswold's also features a weekend Artisan Faire. The entire operation is situated on 17 acres in Claremont.

Griswold's is most definitely not in danger of financial ruin in the near future, according to Urbahn. ▲

It seems that, while there is a bit of ironic fact buried in the rumors, Griswold's has never been doing better.

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Pro

Spraying Could Be Last Hope for Agriculture Industry

By Bob Perkins, executive manager of the Riverside County Farm Bureau

My position on malathion spraying is that it is the only way to positively control the spread and infestation of the Mediterranean fruit fly.

This material has been used throughout the U.S. for well over 40 years in the controlling of mosquitoes and other pests. It is consistently used in populated areas as a pesticide, and there have been no ill affects. There have also been hundreds of studies done by different agencies that have continually shown that malathion is not harmful to humans and poses little or no threat to animals.

The real danger in the Med-fly infestation that we have here in the state of California is that the Med-flies will ultimately undermine our agriculture industry if they go unchecked.

These sorts of studies seem to continue to support the decision to use malathion in order to control the Med-fly population and spare the agriculture industry.

It is not just an issue that the Corona area is a gateway to the rest of agriculture throughout the Coachella Valley. Right here in Riverside County, right next to the Corona area, there are a number of agriculture businesses and agriculture packing houses that could see disastrous results from a Med-fly infestation. Even if those areas were to fall under an agricultural quarantine, they are still being adversely affected by our not controlling and stopping the spread of the Med-fly as soon as possible. These agriculture-related businesses, which operate year round, would have to cut back or close their doors altogether. They would simply be forced out of business which would cause the loss of numerous jobs.

Malathion spraying, however, does work very effectively in killing the Med-fly and eradicating this pest.

The real danger in the Med-fly infestation that we have here in the state of California is that the Med-flies will ultimately undermine our agriculture industry if they go unchecked. This would cause significant damage to the economy, significant unemployment in this area in times of recession, and these are sorts of things we can avoid. These are real concerns for people—concerns that we cannot afford to see happen when we can avoid them. ▲

Con

Jury Still Out on Malathion Safety

By Jeff Bennett, Corona City Council

I am very much opposed to the spraying of malathion throughout the city of Corona and Norco area for several reasons.

The first reason is that there are a number of different ways that we can use to control the infestation of Mediterranean fruit flies without showering the cities with poison.

One way to do this is quite harmless; through the release of millions of sterile med-flies.

The real issue for our concern is that there have never been any long-term, full-body tests done to determine the effects of malathion on human beings.

We, in Corona, were originally told that there were no sterile Med-flies available for our use, so, we would be the only area out of the 80 affected areas that would have to undergo the aerial spraying of malathion. As of the first of March, the state of California has been able to appropriate 300 million additional sterile Med-flies which are to be released for population control. However, Corona is still not going to be getting them. Instead, they have decided to use

the most potentially harmful and inaccurate method of abatement — aerial spraying.

The new 300-square-mile area in which the state will be releasing these sterile flies is due to the expansion of the state's agriculture quarantine area. The first thing we would like to know is, why Corona is the only area that is slated for aerial spraying and not one of the areas to receive these sterile flies. Secondly, if we can't get the sterile flies, we feel that there are other, more accurate ways of controlling the Med-fly problem than through aerial spraying. The same effects can be reached through ground spraying or by just spraying the groves.

The real issue for our concern is that there have never been any long-term, full-body tests done to determine the effects of malathion on human beings.

The jury is still out on whether malathion is safe or not safe. But, the government is doing the same thing they have in the past when they told us things like DES, Thalidomide and DDT were 100% safe. Then, 20-25 years down the road, all of a sudden, they weren't safe and they were pulled off of the shelves and marked a carcinogens.

Why can't we and the state come to an agreement to use sterile Med-flies or use ground spraying.

We believe that there are many alternatives available to the cities of Corona and Norco without spraying them with poison. ▲

Riverside Metal Producer Plans Cutback

When supply outweighs demand, manufacturers often find themselves in an unfortunate predicament. In an industry where there are too many producers and not enough consumers, companies are forced into closure.

Located in Riverside, Alumax is facing an end to its operations. According to the director of public affairs for the company, Alumax is simply in the middle of an industry which is currently overproducing.

Alumax is a manufacturer of sheet metal rolls and coils, as

well as an aluminum plate producer.

The closure will effect two of the company's locations. In addition to the Riverside plant, a site in Morris, Illinois will cease operation later this year. Although the Riverside location will continue to manufacture

aluminum plating, all sheet metal production will be halted.

A total of 332 employees will be displaced as a result of the closure of the two plants. The Riverside site has been in operation since the late 1950s. ▲

Corporate Profile

With all of the trials and tribulations facing today's businesses, occasionally we forget how heavily we rely on computers. In reality, it is difficult to imagine conducting business without our computers. All of the software, hardware, applications and attachments ingrained in every day use have become such an integral part of the routine of conducting business, we

literally depend on our computers for our livelihood.

One Inland Empire company has rightfully taken advantage of the computer age. Located in Corona, Computer Marketplace Inc. manufactures and distributes new and used computer equipment. The company's primary customers are dealers, computer maintenance companies, leasing companies and brokers.

Recently, Computer Marketplace moved its facilities to Corona. As a result of the November move to a 67,500-square-foot location, the company was able to combine its three Southland sites under the same roof. The building, which is located at the intersection of the 91 and 71 freeways, includes 7,000 square feet of finished office space as well as 14 ten-foot, dock-high doors.

According to L. Wayne Kiley,

president/CEO and founder of Computer Marketplace, the real advantage of the move was a streamlining of sales, production and marketing processes. The consolidation of these integral processes at the same facility has proven successful for the company.

Kiley pointed to "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."

Computer Marketplace saw a total sale income for the final three months of 1993 of \$7,663,662. That figure represents more than four times the company's total sales for the same period the previous year. If the encouraging figures reflect a continuing trend, the future of Computer Marketplace is certainly promising.

A large part of the company's rapid growth can be attributed to capital raised when Computer Marketplace went public in June of 1993. At that time, 2,070,000 units were offered at \$4 per unit.

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

The company boasts the ability to provide smart technology at shrewd prices. New and used equipment is offered at discount prices.

A majority of the equipment resold by the company is manufactured by IBM and Motorola. Included for sale are computer peripheral equipment, upgrades and parts, particularly for AS/400, System/36, PS/2 and RISC System/6000 computer systems.

Continued growth is foreseen for the company. Kiley is confident Computer Marketplace will see even greater development and success in all aspects of operation.

"We're gratified with improvement, year-to-year, in our operations and with the outstanding performance of our sales, technical and administrative personnel."

The company's stock is traded on the NASDAQ market under the symbol MKPL. ▲

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Rick Pack, President/CEO,
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Computer Marketplace

Company With Colton Ties Involved in Largest Environmental Merger Ever

The largest deal ever made between environmental entities was consummated last month. The Earth Technology Corporation and Summit Environmental Group have decided to form an alliance. The announcement was made early in February that an agreement was signed which merged the two environmental engineering and consulting companies.

"The combination of these two companies is strategically important to Earth Technology's goals of expanding our geographic base, providing a better balance between government and commercial revenue, and expanding our service capability to our clients," said Diane C. Creel, chairwoman and CEO of Earth Technology.

According to Creel, Earth Technology will have more than 1400 employees and 29 locations

in the U.S.

In the agreement, Summit Environmental Group will become a subsidiary of Earth Technology. Approximately 3.262 million shares of Earth Technology common stock will be accounted for as a pooling of interests. The number of Earth Technology shares to be issued will be approximately 2.961 million shares.

**In the agreement,
Summit Environmental
Group will become
a subsidiary of
Earth Technology.**

Merging with Summit is no small venture by any means. Since Theodore Savastano founded Summit in 1988 in order to create an integrated

environmental engineering and consulting company, it has grown through acquisition of nine other companies. Summit's primary customer base is commercial and municipal and has local bases in Colton and Irvine.

Similarly, Earth Technology is a leader in the field of assessment, management and remediation of complex environmental dilemmas for both government and industry. The company is based in Long Beach and has several locations across Southern California including San Bernardino, Huntington Beach and San Diego.

Apparently, the two companies are ideally matched.

"The similarity between the strategic objectives and management philosophies of Summit and Earth Technology, as well as the shared focus on quality and client service of the two organizations, make this a

uniquely attractive opportunity for both companies," Savastano commented.

"The combination of these two companies is strategically important to Earth Technology's goals of expanding our geographic base, providing a better balance between government and commercial revenue, and expanding our service capability to our clients"...

As the most significant deal ever made between environmental companies, this contract represents a \$35 million transaction. ▲



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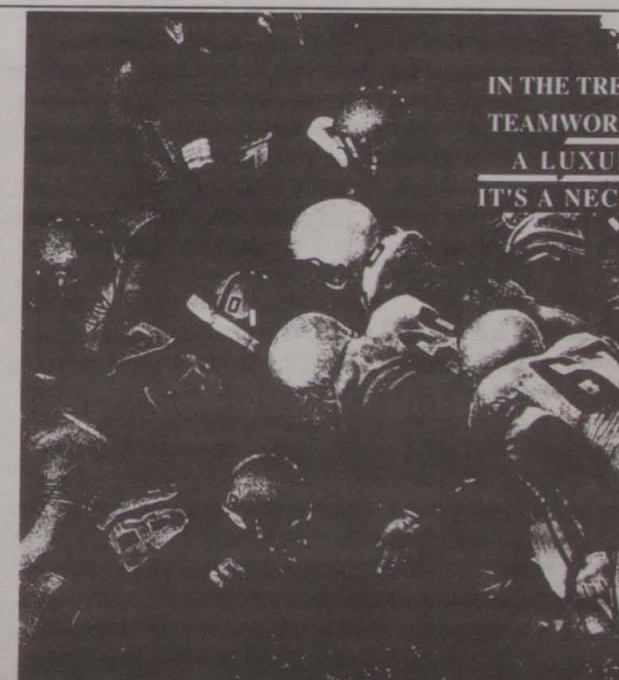
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EARTHQUAKE

Earthquake Leaves Insurance Coverage Aftershocks

By Stanley W. Lamport and
W. McLin Lines

In an era of declining property values, leaving many properties over leveraged with debt, obtaining insurance proceeds for earthquake damage may be the difference between recovery and an irretrievable loss. For a lender, the availability of insurance proceeds may allow the recovery of part of the loan or the restoration of the property if the borrower decides not to rebuild. Unfortunately, obtaining insurance proceeds for earthquake damage will be difficult in many cases. It has been estimated that 70% of property owners in the Los Angeles area are without earthquake insurance. Even those with earthquake insurance may find that some of their losses are not covered.

Conventional property insurance typically excludes coverage for earthquake damage. However, certain losses relating to the earthquake may be covered under those policies. It is for that reason that Insurance Commissioner John Garamendi has recommended that property owners make claims under their policies, even if it is not immediately apparent that those policies provide coverage. However, pursuing claims will require aggressiveness and tenacity in many cases.

This article surveys some of the applicable issues under residential and commercial insurance. It also reviews some of the insurance options for those whose losses are not covered by earthquake insurance as well as for parties who do not have any earthquake insurance.

Earthquake Coverage

Both residential and commercial property standard form earthquake coverages insure structural damage and personal property losses at and around the insured premises. Absent an endorsement, earthquake policies typically exclude loss to exterior masonry veneer (except for stucco), although the standard commercial property exclusion applies only to masonry on wood frame. Both forms state that losses to exterior veneer are not part of the loss on

which the deductible is calculated.

Residential and commercial standard forms also exclude losses produced by landslide, subsidence and flood. Both forms exclude coverage for losses that result from enforcement of ordinances regulating demolition of the structure. The commercial form exclusion is usually more specific, applying to enforcement of ordinances requiring demolition and seizure or destruction of property by order of a governmental authority.

Those exclusions may pose serious problems. In cases where properties are damaged by subsidence due to liquefaction or by flood as a result of broken water mains, the owner may face coverage problems. If a city declares a structure unsafe and orders its demolition, the cost of demolition and resulting loss also may be challenged by an insurer.

There are also exclusions unique to both policy forms that may prove troublesome. The commercial standard form of earthquake coverage typically excludes losses due to fire or explosion, even if attributable to earthquake. Residential policy forms often exclude losses consisting of defects in planning, design, construction, materials or maintenance. An aggressive insurer may try to deny coverage by claiming a loss involved defective construction or poor maintenance.

Another problem with earthquake insurance is its high deductibles (ranging from 10 to 15% in residential policies and 5% or more in commercial policies). Some policies now have low policy limits, well below full replacement cost. The result is that in many cases, the insurance dollars will not be enough to restore the property to its pre-quake condition.

Where the property is financed, more coverage may be available through the lender's loss payable endorsement. If the endorsement has been issued in favor of the lender, it will provide insurance to the lender to restore its loan to value security interest in the property. It may be advantageous for owner and lender to develop a common strategy to maximize the recovery.

Another strategy to get around some of the problems with

earthquake coverage is to develop a game plan for characterizing losses to fit them into categories of coverage. Depending on the policy, it may also be possible to aggregate covered and uncovered losses for purposes of calculating the deductible and maximizing the dollars available for covered losses.

Other Insurance Coverage

Another approach is to pursue coverage through other forms of insurance such as regular property and fire coverage, automobile insurance and third-party liability coverage.

Ordinary Property and Fire Coverage: Regular first party property damage and fire insurance policies almost always exclude losses caused directly or indirectly by earthquake, earth movement and flood. While these barriers may seem impenetrable, they may not bar coverage for certain kinds of losses. California law affords coverage when a non-excluded event is the predominant cause of the loss. For example, when subsidence (an excluded peril) is caused by the negligent installation of underground pipe (a covered peril), the loss is covered because the negligent installation is the predominant cause. Fire losses which would be otherwise excluded may be covered in this way.

Determining whether there is coverage under policies that otherwise exclude earthquake damage requires a careful analysis of the nature of the loss and an understanding of the extensive body of law in this area. While a predominant cause analysis will not be a panacea in every case, it may be useful in obtaining coverage for certain aspects of the loss.

Auto Coverage: The recent earthquake caused considerable damage to cars and trucks as a result of collapsed garages and falling debris. While property insurance typically excludes losses to motor vehicles, auto comprehensive insurance will generally cover those losses. Auto comprehensive insurance pays the damages to vehicles not caused by a collision. The standard form policy typically includes damage caused by

earthquake, falling objects, fire and flood.

Liability Insurance: All of the coverages discussed so far are forms of first party insurance, which are types of insurance that pay for damage to one's own property. Liability insurance pays for damage when one is responsible for a third-party's loss and for the legal defense of defending a claim.

While liability insurance generally will not pay for damage to an insured's property, in certain cases, it may be possible to use liability insurance to accomplish that result, for example, a claim by a tenant against a landlord. A successful claim to the liability insurer could result in funds from the landlord's liability to repair the premises. There are potential pitfalls in a claim of this nature that must be carefully considered beforehand.

In the case of a severely damaged structure which a governmental agency condemns as unsafe and a hazard to others, it is possible that there may be liability insurance coverage for complying with such an order. There is legal precedent in other contexts that suggests that compliance with orders of this nature is covered under a liability policy. Whether the same principles apply to property impaired by an earthquake is yet to be seen. Unlike first party insurance, there is no earthquake exclusion in the standard general liability insurance policy. However, these policies usually contain numerous other exclusions that could pose problems depending on the circumstances. Strategizing the claim beforehand with a view to the particular facts and policy exceptions can be extremely important.

What this survey of insurance shows is that even those who do not have earthquake insurance may still have options available to obtain insurance money to rebuild. However, the going may not be easy. Once the bright lights of media coverage fade and public attention is focused elsewhere, the struggles which those in the real estate and construction industries have traditionally faced with their insurers are likely to endure. Careful planning and analysis will be important to maneuver successfully through the insurance minefield. ▲

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Have You Made Your 1993 IRA Contribution?

By Tom Davis

Fully enjoying your retirement years would be very difficult without secure financing. But, if you develop a disciplined approach to savings now, before retirement is upon you, you'll be that much closer to a financially secure future.

One of the most effective ways to build wealth and save for retirement is through an Individual Retirement Account. The reason is that IRAs offer a major tax benefit — tax-deferred growth (or compounding) of contributions and earnings until they are withdrawn after age 59 1/2. This means that you're able to accumulate more money for retirement in an IRA than you could with a taxable investment, which is reduced by taxes each year. And, given recent tax law changes, which spell higher taxes for many individuals, taking advantage of tax-deferred investing in an IRA makes even more sense.

IRA Deductibility Limits

If you and your spouse are not covered by an employer-sponsored retirement plan, your IRA contribution remains completely tax-deductible. If you or your spouse are a participant in a plan, you may continue to receive the deduction for all or part of your contribution, depending on your annual adjusted gross income. Singles with adjusted gross incomes of \$25,000 or less and married couples with adjusted gross incomes of \$40,000 or less can deduct their entire contribution. As annual income rises, the deduction is phased out; deductions are reduced by \$200 for every \$1,000 in income over \$40,000 (\$25,000 for singles).

But Don't Let Non-Deductibility Stand in Your Way to Benefit

Even if your annual \$2,000 IRA contribution is not deductible, the money you invest still grows on a tax-deferred basis. Consider the following examples that show how much more you can earn with an IRA after 10, 15 and 20 years if you invest \$2,000 on January 1 every year and are in the 31% bracket. Compare this with a \$2,000 fully taxable investment made each year.

Assume your annual investment return is 7%.

• After 10 years, your money grows tax-deferred to \$29,567 in the IRA vs. \$25,163 if made in a fully taxable investment.

• After 15 years, your money grows tax-deferred to \$53,776 in the IRA vs. \$44,667 if made in a fully taxable investment.

• After 20 years, your money grows tax-deferred to \$87,730 in the IRAs vs. \$68,093 if made in a fully taxable investment.

The \$4,000 Contribution


If you haven't made a contribution to your IRA for 1993, and you think you've missed your opportunity, here's the good news: you have until April 15, 1994 to make the maximum 1993 contribution (\$2,000). And, why wait until next year to make your 1994 contribution? Invest \$4,000 now (for both 1993 and 1994) and enjoy a full year or more of tax-deferred growth.

Higher taxes, longer life

expectancy and rising health-care expenses are some of the best reasons why you shouldn't wait to establish an Individual Retirement Account. Remember, the sooner you set up and contribute to your IRA, the sooner you can take advantage of tax-deferred earnings on your investments and ensure a financially secure retirement. ▲

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

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We Must Take a Closer Look at Education

By Bill Leonard

Last month, legislators, educators and activists gathered in San Francisco for the Speaker's Education Summit. They discussed our schools and our goals. Perhaps not all of the participants agreed that our public school system is failing our children: they are learning less and less in schools that are increasingly dangerous, even as we spend more and more money on them. However, all of the

Summit's participants must be disturbed by the statistics.

Sixty percent of graduating high school seniors have a reading and mathematics proficiency at the 7th grade level or below. According to the U.S. Department of Education, California's public school fourth graders are tied with Mississippi for dead last in the nation in reading comprehension, despite the fact that we spend \$1,000 more per child than Mississippi.

In the early 1970s, California was number one nationally in SAT

scores. Twenty years and tens of billions of dollars later, we have sunk to 35th. All the resources and money poured into our public school system during the past two decades have produced a 20% dropout rate — worse than all but six other states.

These statistics have Californians justifiably concerned about the quality of education their children are receiving, and have led to a growing demand for reform in the public school system. The Senate Republican

Caucus' report on rebuilding our state's business climate identifies school choice as the most important reform of our educational system.

School choice operates on the fundamental principle that empowering consumers improves the quality of services they receive. By giving parents the ability to choose which school their children attend, school choice forces all public schools to improve their performance in order to successfully compete for students.

Short of school choice, other reforms include: alternative certification for teachers which will invigorate the teaching profession; merit pay for teachers in order to provide incentives for top quality performance by teachers; report card for schools in order to foster quality and accountability in schools.

In 1992 and 1993, the Legislature produced only marginal reforms by passing charter school legislation and limited public school choice bills which were aimed at circumventing Proposition 174 (which failed passage in November).

The over-riding issue for the Legislature this year regarding education reform will be the need to expand the cap on charter schools and allow parents to sign charter school petitions, (currently, only teachers and administrators have the ability to sign petitions.) School choice legislation will be introduced this year, but it is highly unlikely it will pass the Legislature given the Democratic majority and the opposition by the powerful California Teachers Association (CTA).

In order to accomplish the goal of education reform, the Legislature must be bold and pass genuine reforms that will free schools from the bureaucratic red tape that currently prevents them from achieving the goal of providing a quality education to every child. I certainly hope this is the message that the speaker and other Summit participants take away from their event. ▲

—Leonard is the California State Senate representative for the 31st District.



...Service



IN
TODAY'S
FAIRLY
HOMOGENOUS
BANKING
WORLD
THERE
IS
A
SINGLE
PRODUCT
THAT
SETS
ONE
BANK
APART
FROM
THE
REST...

Entrepreneur's
Corner
by Eugene E. Valdez

Marketing Basics

Last month in our inaugural issue of *Entrepreneur's Corner* we discussed the basic steps to starting your own business. Most entrepreneurs would agree that after they have opened their doors, their next most pressing issue is, "How fast can I establish a customer or client base?" and the parallel question, "How do I go about doing it?"

Essentially, your success in generating a customer base from scratch is a function of how well thought out and effective your marketing strategy is.

An effective marketing strategy would normally include pricing considerations, i.e. "what should my pricing be versus my competition, the same, lower or higher to create value? It should also include promotion and advertising strategies. How do I advertise and promote the fact that I am now in business? Grand openings, trade shows, newspaper, T.V. or radio or a tri-county direct mail campaign are

but a few examples. Additionally, much thought should be given to the product and service you are offering vis-a-vis competitive offerings. What compelling benefits are you offering your target market that will motivate them to buy from you? Can your product or service save them time, reduce costs or increase sales?

If it can, make sure that message is communicated clearly. Do not assume your target market can "figure it out for themselves." That's your job, not theirs!

The core of an effective marketing strategy (assuming you have a product or service that can produce clear benefits) is the underlying sales strategy. As the old saying goes, "nothing happens until somebody sells something."

The factors that drive your sales strategy are usually expertise, money and time. Normally your

choices would be:

1) You, the owner engage in direct one-on-one selling with the identified prospect's decision maker. Question: Can you sell? Do you have time? If not, go to step #2.

2) You hire, train and motivate your own selling force. You pay these employees generous salaries and other perks in the hopes that they "will bring in the business."

Question: Can you really afford to pay the real top producers especially when all ancillary employee benefits are factored in? (Health insurance?) If not, go to step #3.

3) You hire a professional sales representative firm. You pay the professionals (who are independent contractors) a commission on any sales generated. Usually the commission ranges from 5% to 25%. Reps can be relatively inexpensive but you lose a certain amount of control.

Do not forget the most powerful marketing strategy of them all, a satisfied customer!

The final element of your marketing strategy is your distribution strategy. What channels of distribution will you use to move your product into the hands of your customer? Will you sell to wholesalers or direct to retailers? How about mail order or a combination of all three? You will need to evaluate each alternative in terms of cost and benefit to your company.

Do not forget the most powerful marketing strategy of them all, a satisfied customer! A satisfied customer can bring you more sales by reordering from you and by also referring other prospects to you. Creating a satisfied customer is quite easy, that is, offer exceptional service consistently!

I hope you add a new customer every day!

See you next month. ▲

—Valdez, MBA is president of The Claremont Consulting Group, a consulting firm based in Claremont specializing in the unique needs of Southern California's entrepreneurs.

Inland Empire Profile



Full Name: Carole A. Anthony
Occupation: Executive Vice President, Upland Chamber of Commerce

Short Bio: Born in England, raised in British Columbia, Canada; involved with various chamber activities for the past 10 years

Family: Husband, Jim, sons, Ken and Kelly, and daughter, Kim.
Hobbies: Horseback riding, raptor rehabilitation.

Affiliations: Upland Rotary, Upland Sister City Chino Mounted Posse, Pomona Valley Humane

Society

Prior Career: Elementary School Teacher

Personal Accomplishments: Graduate of the Chamber Institute of Stanford University

Business Accomplishments: Reorganization and Program Development

Best Aspect of the Inland Empire: Close knit but progressive area with a great variety of businesses and friendly people.

Greatest Concern: The fiscal condition of our cities, counties and state.

Last Book Read: "Winter Moon" by Dean Koontz

Last Movie Seen: "Grumpy Old Men"

Favorite Sports: Riding, Ice Hockey and Baseball

Favorite Drink: Diet Pepsi

Favorite Restaurant: La Picoletta in Claremont

Last Vacation Taken: Puerto Vallarta, Mexico

Lives in City of: Claremont

▲

Curtain Not Drawn on SB Opera, Yet

A bit of Inland Empire culture will be put on hold this year because of financial indigence.

San Bernardino's Civic Light Opera Association will be postponing this season's productions. The opera has been operating for years in San Bernardino's California Theater.

Now, faced with an uncertain fiscal future, Kieth Staba, general manager of the Civic Light Opera stated that "We have announced a postponement of our season."

Initial reports indicated that the opera will be closing entirely. There is only limited truth to this early rumble though. Civic Light Opera officials, who are not yet ready for a grand finale, are very eager to assure patrons that the facility's fate is not sealed.

"We are not closing," opera spokeswoman Karen Ray said.

San Bernardino's City Council foreclosed on the California

Theater, thereby forcing the opera into a critical position.

According to Staba, "We are restructuring our finances."

Staba hopes the postponed season will be merely a temporary setback for the opera and that all activity will resume next season.

Season ticket holders are understandably upset with the cancellation of this season's productions. Questions have been raised concerning the integrity of foreclosing on what many patrons consider to be San Bernardino's cultural hub. Opinions regarding the possible demise of the opera have compounded since the foreclosure announcement.

Whatever happens to the Civic Light Opera beyond this spring's now nullified schedule is still unresolved. Opera officials were unable to designate a specific time when plans will be more clear. ▲

Advertising,
Marketing
& Public Relations

By Steve Holt

and Hope the Outcome is Colorful.

Students in Dr. Swartz's marketing class at Cal Poly Pomona will be shooting big in the upcoming AAF District 15 Student Competition on April 23rd...after all, the client is none other than Eastman Kodak Film. This annual event, sponsored by the

Cal Poly Students Shoot for the Big Time...

American Advertising Federation, allows advertising and marketing classes from several leading Southern California colleges and universities to compete in the development of an advertising strategy and campaign using a real-life company.

This year will be the second year that Cal Poly has fielded a team against some very worthy competition including Cal State Fullerton, Mount St. Mary's and Cal State Northridge, to name just a few.

The team will have until the end of March to prepare a written plan and will present to a distinguished panel of judges on April 23 at the Los Angeles Times downtown headquarters. The winning team will then advance to the nation competition, slated for Houston, Texas in June... Keep it focused guys.

More About Local Students...

Roger Shaner, a computer graphics student at Platt College in

Ontario, was the winner of this year's illustration competition for the National Orange Show in San Bernardino. "With all of the talent here at the school, I was honored and pleased to have my illustration win first place," he said. His illustration will be used in all of the promotion for the 1994 version of this very popular annual event. In addition to the recognition, Roger earned a cool \$100 for the effort. Way to go Rog.

"Break the Silence" Breaks in the Inland Empire

During the early part of March, a new public awareness campaign is scheduled to break in the Inland Empire. Titled, "Break the Silence," the powerful multi-media campaign promotes AIDS education among children and teens and features leading country music stars, including Garth Brooks, Wynona Judd and Emmylou Harris. Three different print ads will appear in newspapers and will be supported with three radio spots and two 30-second television commercials.

This national campaign, developed by the Nashville Ad Federation, is being supported on a local level by the Inland Empire Ad Club. Paul Rubio, marketing director at the Riverside Press Enterprise and Public Service Chair for the Ad Club, is in charge of the effort. "We feel that this campaign carries a very powerful message to young people everywhere, and we are very proud to have a hand in getting the word out here," he said. For more information, contact Paul at (909) 782-6027.

Radio...Making It Happen in the '90s

That was the message from Harry Spitzer, the keynote speaker at last month's Inland Empire Ad Club luncheon program. Spitzer, former president of both the Atlanta and Los Angeles' Ad Clubs is an authority on this topic. After 20-plus years in retail, he served as business development vice president for the Southern California Broadcasters Association, a position he held for 15 years.

Spitzer's presentation on Feb. 23 at the Magic Lamp in Rancho Cucamonga was well attended by members of the ad club. "It was a real blast," according to Dawn

Please See Page 51

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IE Banks Take a Beating in 1993

As the banking figures for 1993 came rolling in throughout the first few months of the year, Inland Empire banks appeared to be taking a beating.

At least two banks in the area, First Trust Bank and Riverside National Bank reported combined losses of more than \$19 million.

First Trust Bank in Ontario, the harder hit of the two, with losses of \$16.8 million for 1993, blamed its faltering financial figures on a bum real estate market.

First Trust cited a decline in the appraised values of a number of their real estate holdings and an increase in foreclosures.

The Ontario bank was anticipating a cease-and-desist order from federal banking regulators by the beginning of March. The expected cease-and-desist order would take the place of a memorandum of understanding currently in effect between the bank and federal banking officials.

Under the new order, the bank would be forced to make mandatory improvements in its portfolio and be prohibited from taking part in any lending or investment practices that the regulators feel is unsafe or risky.

This letter to First Trust came on the heels of a drastic drop in the bank's capital to assets ratio which fell like a stone during the fourth quarter of 1993. At year end, the bank was operating with

At least two banks in the area, First Trust Bank and Riverside National Bank reported combined losses of more than \$19 million.

a capital to assets ratio of about 3.5%. Regulatory standards insist that First Trust maintain a 7.5%.

Since February, the bank has

brought a financial consultant on board to help straighten out its financial problems—problems that started when the bank invested in property throughout Loma Linda and Highland, which lost about \$8 million in appraised value just in the last months of 1993.

While the troubles facing Riverside National Bank are not quite as serious as those on First Trust's table, the Riverside institution is having to deal with an adjusted loss of \$2.7 million for the year.

The bank's loss was attributed to a year-end write off of about \$255,000 in mortgage servicing rights which it incurred with a 1988 acquisition of Mission Bank.

The news for Riverside National wasn't all doom and gloom though. Fourth quarter earnings for the institution were up by about \$400,000 over those of 1992.

Bank President James Robinson sees this as a sign of

progress.

"The profit recognized in the fourth quarter is evidence of the progress we made in

"The profit recognized in the fourth quarter is evidence of the progress we made in strengthening our risk management policies and enhancing our credit review process,"

strengthening our risk management policies and enhancing our credit review process," said Robinson. "We have proven our ability to identify and resolve problems resulting in a definite business turnaround. We expect continued earnings in the future based on the ongoing implementation of policies and practices and the diligent efforts of our employees." ▲

Banks Facing Identity Crisis in the '90s

By D. Linn Wiley

The American financial services industry will continue to address and deal with its identity through the 1990s. Bearing the weight of a regulatory system that is

Current regulations hinder innovative banks from responding to competition from nonbank financial service firms.

inundated by the evolving market requirements, banks will have to find new ways to compete. As we've seen, many haven't, and many more won't.

The number of commercial banks have lost a sizable share

14,000 in the early 1980s to 12,526 as we entered the '90s. Today, there are about 11,000 banks owned by approximately 8,800 ownership entities. Some forecasters feel the number of ownership groups will drop to 4,000 by the end of the decade.

Analysts see a continued need for banking institutions of all sizes and for banks that can serve different markets. But unless regulations change, the decline in the number of banks will accelerate. Even today, we see banks threatened. Not by bad credit decisions, but by a deposit insurance system that is perceived to penalize well-managed banks for the negligence of mismanaged institutions.

Current regulations hinder innovative banks from responding to competition from nonbank financial service firms. In the past 20 years, commercial banks have lost a sizable share

of U.S. financial assets to credit unions, investment banks, security firms and other non-bank lenders.

How will banks compete and

The number of commercial banks fell from more than 14,000 in the early 1980s to 12,526 as we entered the '90s. Today, there are about 11,000 banks owned by approximately 8,800 ownership entities.

grow in the future? In a survey of the 300 largest banks, the answer is the ability to change traditional roles. Robert Litan, author of *The Revolution in U.S.*

Finance, identifies the current stars of the industry as the country's mid-sized banks that are big enough to employ new technology, but small enough to stay in touch with the needs of their client base. According to S. Maital in *Across the Board* magazine, winners in the financial industry will be those who have the best information technology and the best trained managers.

By the year 2000, we'll see fewer banks of all sizes. Those that remain will have to be extremely well managed. They will have to expand their product, service and technological capabilities and concentrate on their marketplace with well-defined and focused strategies without losing touch with their clients. ▲

-Wiley is the president and CEO of Chino Valley Bank.

"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 Lyman Stucky

Ask The California Venture Forum

Financing for the Future

Q: My credit is ruined from a past experience. What can I do to get a business idea launched and into the marketplace?

A: Build a database of your family, friends and acquaintances. You draw on these resources informally—now do it formally. When you are well prepared to demonstrate the feasibility of your project, hand-pick the one or several people you know who have significant resources at his/her disposal. Possibly they can

be made part of an informal advisory board or a formal board of directors—this is how many larger companies leverage assets far beyond their visible, direct control. Meanwhile, don't underestimate the strain on your relationships if things go sour!

Q: I see ads all the time for home-equity loans. I don't own a home, so all these ads do is annoy me. What can I do to get my business financed?

A: Remember, regular bankers are extremely risk-averse. They only loan money if you can prove you don't need it, someone has said. On the other hand, wealthy private individuals (angels) and small groups of wealthy individuals and business-asset managers (venture capitalists) are much more risk-oriented. You pay a dear price—you give up some control and ownership of your company and part of its future earnings. The worst news is, much less risk capital is available now than just a few years ago due to factors including politics, interest rates and investor tax laws.

Q: Isn't there any other way to get financed?

A: Let's rephrase your question to "Isn't there any other way to get my business launched?" Then the answer can be YES. Take a hard look at your personal assets. Inventory them formally, using a spreadsheet. Inventory your talents and experience—often these intangibles far outweigh the hard assets. Structure your business-launch idea or expansion plans to incorporate your assets. That last sentence sounds simple, yet the brainstorming required will make you pound your head against a wall. A bruised forehead will be healed in a week or two, while a hefty interest payment bruises your profits for years. It's worth the effort to develop cashless techniques to accomplish—interest free—what you've wanted a loan or credit line to do.

Q: I have an idea for a business, and I'd love to be self-employed. What do I need to do to get there from here?

A: Look before you leap! Entrepreneurs seeking money face not only the challenge of having a realistic business plan and effective investor presentation, but also difficulties in locating and getting acquainted with the appropriate kind of banker or investor. Most start-up firms fail, and most failures are due to a combination of two critical factors: mismanagement and inadequate financing. Go to the

Please See Page 51

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hiv/aids

Answers on America's Most Deadly Disease

Although over the course of the last few years we have seen nearly every facet of business and industry address the HIV/AIDS epidemic in one way or another, there is still a great deal of misconception about the disease itself.

The fact is the HIV/AIDS crisis is with us and is showing little sign of diminishing. However, the greatest danger often is misunderstanding and overreaction. Here are questions commonly asked about this global concern. Understanding HIV/AIDS will help you know how to live amid the crisis and better understand how to respond appropriately to those caught in it.

1. What is HIV?

Human immunodeficiency virus is a tiny virus, so small that 250,000 can fit on the period at the end of this sentence. Once in the body this virus begins to destroy the immune system, which is responsible for defending the body against infection. This is often a very slow process.

2. What is AIDS?

Acquired immune deficiency syndrome is the end stage of HIV disease. Persons with AIDS experience a condition characterized by the collapse of the body's natural immunity against disease. Infections that don't threaten people with normal immune systems attack a person with AIDS. It is these opportunistic infections that kill.

The medical definition of AIDS has changed over the years. Originally in addition to being HIV positive, a person also had to

be infected with at least one of the opportunistic infections listed by the Centers for Disease Control and Prevention.

In 1993, the CDC added to the definition of AIDS anyone whose CD4 cell count was under 200. CD4 is the name of the primary white blood cells destroyed by HIV. People in good health normally have a CD4 cell count of over 1,000.

3. What does it mean when someone is HIV positive?

This person has HIV in his or her body and can transmit it to others. The person who is HIV positive has HIV disease. This disease often responds differently in people, but many persons live for 10 or more years before this disease leads to full-blown AIDS.

4. Do scientists really know much about AIDS?

Yes. Scientists understand what causes AIDS, and they know how HIV is passed from person to person. They have developed tests to detect HIV. Researchers continue to look for more effective medical treatments and a vaccine for this disease.

5. How do you get HIV?

HIV is spread by the exchange of HIV-infected blood and/or body fluids. Most commonly HIV is transmitted through intimate sexual contact, sharing of needles or syringes used for drug use, passing from mother to her unborn baby and receiving infected blood products.

Some have contracted HIV in the work setting — most commonly, in the surgery setting or where medical personnel have been exposed to infected body fluids (usually blood) through cuts or accidental needle sticks.

6. Is it easy to get HIV/AIDS?

It isn't easy to become infected with HIV. It is spread in very specific ways. HIV isn't spread by casual contact such as touching, sneezing, coughing,

AIDS and the Courtroom

A trial is currently underway in San Diego that could be the movie set for the new hit movie "Philadelphia." San Diego attorney Martin D. Caprow is arguing that he was treated much like the character in the film — fired from his former law firm because he has AIDS.

Caprow, who is gay, was a fourth-year associate at Frank & Freedus, a firm specializing in insurance and personal injury cases. He was terminated in 1992, allegedly because the firm was losing clients and needed to cut expenses. A senior partner in the firm testified that Caprow was laid off because Caprow wasn't as good an attorney as another with similar standing in the firm.

However, a former office manager at the firm told a different story. Karen Tessier testified that senior partner Eric Freedus was concerned about escalating health care premiums and asked her to shop for a new plan. In connection with the

search, all employees were required to complete a health questionnaire, which asked, among other things, whether they suffered any chronic, debilitating diseases (that would be grounds for insurance companies to deny coverage). Tessier notified Freedus that someone in the firm had a chronic disease that would make it impossible to get a new plan (she did not disclose who).

Shortly thereafter, Caprow was terminated. Tessier testified that after Caprow was fired, she informed Freedus that morale at the firm was sinking because of his firing; Freedus got mad at her and blurted out that Caprow was probably gay and infected with AIDS and that the matter was closed. Freedus testified that he had mentioned to Tessier that Caprow was gay and had AIDS, but only because he was worried that other employees would think he had discriminated against Caprow. ▲

*This article is reprinted from the California Labor Letter's March 1994 issue.

eating, or drinking from common utensils or by just being around a person with HIV disease.

7. How do you know if someone has AIDS?

You can't tell if people have AIDS by looking at them. Most people infected with HIV show no signs of illness. In fact, a huge number of people in the U.S. who are infected with this disease themselves do not know they are infected. Only a medical test can determine if a person has HIV disease.

8. How long will someone live with HIV/AIDS before dying?

HIV disease reacts quite differently from one person to the next. Some individuals have lived with this disease for over 10 years. Often children born with this disease live less than three years.

Among adults, many factors affect how quickly one's immune system is destroyed by this

disease. Factors which speed up this disease include reinfection with HIV, infection with other sexually transmitted diseases, drug use including prescription drugs, nicotine, alcohol, illegal drugs, stress, pregnancy, surgery, and poor nutrition. Early diagnosis of HIV and proper medical treatment can greatly prolong a healthy life.

9. Can you become infected from casual contact with a friend or co-worker who is infected with HIV?

Casual, nonsexual contact found in a workplace doesn't spread HIV. This disease is spread by risky behavior, such as sexual relations with a partner whose sexual history you don't know, or shooting drugs and sharing needles.

10. Is it safe to invite someone with HIV/AIDS into my home?

Please See Page 24

HEALTH CARE

Answers on America's Most Deadly Disease

Continued From Page 23

Yes. HIV is not spread by casual, nonsexual contact. There is no danger to you or your loved ones to have a person with HIV/AIDS in your home. It takes specific actions on your part to expose yourself to this disease. It is just as safe to invite someone with HIV into your home as to

invite someone with cancer to come into your home.

11. Are health-care workers likely to catch HIV?

Studies indicate that health-care workers who follow safety and infection control procedures with all patients are at little risk

of contracting HIV infection from patients. Clearly some medical settings put health care workers at greater risk of HIV infection, such as emergency care and heart surgery.

12. Can you get HIV from a blood transfusion or other

blood products?

There is little risk of contracting HIV infection from a blood transfusion because all donated blood and blood products are screened for HIV. Infected blood is discarded. Unfortunately, some people were infected through blood transfusions before 1985 when blood screening for HIV began.

13. Are persons with hemophilia at increased risk for AIDS?

Before 1985, persons with hemophilia were at a greater risk than the general population because the blood products they needed to help their blood clot were not screened for HIV. Now these blood products are tested and treated so that the risk of transmission is low. Unfortunately, many persons with hemophilia have already been infected.

13. Can you get HIV from giving blood?

No. Blood donation centers use only sterile needles, syringes, and containers, which are thrown away after use.

14. What does being tested for HIV tell you?

The most commonly used test detects whether a person's blood has developed antibodies to HIV. If someone tests positive, it means that person has been infected with HIV and could transmit it to others. Early diagnosis of HIV is critical for early treatment to prolong a healthy life.

15. Where can I go to find out if I'm infected with HIV?

Most states operate sites that will test for HIV infection. Many offer this test free of charge. Call 1-800-342-2437 to find a testing site near you. Many hospitals, private physicians, and the American Red Cross also perform the HIV-antibody test.

Please See Page 25



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HEALTH CARE



Answers on America's Most Deadly Disease

Continued From Page 24

16. If someone is diagnosed with HIV or AIDS, who will be told?

Laws vary from state to state on this issue. In some states, the law requires doctors and laboratories to confidentially report the names of persons with AIDS or HIV infection to the state Department of Health. This allows the Department of Health to intervene early in the course of disease for the purpose of medical referrals and prevention of transmission.

In some states, patients with AIDS or HIV infection must tell health-care workers who care for them about their HIV status.

17. Can you be fired because you have AIDS?

People with AIDS have the same rights given to any other person in our society. The Americans with Disabilities Act prohibits discrimination by covered employees against persons with AIDS. Many states have adopted similar laws. Call the Commission on Human Rights in your state government offices for more information.

18. What type of treatment is available?

A variety of drugs are being used that help in the management of opportunistic infections and secondary illnesses associated with HIV/AIDS. As with other major illnesses, early diagnosis and treatment of HIV infection can be effective in delaying the onset of AIDS. Project Inform (1-800-822-7422) provides updated information on clinical trials and current medical information on treating HIV/AIDS.

17. Is AIDS primarily a homosexual disease?

When this disease was first diagnosed in the U.S. in the early 1980s, most of the infected persons were involved in a homosexual lifestyle. Even today, well over 75% of those in the U.S. with AIDS fit this category.

However, this disease does not ask a person his/her sexual preference before infecting him/her. It infects anyone, young or old, male or female, who comes in contact with it. In recent years a growing number of persons have contracted HIV through heterosexual sex.

The U.S. is unique when compared to HIV infection in other countries. The World Health Organization estimates that over 75% of AIDS cases worldwide are defined as heterosexual.

The primary factor for HIV infection is whether or not one participates in high-risk activities—regardless of one's sexual preference. ▲

ities—regardless of one's sexual preference. ▲

This article was excerpted from "34 Questions About HIV/AIDS," an AIDS Education Resource prepared by National Teen Challenge, Springfield, Missouri.

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Choices

Primary Care Locations

Loma Linda University Physicians Medical Group, Inc. (Internal Medicine)

11370 Anderson Street
Loma Linda 92354

28115 Bradley Road
Sun City 92586

27990 Sherman Road
Sun City 92586

Loma Linda University Family Medical Group, Inc. (Family Medicine)

25455 Barton Road, Suite 106B
Loma Linda 92354

11370 Anderson Street
Loma Linda 92354

Loma Linda Family Medicine Center (Family Medicine)

34636 County Line Road, Suite 32
Yucaipa 92399

Loma Linda University Medical Care Center (Internal Medicine)

11441 Heacock Street, Suite A
Moreno Valley 92557

Loma Linda University Pediatric Medical Group, Inc. (Pediatrics)

11370 Anderson Street
Loma Linda 92354

11441 Heacock Street, Suite C
Moreno Valley 92557

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HEALTH CARE



The Health of Health in the Inland Empire

With health care reform legislation pending in Congress, the issue of the economics of health care is certainly a relevant topic. One place to begin a discussion of the vagaries of local health care economics is with the demographics. This report will make some introductory remarks concerning local demographic realities in the area and how these impact the demand for and supply of health care.

A powerful factoid making the rounds these days is that something like 80% of the health care expenditures undergone by a person occurs in the last year of

his or her life. Even if one didn't know that, it is still obvious that the elderly consume greater relative amounts of health care than do other people. Similarly, it would also seem to be the case that young children are relatively heavier consumers of (through their parents) health care than working-age adults. So a good place to start a discussion of demographics and health care is with the age distribution of the local population especially the incidence of young children and the elderly.

It is probably not surprising that California is "younger" than the rest of the country and that the

Inland Empire is younger still. As of the 1990 Census, the median age in the United States was 32.9 years, while the median age in California was 31.5 years, and that for the Inland Empire was 29.9 years. Within the region, the median age for San Bernardino County was 29.3 years, while that for Riverside County was 31.5 years.

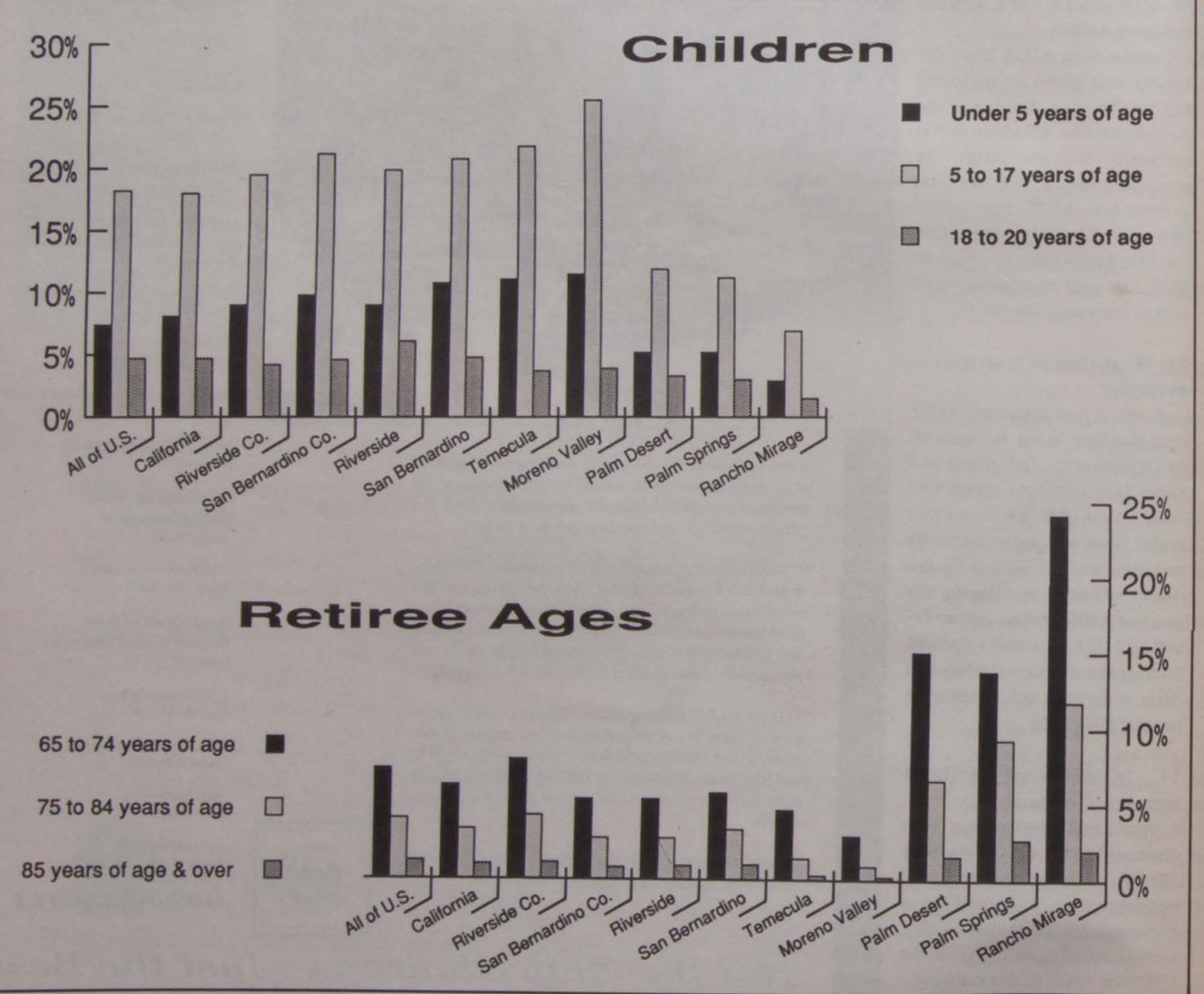
The higher age for Riverside County largely reflects the presence of the retirement communities in the desert. Thus the median age of Riverside and San Bernardino cities, 29.0 and 28.2 years respectively, are close, and both are considerably lower

than that for California or for the counties as a whole. (The demographic diversity in Riverside County among the established Riverside proper, the growing commuter cities of Moreno Valley and Temecula, et al., and the retirement communities of the desert is a fascinating issue which we'll get back to below and again in future issues.)

Moving on to the extremes of age distribution, both Riverside and San Bernardino Counties are heavily populated with children of all ages. As seen in the table below, the portions of the

Please See Page 31

Inland Empire Population Concentrations, Old & Young



You might say that PacifiCare covers a lot of ground. Because in addition to providing coverage for things like checkups, doctor visits and emergencies, our managed care plan now serves nearly all of California. In fact, PacifiCare today boasts one of the largest geographic service areas of any California HMO. Which is good news for companies with statewide

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STRESS

Making Stress Management: A Cost Effective Form of Health Care

By Judith Ann Milburn

The industrial and scientific revolutions of the last century have brought scientific and technological advancements beyond the scope of anything previously imagined. These advancements have taken us into an entirely new way of life, one that is filled with discovery and advancement, but also permeated with personal stress. We have not recognized that human beings have certain requirements in order to maintain health, well being, and

happiness, and ability to successfully carry out their personal, family, and work responsibilities. Historically, there has not been a recognition of the needs of human beings, because somehow, these personal requirements have been taken for granted. In the days when our culture was more agrarian, life was more likely to follow the natural cycles of darkness and light, and of winter, spring, summer, and autumn, with natural slowing at during the periods of darkness and of winter. There was a connection with the Earth that brought an inner quietness and nourishment.

We have taken ourselves for granted, at best, and at worst, we've totally ignored our own needs. Our lives have become focused around the workplace. Other responsibilities and opportunities take second place, if they even place at

all. There is no time for a moment of rest during the day, no time for an unhurried meal, no time for heart felt interactions with colleagues. The machine became automated and so did we. We've cared more for the health of the machine than we have for the human beings staffing the machines. We began to forget who we are.

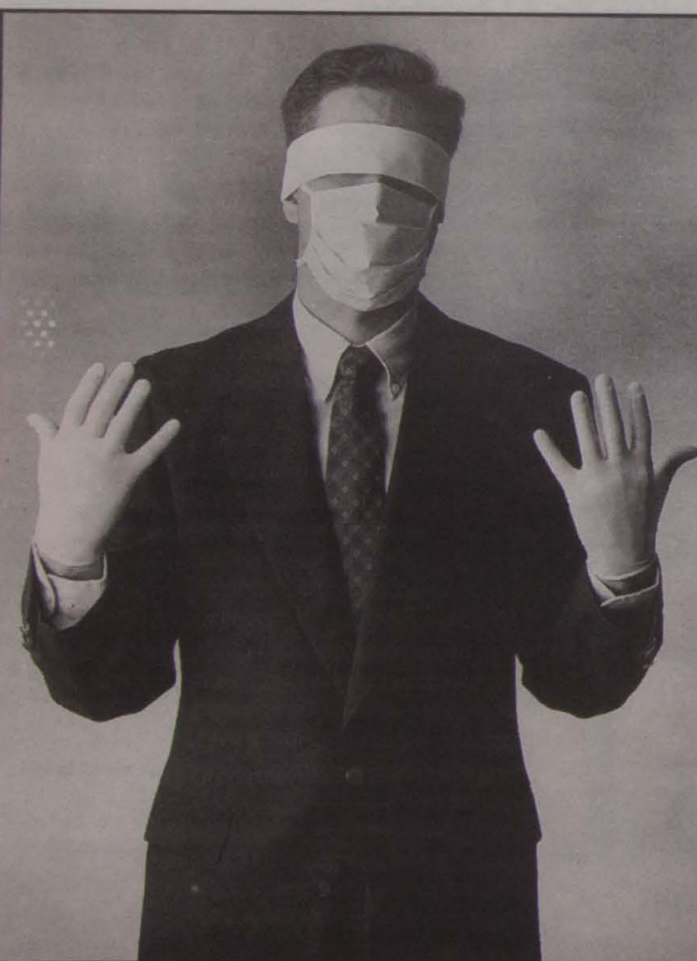
With the ability to more easily deal with the difficulties of winter and of darkness, we push forward as strongly in one season as in another. Because we've lost our connection to the natural rhythms of life, our psyche and our bodies must continue to push, push, push. We sacrifice our personal needs for the needs of the machine and the systems, and pay the price of our own health and well being. We are not perpetual motion machines needing no special attention. We have not been aware of how the

necessity of caring for ourselves to insure that the life we live is a full, healthy life.

We are beings who have physical, mental, emotional, sexual, and spiritual needs; we have personal and relationship needs; we need to feel good about ourselves; we need to be approved of, and to love and be loved. We need to feel good about our accomplishments, to believe in our own abilities and have/create opportunities to manifest them. Most critically, we must learn to love ourselves just as we are, rather than always giving in to the negative inner voice that would have us believe that we are inadequate, worthless, unlovable, and perhaps even unredeemable.

When we believe these inner critical voices, we tend to strive for perfection in order to quiet these criticisms; but to no avail. All we

Please See Page 43



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Study Recognizes Top Hospitals in U.S.

With all of the proposed and on-going reforms in the health care industry, it is understandable that health care facilities, namely hospitals, may fall short of providing the highest possible care. It is rather refreshing to see a study which reflects the accomplishments, instead of the limitations of health care institutions. A report released this year titled, 100 Top U.S. Hospitals-Benchmarks for Success, identifies the nation's top hospitals and describes the basis upon which these distinctions were made.

HCIA Inc. and Mercer Management consulting conducted the study which focused only on independent, general acute care centers in the U.S.

The report further segmented the hospital industry into five peer groups.

Rural facilities with fewer than 250 beds currently in service were studied. Out of an initial 2,100 such facilities, the report narrowed the list down to only 25 in the nation.

Additionally, urban facilities

with fewer than 250 beds were included in the study. There were a total of 1,700 hospitals nationwide in this category. Only 25 survived the scrutiny of the investigation.

Also on the list were non-teaching hospitals with more than 250 beds. Twenty were selected out of 800.

Twenty teaching hospitals with a greater than 250 bed count were chosen from a list of 700.

A report released this year titled, 100 Top U.S. Hospitals-Benchmarks for Success, identifies the nation's top hospitals and describes the basis upon which these distinctions were made.

Rounding out the top 100 list, 10 academic medical center hospitals were designated from an initial 300.

Criteria were established by the researchers in order to screen the effectiveness in clinical practices, operations and financial management. These standards were designed to identify the long-term stability of each of the facilities.

In order to pass the screening process, the hospitals were required to meet at least six of the eight qualifications outlined by the researchers. The elimination process included tests of charge per adjusted discharge, risk-adjusted mortality ratio, morbidity ratio, expenses per adjusted discharge, severity-adjusted average length of stay, profitability, financial leverage and investment in capital assets. According to the vice president of Mercer Health Care Provider Consulting, Saad J. Allawi, "The top-performing hospitals proved that it is possible to provide high quality, cost effective health care while making investments in hospital plant, equipment and operations."

Parkview Community Hospital was the only Inland Empire-based medical facility to make

the list. Parkview was ranked among the best urban hospitals with less than 250 beds.

Parkview Community Hospital was the only Inland Empire-based medical facility to make the list. Parkview was ranked among the best urban hospitals with less than 250 beds.

HCIA Inc. is based in Baltimore and is a leading health care information company providing the hospital, payer and health care supplier markets with informational products and analytical services.

Mercer provides economic, management and human resources consulting to health care providers.

A total of eight California hospitals made the top-100 list. ▲

Health Care Focus

Local Surgeon Named Tri-County President

Appannagari Gnanadev, chair of the surgery department of the San Bernardino County Medical Center was recently appointed as president of the Tri-County Surgical Society which represents more than 100 surgeons in the Riverside, San Bernardino and east Los Angeles County area.

Gnanadev has chaired San Bernardino County's Medical Center Surgery department for six years and is a board certified general and vascular surgeon.

Gnanadev is also a member of the San Bernardino County Medical Society, California Medical Association and

American Medical Association.

Hospitals Announce New Board Members

St. Bernardine Hospital in San Bernardino recently installed Dr. Edward Serros as its 1994 Chief of Staff. Serros, a specialist in internal medicine and nephrology has been with St. Bernardine's since 1979.

In the past, Serros has served as the chairman of the Quality Assurance Committee, chairman of the Department of Medicine and a member of the Board of Trustees for St. Bernardine.

Serros, a resident of Redlands, received his medical degree from Stanford University and interned at the University of

California at Irvine. He currently is a member of the California Medical Association, the San Bernardino County Medical Society and the Inland Society of Internal Medicine.

Other individuals named to St. Bernardine's executive committee for 1994 include Dr. Steven Beutler, president elect; Dr. Stephen Estes, secretary/treasurer; and Dr. Paul Godfrey, past president.

In more hospital news, San Antonio Community Hospital also recently announced its new board of directors.

New members to take a seat on the board include Gail Fabricant and Daniel Larson.

Fabricant, a resident of Upland and a life member of the

San Antonio Community Hospital Auxiliary, is the immediate past president of the Upland Assistance League and currently serves on the National Assistance League of Public Relations Committee.

Larson is the president and chief executive officer of Kaiser Resources Inc. in Rancho Cucamonga. Prior to joining Kaiser, Larson served as general counsel and business adviser for a group of companies in Denver.

The 1994 San Antonio Hospital Foundation Board of Directors are: Charles Althouse, chairman; John Schack, first vice chair; Dan Richards, second vice chair; Cheryl Karns, secretary and J.T. Waller, treasurer. ▲

Health Care Reform or Merger Mania?

By Jim Taylor

It seems that every day one can read about a new merger or alliance that is about to happen in the health care field. All of this interesting activity is a direct result of the health care reform movement accelerated by President Clinton's proposal that is beginning to wind its way through Congress.

Without knowing what will eventually be passed, companies in the health care field have

It would appear to me, if those conditions exist, the company would not necessarily be the biggest, but it certainly would be an active player in any evolving scenario coming out of Washington D.C.

embarked on a feeding frenzy of acquisitions, alliances and diversification that is fascinating.

The concept appears to be bigger is better, much bigger is much better. Some of these changes don't even make sense to many of us who are in the industry. There is no question that all companies should strategically plan for the future and should constantly be examining the market to

position their company to be prepared for future changes.

What is happening in the health care industry, however, borders on the absurd for the following reasons: 1) Most companies are small and their employees live near the place of employment. (In Southern California, near is a fairly large area.) 2) Medical care is a local industry centered around the employee's neighborhood. 3) People want the ability to have ready access for dealing with their problems or questions. 4) The more companies expand geographically, the more inflexible they often become.

There is no question that all companies should strategically plan for the future and should constantly be examining the market to position their company to be prepared for future changes.

It is for the above reasons that I believe much of the merger mania is premature and may even be ill-advised. It appears to me that a better strategy would be to make sure that the company has its house in order, that it possess strong management, and it is financially strong. With those attributes, the next strategy would be to be flexible enough to define a region to market and attempt to be the best choice through marketing, quality, service and price within that region. It would appear to me, if those conditions exist, the company would not necessarily be the biggest, but it certainly would be an active player in any evolving scenario coming out of Washington D.C. ▲

-Taylor is the president and CEO of Inter Valley Health Plan.

The Inland Empire Business Journal

FAX POLL

What do you want to see with national health care reform?

As we enter into a new era of health care, there is little doubt that the U.S. is on the verge of significant change in the way we provide health care to our citizens. Bill Clinton is the first president to come up with a comprehensive plan for sweeping reforms, but, is it the right one?

Within the next year we will all hear a lot of debate over the issue of health care and, undoubtedly, there will be new proposals and new plans for reform. This is your opportunity to have your opinion heard.

Please take a few moments and fill out the following questionnaire and fax or mail it back to us.

Are you in support of the Clinton Plan for health care reform?
Yes _____ No _____

Do you think that national health care reform is necessary?
Yes _____ No _____

Do you think employers should have to provide health insurance for their workers?
Yes _____ No _____

Do you think the current medicare and medicaid systems are effective?
Yes _____ No _____

Do you think doctors in the U.S. make too much money?
Yes _____ No _____

Do you think insurance companies need to be monitored?

What single step should be taken to improve health care in America (worker's comp reform, universal care...)?

Please return to the Inland Empire Business Journal
Fax #: (909) 391-3160
305 Sacramento Place, Ontario Calif. 91764
ATTN: Dan Tratensek

The Health of Health in the Inland Empire

Continued From Page 26

population represented by preschoolers (under age 5) and schoolchildren (age 5 to 17) are all quite a bit higher in the Inland Empire than they are in California or the United States overall. This is especially true in the bustling cities of San Bernardino, Temecula, and Moreno Valley.

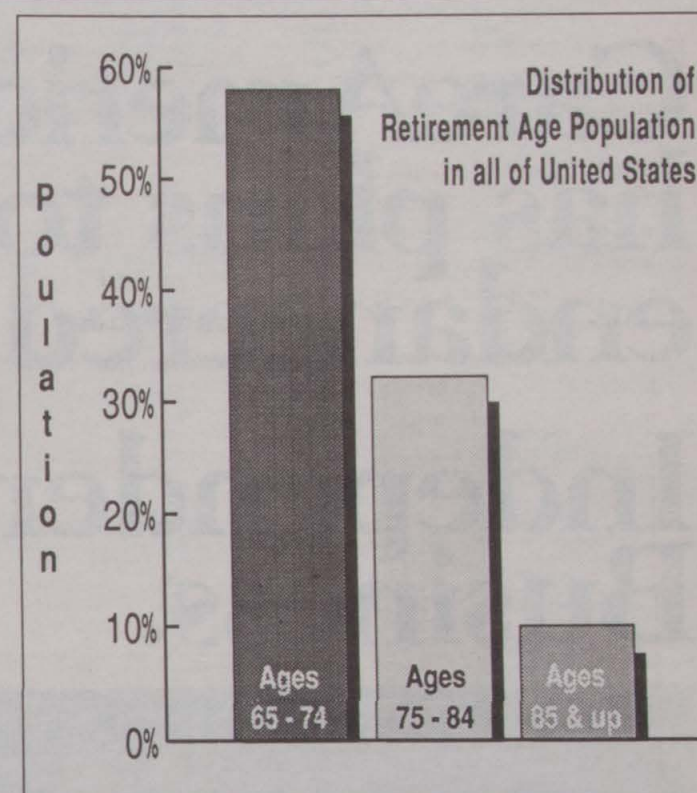
It is also the case that school-age population has grown much faster in recent years in California (and the Inland Empire) than is the case nationwide. The high local incidence of children under age 5 confirms that local school enrollments will continue to grow much faster than in the rest of the country. These conditions explain why school-funding issues are so much more crucial locally than in the rest of the country.

As for future labor force growth, this is one area where California is not outpacing the rest of the country. Sure enough, the incidence of 18- to 20-year-olds—near-future entrants into the labor force—in the local population and in California is the one area of children's population which does not exceed national norms.

Getting back to health care-

related demographics, children under age 5 are the heaviest juvenile consumers of health care services, and, as remarked just above, local communities—with the exception of the desert cities—exceed national and state norms in their shares of preschoolers in the population. This is clearly one source of relatively high local demand for health care.

At the other end of the population spectrum are retirees, and the last three columns of the table show the incidence of the elderly in local communities versus that in the U.S. and California. Thanks to the desert communities, Riverside County has a high relative concentration of elderly Americans, aged 65 and older: 13.2% of the total population, compared to 12.6% nationwide and 10.5% in all of California. San Bernardino County, at 8.8% of the population, is much lower than the rest of the state or country in this respect, and, indeed, the communities of western Riverside County are much lower as well. Except for the desert communities, then, Inland Empire communities are



relatively under-represented compared to nationwide norms for geriatric health care services.

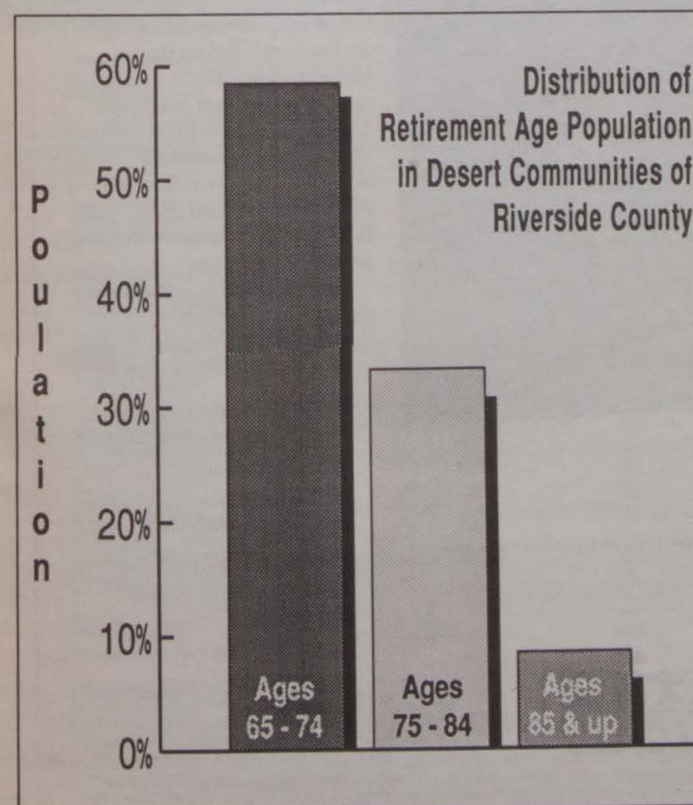
Now, with most geriatric health care consumed in the last year of life, not only is the incidence of the elderly in the population relevant, but also the incidence of the very old, say aged 85 and more. In that respect, the table confirms that the desert communities have higher incidence of this age group than nationwide, but this is not surprising in that we are dealing with retirement communities. The charts (on this page) compare the composition of the elderly population in the desert communities with that of all the U.S. From this perspective, there is not much to choose from between the two sets of data. The one discernible demographic difference about the local retiree population is that the very old (aged 85 and up) are less prevalent among the elderly locally than in the rest of the country.

It is not clear if this under-representation of the very old is statistically significant or not. If it is, then we could conclude that even in the retirement

communities of the Low Deserts, while regular geriatric health care services are much in demand, the relative need for emergency/critical care is probably lower than among retirement populations in the rest of the country.

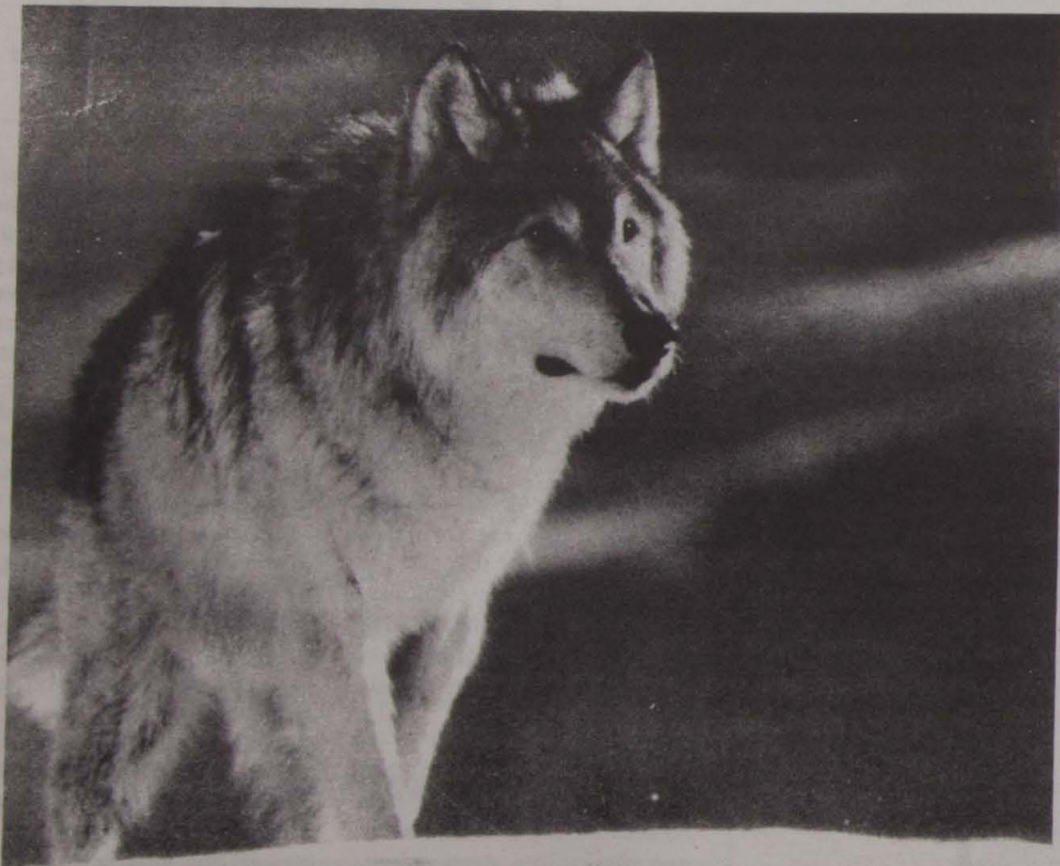
We would conclude that the Inland Empire is indeed a diverse region. Very young in the western communities and relatively old in the eastern ones, it would appear to be a relatively bigger market for health care services than would similarly-sized regions across the country. However, the diversity means that very different specialties will be in demand in different communities within this region. Now the discussion here focused on current conditions. However, other aspects of national and local demographics suggest that the heavy local concentrations of both the young and the elderly will become even more pronounced in the near future. ▲

The information, graphics and material for this piece was provided courtesy the Inland Empire Economic Databank at the University of California Riverside.



HEALTH CARE

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The Top HMOs

Company Name Address City/State/Zip	Membership Inland Empire Companywide	Profile Model Type L.E. Employees Companywide Employees	Offices Inland Empire Companywide Fed. Qualified?	Contracts: IE Hosp. Companywide Hosp. Physicians L.E. Physicians Companywide	Patient Care Fac. Group L.E. Hosp. L.E. Hosp. Total	Top Local Exec. Title Phone/Fax
1. Kaiser Foundation Health Plan 393 E. Walnut Pasadena, CA 91188	300,000 2,300,000	Managed Care 3,645 33,000	85 N/A Yes	N/A n/a 370 n/a	12 1 1	Stephen Wierzbinski, M.D. Area Medical Director (909) 427-5269/427-7193
2. Health Net 650 E. Hospitality Lane Ste. 200 San Bernardino, CA 92408	154,035 1,018,657	Network 14 1,000	1 13 yes	23 275 1,856 17,800	44 23 298	Gene Eapiscardi Reg. Manager, Sales/Marketing (909) 383-7600/383-7647
3. PacificCare of California 5701 Katella Ave. Cypress, CA 90630	135,790 714,992	Network 41 1,088	2 20 yes	25 267 252 PCP/1,282 Spec 5,386 PCP/14,393 Spec.	25 25 267	Richard Lipeles President (909) 236-5550/236-7887
4. FHP Health Care 3400 Central Ave., Ste. 225 Riverside, CA 92506	58,285 771,000	Staff, Grp, IPA, Network 335 9,100	10 94 yes	22 95 1,436 4,100	4 0 3	Tim Brady Inland Regional Vice President (310) 809-5399/809-9720
5. CaliforniaCare Blue Cross of California (Parent Co.) 21555 Oxnard St. Woodland Hills, CA 91367	51,577 464,344	Network n/a 3,500	1 13 No	22 252 1,857 14,684	59 22 252	Greg Baird Vice President (714) 641-1201/N/A
6. Cigna Healthplans of Calif. 505 N. Brand Blvd. Glendale, CA 91203	41,300 2,300,000	IPA/Staff 101 4,200	5 62 yes	9 233 128 7,100	n/a n/a n/a	Mark Wagar Acting President (818) 500-6262/500-6986
7. Inter Valley Health Plan 300 S. Park Ave. #300 Pomona, CA 91767	41,000 50,000	IPA 180 180	1 1 yes	16 25 1,840 2,450	N/A N/A N/A	James E. Taylor President/CEO (909) 623-6333/622-2907
8. Foundation Health 268 W. Hospitality Lane #205 San Bernardino, CA 92408	32,556 500,000	IPA/Group 18 3,000	1 16 no	16 340 5,558 22,832	41 340 340	Noel Whitman Director of Sales (909) 885-8899/387-9456
9. TakeCare Health Plan 701 S. Parker Orange, CA 92668	7,400 547,000	Network 0 350	0 18 yes	14 245 322 11,925	10 245	Timothy E. Dana Director of Sales - So. California (714) 973-1139/973-1256
10. CareAmerica Health Plans 20500 Nordhoff St. Chatsworth, CA 91311	25,227 213,690	IPA/Mixed 37 504	2 4 no	15 80 1,777 10,798	10 13 61	Arthur M. Southam, M.D. President/CEO (818) 407-2222/407-2359
11. Maxicare Health Plans, Inc. 1149 South Broadway, Ste. 819 Los Angeles, CA 90015	N/A 298,786	Network 0 444	0 10 yes	10 160 N/A N/A	24 10 160	William B. Caswell Vice Pres./General Manager (213) 765-2000/365-3499
12. PruCare of California 5800 Canoga Ave. Woodland Hills, CA 91367 (818)992-2093/992-2422	24,691 353,340	IPA/Group 17 805	1 10 no	13 153 940 14,691	14 13 153	Kathy Swenson Vice President in Charge (818)992-2093/992-2422

N/A = Not Applicable WND = Would Not Disclose n/a = not available. The information in the above list was obtained from the HMOs 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 Ann Bones. Copyright 1993 Inland Empire Business Journal.

The Top PPOs

Company Name Address City/State/Zip	Enrollment Inland Empire Companywide	Staffing L.E. Staffing Companywide L.E. Offices Total Offices	Contracts: L.E. Hospitals Physicians L.E. Physicians Companywide	Profile: Parent Company Headquarters Year Founded L.E.	Top Local Exec. Title Phone/Fax
1. Community Care Network, Inc. 5251 Viwayrsw Ct. San Diego, CA 92123	30,123 14.4 million	400 600 1 13	9 829 57,270	n/a San Diego, CA 1986	James E. Buncher President/CEO (619)278-2273/(619) 278-8621
2. Blue Shield of California 3400 Central, Ste. 300 Riverside, CA 92406	48,864 1 million	13 4,000 1 31	36 2,200 40,000	Blue Shield of CA San Francisco, CA 1978	Jessica McDonald Account Executive (909) 341-2016/341-2020
3. PPO Alliance 21800 Oxnard Ste. 550 Woodland Hills, CA 91367	28,850 700,000	0 42 0 3	11 1,266 14,000	UniHealth America/ Adventist Health System/West Woodland Hills 1984	John C. Funk President/CEO (818) 710-7762/710-7835
4. Admar Corporation 1551 N. Tustin Ave. Ste. 300 Santa Ana, CA 92701	337,371 6.1 million	0 199 0 5	294 2,889 85,723	The ADMAR Group Santa Ana, CA 1973	Richard Torral CEO/Chairman of Board (714) 953-9600/953-6509
5. Aetna Health Plans of California 303 East Vanderbilt Way San Bernardino, CA 92408	217,125 2,552,707	350 N/A 1 33	78 10,630 136,714	Aetna Life and Casualty Hartford, CT 1988	Mike Dobbs Vice President-Los Angeles Market (909) 386-3140/386-3330
6. Pru Network 5800 Canoga Ave. Woodland Hills, CA 91367	6,423 130,637	9 120 1 1	18 1,305 21,980	Prudential Ins. Co. Newark, NJ 1991	Kathy Swenson Vice President in Charge (818) 992-2093/992-2422
7. CareAmerica 20500 Nordhoff St. Chatsworth, CA 91311	1,540 8,000	12 420 1 3	23 1,275 15,505	CareAmerica Health Plans, Inc. Chatsworth, CA 1988	Jerry A. Torgerson Exec. Vice Pres. (818) 407-2222/407-2159
8. Pru Net 5800 Canoga Ave. Woodland Hills, CA 91367	n/a 524,273	n/a 1,200 1 6	19 2,184 22,360	Prudential Ins. Co. Newark, NJ 1983	Kathy Swenson Vice President in Charge (818) 992-2093/992-2422
9. Physical Therapy Provider Network, Inc. 21243 Ventura Blvd. #241 Woodland Hills, CA 91364	n/a 6 million	0 12 0 2	n/a n/a 700 (PTs)	n/a Woodland Hills n/a	Michael Weinper, MPH, PT President (818) 883-PTPN/883-0669

N/A = Not Applicable WND = Would Not Disclose n/a = not available PT=Physical Therapist. 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 Ann Bones. Copyright 1993 Inland Empire Business Journal.

HEALTH CARE

Mental Illness and Managed Care

By Joyce A. Kovelman, Ph.D.

How does one deliver quality health care and still keep the cost within reasonable limits? What happens to mental health patients that require long-term care in a system that faces escalating cost and an increased demand for services? Too often, the people who require mental health services are the very ones who receive the least care. In fact, aspects of our mental health

system often support illness rather than encourage wellness. Moreover, our present mental health dilemma can also be viewed as a reflection of society's fears and discrimination toward the chronic mentally disabled, as well as a reflection of the escalating costs coupled with the increased demand for such services.

The cost of medical care in the U.S. is rising on an unprecedented scale. We are told that the greatest

increase in health care expenses is in the mental health sector, yet, no one has provided an adequate explanation as to why such costs have risen so drastically. Some report that rising costs reflect an increase in the stress of daily living, many attribute it to substance abuse and addictive disorders, while others insist it reflects our sluggish economy as well as the high cost of technology.

Whatever the reason, it is clear that the costs are escalating and that we, as individuals, cannot continue to indefinitely fund such increases. There is agreement that our health care system must begin to contain costs, as well as to find new solutions, in order to continue to deliver quality health care to a growing number of subscribers.

Moreover, millions of American citizens are without any medical insurance or coverage and would be decimated if faced with a catastrophic illness. The AIDS epidemic is now pandemic. Unprecedented numbers of individuals will be calling upon a system that no longer is able to provide adequate health care for its citizens.

On the other hand, we continually hear of past abuses of the health care practitioners who is accused of having prescribed more tests and longer hospital stays than were either beneficial or cost effective.

We are told that the greatest increase in health care expenses is in the mental health sector, yet, no one has provided an adequate explanation as to why such costs have risen so drastically.

Perhaps some did so without regard to health costs, whereas others, concerned about malpractice and law suits, sought to protect both the patient and themselves. It is also possible that many practitioners did so simply because they felt they were practicing appropriately, within an accepted standard of care. Until recently, it was not at all unusual to have a mentally ill patient stay in the hospital for 30 or more days. The chronic mentally ill were often hospitalized for six months or more. In the early 1960s, the discovery of antipsychotic medication for the severely mentally disabled population led to drastic changes

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HEALTH CARE

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So just how is it that a relatively small hospital, which has struggled over recent years for recognition within its own community, suddenly breaks through to become one of the "top 100" hospitals in the entire country? How can that happen? You'd expect only the rich and famous to produce that elusive formula which combines quality of medical service with cost-cutting efficiency. So how did little Parkview Community Hospital do it?

A couple of years ago, when its competitors were making decisions on which and how many employees to let go, Parkview's administration, headed by Ken Willes, president and CEO, opted to invest heavily in its employees. The administrative team realized that, while equipment and buildings are necessary to care for patients, there is no substitute for an effective employee who can deliver care with compassion. Recognizing the value of team and motivation at the workplace, they made the determination to concentrate on quality improvement through an emphasis on team spirit.

As a result, the hospital has implemented major programs to maximize the talents, energies and sense of involvement of all Parkview people—employees, physicians, volunteers, administration—and direct them toward mutually determined goals, with the emphasis constantly upon teamwork. Following are examples of these investments by the hospital.

People Reaching People: In early 1993, Parkview implemented a program called People Reaching People (PRP) to enhance the quality of all aspects of service at Parkview by providing the interpersonal skills needed to maintain positive, participative and productive relationships. Every employee at the hospital receives this customer relations training which is designed to bring about accountability, responsibility, communication and support at the workplace. All employees attend classes on interpersonal skills and team building. The initial class addresses four major components of interpersonal skills: maintaining a positive attitude; communication skills; dealing with difficult people and situations; and telephone courtesies. People who put forth extra efforts to create a positive, caring environment for patients,

visitors and co-workers are given special recognition for their valued contributions.

Pecos Learning Center: Another strong investment Parkview made in its employees was sending the department directors for special training in the team approach at a three-day seminar called "Pecos Learning Center" in Malibu. This intensive training not only drained them physically and psychologically, but prepared them to effect positive changes within their

departments and the hospital overall. These included challenging themselves to improve quality, promote efficiency and provide a supportive working environment for all employees.

Quality of Service Coordinator: A new position of Quality of Service Coordinator, along with an assistant, was introduced in the fall of 1992 to improve service and communication to patients and visitors in the hospital. These patient liaison individuals visit and

attend to the needs and concerns of patients over and above their normal medical attention.

Continuous Quality Improvement: Parkview's medical staff has taken a leadership role in efforts to improve quality of service through initiation of a Continuous Quality Improvement (CQI) program, which it directs through the Quality Council. ▲

*Parkview Community Hospital is proud to be the only representative from the Inland Empire to be named one of the "Top 100 U.S. Hospitals."**

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Mental Illness and Managed Care

Continued From Page 34

in the treatment of the mentally ill. However, some of these changes were not necessarily for the better, nor in the best interest of the patient. "Reaganomics" further reduced funding of hospitals and clinics, and resulted in the release of many chronic mentally disturbed patients, many of whom found themselves unable to function outside such programs.

They often wind up living on the streets or with their poorly equipped families, who are also not qualified to cope with them.

Many such patients began a revolving door cycle of repeated hospitalizations. More recently, due to further cuts in mental health care and rising costs, services for the chronic mentally ill have been further curtailed. The

consequences promise to be disastrous.

It has been estimated that almost half of our prison population is seriously mentally ill and receives little or no care. A large percentage of the growing numbers of homeless individuals are also seriously mentally disturbed. There is inadequate funding available and the number

of residential treatment facilities are so few and so expensive that most managed care organizations refuse to pay for them, even if the patient needs that kind of care. Rather, many chronic, seriously ill individuals are refused any kind of after-care treatment following hospitalization. It is no wonder that so many return to the hospital time after time.

Nor do such practices seem ethical. It is as if the health provider is saying "We will pay for surgery #1 (gall bladder surgery) because it is less expensive and we can afford it, but we will not pay for surgery #2 (triple by-pass surgery) which is what the patient really needs." In the short-term, the decision seems to be cost effective. Yet, in the long-term, multiplied by thousands and millions of similarly chronic mentally ill individuals, it is clearly not cost effective and, moreover, is wasteful. Patient, family and society are poorly served. Where is "appropriate care" and what has happened to quality care? Why are we not funding appropriate low-cost housing and treatment centers for people with chronic mental illness, rather than turning them

It has been estimated that almost half of our prison population is seriously mentally ill and receives little or no care.

out by the thousands to fend for themselves in the streets? What kind of a nation are we?

Moreover, as a clinician, I am frequently told how many times I may see my client, rather than asked how many sessions I feel the patient may require. All my many years of clinical training and expertise give way to someone else telling me how to conduct my practice.

I wish to emphasize that it is not my intent to place blame upon the managed-care industry. They are not the cause of our dilemma, but merely one reflection of this

Please See Page 40



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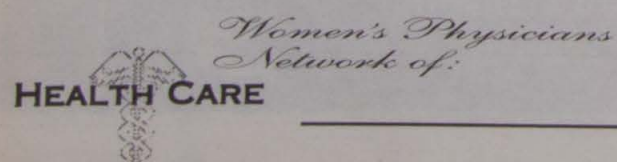
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Can We Afford the Clinton Plan?

Recently, Inter Valley Health Plan conducted a financial analysis of the financial impact on government, industry and families of the American Health Security Act of 1993, better known as the Clinton Health Care Reform Plan. Based on the analysis, the plan appears to be feasible because it utilizes health care provider and payor systems already in place and rejects the single-payor federal health care systems of Great Britain, Canada and other countries.

One of the key questions surrounding implementation of the Clinton program is, "how will it be financed?" Here are some of the answers.

The Clinton program calls for a cigarette tax, initially one dollar per pack to raise \$105 billion over six years. A variety of cost reductions and estimated slowed growth in spending is expected to contribute \$124 billion in Medicare savings

during 1996-2000. Medicaid savings in the same period — produced by limiting benefits, capping costs and a shifting of some low-income workers out of medicaid into the employment-based system are estimated at \$114 billion. Another \$51 billion

Physicians will receive \$20 billion more in 1998 from the combined impact of managed care and coverage for the previously uninsured.

will come from an anticipated increase in income taxes attributable to employer savings from lower health care costs from 1996 through 2000, and \$47 billion is targeted from other unspecified federal savings.

In the first complete

independent analysis of the financing of President Clinton's program, Lewin-VHI, Inc., an internationally recognized health care policy and consulting firm, concludes that its report "shows that the plan's financing structure works: it meets the President's requirement of providing universal coverage, and it does so without relying on an increase in broad-based income taxes."

Other key conclusions are:

- States will spend less on health care (\$12.4 billion in 1998), but will have the responsibility of supervising the regional alliances;

- Local governments will spend \$3.4 billion more in 1998 than they would under current policy, primarily because of the loss of certain subsidies and the requirement of all local workers;

- Hospital spending will be \$28.3 billion less in 1998, chiefly because of the impact of managed care and cuts in

Medicare;

- Physicians will receive \$20 billion more in 1998 from the combined impact of managed care and coverage for the previously uninsured. However, the Act's emphasis on primary care will alter the distribution of

Hospital spending will be \$28.3 billion less in 1998, chiefly because of the impact of managed care and cuts in Medicare

revenues among physicians. The Clinton program will accelerate the current trend of provider integration into managed care. ▲

-This article was provided by Inter Valley Health Plan.

Hidden Harms of Health Care Reform

By Anthony Marx

Small business operators in the United States may soon learn the hard way that health care reformers do not take the same oath as doctors and other medical practitioners: "First, do no harm."

Consider two of the more significant harms small businesses will have to endure under Clinton-style health care reform:

Loss of control over employee health care.

One of the biggest problems faced by small business operators is absenteeism, particularly that arising from employee injuries, chronic illness and unhealthy lifestyle choices.

The existing employer-based health care system provides business owners with a substantial opportunity and financial incentive to put in place custom-tailored wellness and preventive medicine programs. Such efforts by employers have started to pay off in

terms of stabilized or even reduce health insurance costs. No such opportunity for savings will be present under the Clinton health care plan, which will force employers to pay for coverage but give them no real say as to the health plans available.

In fact, the Clinton health care reform scheme would take the current experts in health care (small employers and their health insurance agent) out of the picture, substituting in their place "amateurs" (consumers with no meaningful assistance.) The White House clings to the dubious assumption that consumers won't need any guidance in choosing between benefit plans and will suddenly be able to master the mind-numbing intricacies of health care.

Instead of getting advice from their local insurance agent who is knowledgeable about the "real world" issues of health care

financing, employees of small businesses will be forced to get "help" from nameless, faceless bureaucrats who have no real incentive to solve problems.

Greater health care cost inflation.

Under the Clinton reform plan, a National Health Board would define a "standard" health benefits package, which would then be provided to consumers through health alliances.

But employers would have little or no ability to influence the deliberations of the National Health Board or the decision-making of regional health alliances, which are expected to be massive, quasi-governmental bureaucracies that may span entire states.

The federal government already has a track record with ambitious efforts to rein in health care costs, and it is not a pretty picture. Total government spending on Medicaid for the poor and Medicare for the

elderly has grown considerably faster than the overall rate of medical inflation; the federal government spent almost \$100 billion on Medicare in 1989, up 16.7% from 1988 and more than the health care inflation rate for that year.

The above are just two of the ways that the health care picture for small employers could easily go from bad to worse. Of course, the problems faced by small businesses under the Clinton plan are no less real than those faced by all consumers, who can anticipate a field of fewer choices, reduced quality of care and depersonalized service.

Let's hope that Congress, as it begins to debate this issue, chooses a more realistic approach to reform—one that does "no harm" to America's small business owners. ▲

-Marx is a registered representative with Pomona Valley Life

RAPE: Its Effects on Business, Health Care and Most Importantly, People

While violent crime and its ramifications are now almost standard fare in our streets and neighborhoods, the ugliness of this aspect of our society has just begun to permeate the workplace.

Among the most common forms of violent crime in the workplace are sexual assault or rape. These issues are not frequently associated with health care; however, the medical services provided to victims of violent crime are among the chief causes of today's ballooning health care costs.

Judy Stotland, executive director of Project Sister in Pomona, agreed to answer some important questions about her organization, sexual harassment and abuse in the workplace and the effects of these violent crimes on the health care system.

Q: What is Project Sister and how did it get started?

A: Project Sister was formed as a response to a series of violent assaults against women on the college campuses in Claremont in the early 1970s. At that time, there were no services held to aid survivors of sexual assault in the Pomona and east San Gabriel Valleys. A small group of women responded to this need by running a 24-hour hotline out of their homes.

As a grassroots agency organized by, for and about women, the letters in "S-I-S-T-E-R" stand for "Sisters in Service to End Rape." We have changed and expanded since then and now are able to offer services to men and children and to include men in our volunteer corps. We have retained our name so that our old friends will continue to recognize us, in order to honor the caring women who began our agency, and to convey the warmth and nurturance that the word "sister" implies.

We service a 700-square-mile area and have a visible, positive impact on the communities we serve. These communities include Azusa, Baldwin Park, Bassett, Charter Oak, Chino, Claremont, Covina, Diamond Bar, Fontana, Glendora, Hacienda Heights,

Irwindale, Industry, La Puente, La Verne, Lytle Creek, Montclair, Mt. Baldy, Ontario, Pomona, Rancho Cucamonga, Rowland Heights, San Dimas, Upland, Valinda, Walnut, West Covina and Whittier.

The mission of Project Sister Sexual Assault Crisis and Prevention Services is to reduce the trauma and incidence of sexual assault in the communities we serve. We do this by providing a variety of services. Project Sister operates a 24-hour hotline (909-626-HELP) through which callers receive immediate crisis assistance from trained volunteer advocates. Callers who need to go to the hospital, police or courts are met there by advocates who support and assist them through these difficult procedures. Short-term, one-on-one counseling is offered free to survivors of sexual assault; and more intense counseling is offered on a sliding scale. Groups are offered for incest survivors and for rape survivors, separately for adults and teens. Callers can receive information about, and referral to, numerous other agencies and services, as indicated by their needs and interests.

Our community education programs are designed to reduce the incidence of sexual assault. Project Sister staff and volunteers give presentations to clubs, churches and community groups about sexual assault and about the agency. Presentations are also given on topics tailored to the specific interests of the groups. Presentations are given to junior and senior high school students on awareness and prevention of date/acquaintance rape. Teachers and staff of preschools are taught how to recognize the signs of child abuse and how to intervene. Self-defense classes are offered which focus on awareness, assertiveness and physical techniques for self protection.

Q: What is your background and what are your responsibilities with Project Sister?

A: My position as executive director of Project Sister is to ensure that we carry out our mission in a

fiscally responsible and professional manner and with sensitivity. We have a very small staff and involve volunteers from the community in very high level work, so I spend all the time I can acquainting the community with our efforts and seeking their involvement. I have a background in social work and MBA for non-profit corporations.

Q: Have you seen an increase of sexual harassment or assault in the workplace?

A: There has been an increase in awareness of sexual harassment and assault in the workplace, and a new opportunity for redress without being fired. So there are far more reports than there were previously. Businesses should also be concerned with the probable lost productivity of survivors and know how early support services can dramatically shorten the healing process.

Q: What can companies do to try to decrease these occurrences?

A: Companies need strong policies against harassment, well thought out procedures for handling complaints, and training for staff at all levels. Project Sister can assist with the training and serve as a supportive resource for individuals who have been subject to such treatment. In addition, we can offer a self-defense class for women at the work site and assess the physical plant for such things as adequate parking lot lighting.

Q: What kinds of programs are available for businesses who want to try to get involved in rape and assault deterrence?

A: Project Sister is always looking for corporate partnerships in support of our services, so businesses who want to make a difference in sexual assault deterrence in their community can work with us on enhancing local programming and services. Volunteers can provide valuable participation on our Advisory Board, as hotline advocates or speakers bureau members.

Q: What are some of the most

common myths about sexual harassment and rape?

A: Many people believe that rape is committed by a stranger. Actually, most rapists are known to the victim. The primary motives for rape are power, control and anger, not sexual gratification. All females are at risk regardless of age, race, class, culture, religion, occupation, education or physical appearance. Men can be raped and they are most often raped by heterosexual men.

Q: With all of this talk about health care reform, do you think enough is being done to treat and counsel victims of rape?

A: More funding needs to be made available for individual counseling for rape survivors. At the same time, it is necessary to be sure that the counselors are knowledgeable of how to work with survivors.

Q: What do you think needs to be done on a national level to help curb the instances of crimes like rape and sexual assault?

A: RAPE AND SEXUAL ASSAULT MUST BE TAKEN SERIOUSLY, AND THE PUBLIC MUST BE EDUCATED THAT NO PERSON "ASKS TO BE RAPED." Until potential jurors understand this, current law will not be an adequate protection.

Q: Would you say the Inland Empire is above or below average when it comes to the number of rapes and sexual assaults?

A: The incidence of forcible rape reported by the police in the Inland Empire has increased over the last three years, but that may relate to an increase in population. Increasingly, police are working closely with our rape crisis center in referring survivors of assault so that we can be with them at the hospital rape exam. There is variance within the 28 cities we serve, and we could wish that every survivor was well treated and that the estimated nine out of 10 victims who do not report would be made to feel more comfortable about coming at least to us for help, if not the police. ▲



Mental Illness and Managed Care

Continued From Page 36

problem. Their business is to contain costs and to deliver quality care to their subscribers. As competition in this growing industry increases, more managed-care companies are attempting to deliver reasonable services at reasonable prices. It is readily apparent that the solution to the delivery of quality health care involves each of us and is a complicated, multi-faceted issue.

Furthermore, as a result of managed-care practices, health care practitioners have begun to develop new treatment modalities and brief therapeutic interventions that seek to provide quality care within a shorter time-frame. Sometimes they succeed. Reduced hospital stays have proven beneficial to some mental health patients by requiring them to return to their families and jobs

more rapidly. Hence, the consequences of managed care are clearly both positive as well as negative. Nevertheless, reduced hospitalizations without structured after-care, coupled with the lack of low-cost living facilities and a lack of continued, supportive mental health treatment for the severely mentally disabled has had profoundly negative consequences for this population. Rather than

contain costs by such treatment, I believe that these practices are, in part, responsible for some of the escalating costs and greater numbers of chronic mentally ill in our country.

With regard to our nation's approach to mental illness, I further believe that some of the difficulties are a reflection of society's deep fear of mental illness. We tend to deny its growing prevalence in our society, thus choosing not to fund mental health services. We make no restriction on the number of heart attacks an individual is allowed in any one year. We can have as many bi-pass surgeries as we need and if we suffer from cancer, we may undergo surgery, radiation and chemo therapy as often as we require. Why then do we limit patients with mental illnesses to only short-term care? Is not the brain as much a part of the human body as the heart, lungs, pancreas and kidneys?

With regard to our nation's approach to mental illness, I further believe that some of the difficulties are a reflection of society's deep fear of mental illness.

Why do we so callously dismiss those with mental illness from receiving adequate, compassionate care? Is it simply the costs involved, or is it also the fear of our own psyches, of our own shadows and the unknown power within our minds? In many ways it seems that we are still in the dark ages with respect to our attitudes and treatment of the mentally ill. Research, other than for psychotropic medications, is poorly funded. Moreover, when granted only 12-20 visits per year with a patient, it is doubtful that the mental health practitioner will ever get to utilize new research findings and increased understanding of human behavior. ▲

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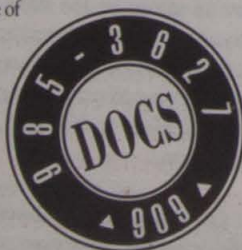
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HEALTH CARE

Communication Could Cure Health Care Problems

By Dick Lloyd

Health care is a multi-billion dollar business in the United States, but it may be short-circuited and made more costly by something as simple as not asking or answering questions. In extensive research involving hundreds of physicians and thousands of patients, Robin DiMatteo, Professor of Psychology at the University of California, Riverside, has been looking at ways to improve the effectiveness of health care by improving communication between doctors and patients.

"If physicians expect that just by giving the order, patients will follow their directions, they are sadly mistaken, because that is not how it works," says DiMatteo. "Despite all the time and trouble people go through to see their doctor, fully 40% of patients in fact do not follow the doctor's orders."

The reason? In most cases, they either don't understand the doctor's instructions, or the need and value of the regimen. About half of all patients leave the doctor's office not knowing what they are supposed to do to take care of themselves.

The result in many cases, says DiMatteo, is unnecessary and prolonged sickness, repeat visits to the doctor that could have been avoided, added time spent by the physician, and more cost to the physician and patient and health care system in general.

Isn't that just a matter of the patient not listening? Not so, says DiMatteo. Large numbers of doctors simply do not communicate effectively with their patients. On the other hand, patients typically do not ask questions.

Communication Failures

Patients tend to be very deferential to physicians, says DiMatteo, and in the interest of being good patients, they fail to communicate their confusion about what is supposed to be done.

First of all, in order for patients to follow through on recommended treatments, they have to believe the treatment is worth the trouble that it may take. "They have to believe that the benefits of the treatment outweigh the costs or inconvenience," says DiMatteo.

Secondly, patients need help to overcome problems with forgetting or confusing multiple medications. About a quarter of hospitalizations of people over 65 are for incompatible drug interactions—typically from prescriptions from different doctors or drugs taken the wrong way.

But perhaps most important is an understanding by both patient and physician that health care is a two-way street, says DiMatteo. Patients need to feel free to ask questions of the physician. And physicians must make their care less obscure and intimidating to patients.

Therapeutic Measures

The key to good care, says DiMatteo, is a collaborative relationship in which the doctor explains openly and the patient is encouraged to ask questions.

Questions like: What is the risk if I have this surgery? What are the risks it will make me worse rather than better? What kinds of results or reactions can I expect? What are the alternatives? What are the different things I need to know to make a good decision? Can the medication be taken differently? Are there any alternatives to taking the medicine? What is the medicine supposed to do? What do you think is going on with my body? Could you tell me a little more about that?

"If physicians expect that just by giving the order, patients will follow their directions, they are sadly mistaken, because that is not how it works," says DiMatteo.

DiMatteo runs a scenario: "A typical question could be, after the physician makes an examination and prescribes, say, high blood pressure medicine, 'Are there alternatives to that? Are there other things I could do instead?' The physician might say, 'Well, yes, you could try lowering your blood pressure by losing weight and exercising regularly, but you probably don't want to do that.' The

patient may say, 'I would rather do that than take medication.' So the physician might say, 'Okay, let's try that first.'"

Practical Matters

Physicians tend to think patients don't want to know anything. They are almost always wrong, however, says DiMatteo. Research leaves no doubt that at least 90% of all patients want as much information as they can get. They are just afraid to ask for it.

The days in which only the doctor is considered an expert are past. The patient, too, is an expert. "If a physician really believes the doctor knows best and patients shouldn't ask questions, that physician is probably not going to get along very well with the patient who wants to know. And most patients want to know," says DiMatteo.

Patients know their family history and what they are willing to do. Patients know their symptoms, when they start and stop, and what works and what doesn't. "If the physician says you have to take this medication so many times a day on an empty stomach, the patient is an expert at whether that can be done. And if the physician doesn't collaborate with the patient and look at the patient as an expert in certain things, then there is going to be a real problem in communication," says DiMatteo. Chances are, such lack of communication will result in failure to follow the doctor's orders.

Physicians often make the recommendation and then fail to determine whether the patient can do what is recommended. The physician typically directs an action, and walks out the door. "The patient is left to figure out how to do it, and as often as not, does not follow through. The more difficult the regimen, the less likely the patient will follow it," says DiMatteo.

What is needed is for the physician and the patient to work together to find a solution, she says. "If the physician refuses to answer the questions, better find a new physician," says DiMatteo.

Diagnosing the Doctors

DiMatteo finds that part of the problem starts back at medical school. Few schools, she says, teach

physicians to communicate. Typically, medical students are much better at communicating in the first year of training than in the fourth year or as residents and interns, says DiMatteo. "What happens is that the process of medical training actually beats out of them any natural communication skills they have, which is a little disconcerting."

Physicians tend to think patients don't want to know anything. They are almost always wrong...

She calls for specific training in communication in medical schools and better modeling by senior physicians of effective communication with patients.

DiMatteo believes market forces will begin to come into play whereby physicians must be tuned to patient concerns or they will lose patients. "Patients are beginning to demand to have their questions answered, to be treated with respect, and to have time spent dealing with their concerns," says DiMatteo.

"What is going to happen is that physicians who are ineffective at communication are going to begin to lose patients," she says.

Throughout the study, one factor stands out about physicians who are effective in working with their patients to follow treatments: they like their jobs. "In our research, the happier the physician was with his or her job, the more adherent patients were. Doctors who didn't like their jobs were less successful in getting patients to follow the regimen," says DiMatteo.

DiMatteo believes the finding shows up because happier doctors spend more time with patients and are more positive and more supportive of patients. "They like their jobs, so they are communicating happiness and positive expectations to their patients, and patients seem to be picking up on this," says DiMatteo.

It may be, she says, that physicians who like their jobs spend more time explaining. ▲

HEALTH CARE

Debate Over Health Care Headed for Inland Empire

Discussion is heating up in Washington about President Clinton's health care reform plan. And for the first time in San Bernardino County since the legislation was presented to Congress, representatives of business, medicine, insurance, managed care and politics will sit down together to debate how impending health care reform will affect Southland businesses and

Discussion is heating up in Washington about President Clinton's health care reform plan.

individuals.

The Southern California Regional Health Care Reform Conference will be held on April 7 from 7:30 a.m. to noon at the Ontario Airport Marriott in Ontario.

The conference panel will include a representative from National Health Campaign Headquarters in Washington, D.C. to describe the Clinton health plan as it now stands.

Other panelists include Lonnie Bristow, M.D., an internist from San Pablo, Calif. Dr. Bristow is the chair of the Board of Trustees of the American Medical Association, an organization that represents 296,000 physicians in the U.S.

Allan Zaremborg is the senior vice president for legislative affairs of the California Chamber of Commerce, which represents more than 55,000 businesses, both large and small in California.

Alan Katz, a principal with Centerstone Insurance and Financial Services in Woodland Hills, will represent the National Association of Health Underwriters. Katz is the chair of the legislative council of this nationwide organization that represents more than 12,000 insurance agents and brokers who work with businesses and individuals on their health insurance coverage.

The Southern California Regional Health Care Reform Conference will be held on April 7 from 7:30 a.m. to noon at the Ontario Airport Marriott in Ontario.

William H. Meyer, associate area administrator for Kaiser Permanente in Fontana, will discuss the function of managed care in health care delivery and how it has worked historically. Managed care is a major component for the Clinton proposal.

San Bernardino County Supervisor Barbara Riordan will act as moderator for the debate. The conference is co-sponsored by the San Bernardino County Medical Society; California State University, San Bernardino; Inland Empire Association of Health Underwriters; *Inland Empire Business Journal*; *Inland Empire Magazine* and the Colton and Redlands Chambers of Commerce.

The conference, fee of \$22 includes registration and breakfast. Registration information is available by calling the Medical Society offices at (909) 825-6526. ▲

Making Stress Management: A Cost Effective Form of Health Care

Continued From Page 28

get is more stress.

Physical disease and emotional instability are by-products of both inner and outer stress. The last half decade has brought forth ample evidence regarding the physical and problems resulting from stress. The process of learning to deal with stress is certainly still in its infancy, and we frequently still follow the old dictum the "if we can't take the heat, we should get out of the kitchen." This was the prevailing notion during the early 70s when I participated in the first nationally funded research project to study stress in law enforcement. The fact that law enforcement has begun to recognize the stress inherent in its work, certainly leads the way for all of us to begin to recognize our basic humanity and the needs of the human self.

When we examine the stress inducing factors in the workplace, we identify the physical stress factors, including whether the workplace is safe and free from noxious chemicals and dangerous activities. Do the workers feel safe? Or, are they treated as impersonal machines designed just to meet the productivity of the machine and enhance the profit factor?

The second source of stress involves the personal aspects. Are the needs of individuals considered? Is communication clear and helpful? Are company policies supportive of the individual? The role of the upper management, who must consider how to maintain profit and productivity as well as meet the needs of the employee, is certainly a difficult merger of two opposite concerns, and a source of stress in itself.

Our modern day stressors are long term and continuous. There is no escape. We have developed such a complicated way of life that there seems to be no time to turn it off. No time to relax. No time to sit under a tree and listen to the clouds.

If we are to successfully reduce medical costs, we must enter into a preventative health care process. Many of these preventative processes are centered around meeting the personal work related

needs of employees and encouraging them to also deal with their own personal stresses.

I will address the personal stressors and indicate how corporations might address these concerns.

We know that much stress results from the internal thoughts we have about ourselves and our worth. Most people have some level of inner conflict and doubt about their worth and value, and fear that others will find out about their weaknesses and they will be condemned or punished. When corporations develop management policies recognizing this need of human beings to feel good about themselves, to achieve and be recognized, as well as to be able to effectively handle stress, then the corporation and the individual employees will be working on the same team.

One of the problems in dealing with these personal/interpersonal stressors is that we have long considered that we were admitting to weakness if we acknowledged that we had stress. We have believed that our worth is based on knowing answers in the moment. Therefore, whenever we do not live up to our own expectations, we feel guilty and try to hide this fact so that others won't know how much we have failed. Asking questions has been the signal that we are dumb! What we don't realize is that in order to ask the question we must have a certain level of knowledge.

In addition, there is a very deep seated fear of our emotions, so much so that when we identify emotions, we hurriedly repress them. We literally swallow them and build up a very large inner deposit of old unexpressed emotions. This is not a benign deposit. The unexpressed anger and pain affects every fiber of our being. Physically, the repressed anger can be a factor in such physical complaints as ulcers, high blood pressure, heart pressure, headaches, aches and pains, tension, stress. Emotionally, it adds to the experience of depression, anxiety, excessive anger, fear, feelings of

inadequacy, confusion, and failure.

We have become afraid of our emotions because of old childhood experiences, beliefs, and family patterns. Being able to appropriate express our feelings, and by this I do not mean dumping our anger on another person, reduces our stress and tension and improves our working relations. We learn to express our feelings by "making I statements", such as "I feel hurt and confused when you ignore my memos. Because you have not responded to the last six, I am getting angry." If instead, we had dumped on the other person, calling them names and accusing them of all kinds of misdeeds, then we would be making it more difficult to have a good working relationship.

When we own our feelings and express them with the attitude of wanting to improve the working relationship, then we have furthered our own personal development and the working situation. Dumping our anger on other people will eventually cause more and more difficulties. But, we need to express it.

The problem is that underneath our angry response to the situation there is another level of feeling going on which relates all the way back to our unresolved childhood emotional situations. We continue to out project our feelings from earlier stages of life onto the present until we understand our basic personal patterning.

For instance, we may notice that we get angry and defensive whenever one of the bosses gives us instruction. We notice that we overreact every time he comes near us. Objectively, he has never given us any reason to fear him, but we do fear him. When we explore our own past ways of responding to different situations from our childhood, we will find that we react in ways that mirror our childhood patterns. We react as we reacted when we were a scared child, and we react also like our mothers and fathers did.

No emotionally loaded situation is ever just the simple surface situation it appears to be: it carries layers and layers of old automatic

responding and feelings of helplessness and hopelessness.

It is important for each person to acknowledge and deal with their own anger and their inner feelings about themselves. Other people are not responsible for our emotional outbursts. Our emotional expressions are our own. We are responsible. When we take responsibility for our own feelings and emotional expression, then we can work out the problem areas with our workmates.

We may need to go home and cry, go home and yell— not yell at our spouse or kids, but find a safe place to get it out so that we don't have to carry and try to bury it. There is an old saying "Anger may be buried, but it is buried alive!" This is indeed the problem. When it is buried in the body it causes us, and eventually everyone else, many difficulties.

There is a fear among people who do not know how to deal with their feelings that if they express them, they will go out of control and tear up the place, that they will never stop feeling the feelings. Having conducted an intensive weekend workshop called The Anger Workshop for about 14 years, I can attest to the fact that when people really get the feelings out, they do not cry forever. When people have assistance to focus and express the feelings (without blame or judgment), then they do not tear up the place, nor do they go crazy. We are more likely to cause ourselves manifold problems by not expressing our feelings than we are if we find out how to keep current on our feelings and express them appropriately. If we don't keep current, then little things at the office will trigger us and we will be likely to blow off at someone who is not the real cause of the problems, even though they have legitimately done something inappropriate.

Many people will attest to how good it feels to let go of old emotions. A good cry can leave us feeling cleaned out and light, not heavy and burdened.

A very simple stress reduction

Please See Page 44

TAKE A CLOSER LOOK AT HEALTH CARE REFORM

SOUTHERN CALIFORNIA REGIONAL HEALTH CARE REFORM CONFERENCE

April 7, 1994

7:30 a.m. - noon, Ontario Airport Marriott
Conference fee \$22 (includes registration & breakfast)

Panel of Speakers:

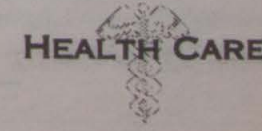
- Allan Zaremborg, Senior Vice President, Legislative Affairs
California Chamber of Commerce
- Lonnie Bristow, M.D., Chair, Board of Trustees
American Medical Association
- Alan Katz, Chair, Legislative Committee
National Association of Health Underwriters
- William H. Meyer, Associate Area Administrator
Kaiser Permanente
- Clinton Health Plan Representative
National Health Campaign Headquarters

Moderator:

- Barbara Cram Riordan, County Supervisor
3rd District, County of San Bernardino

Sponsored by the San Bernardino County Medical Society

Co-sponsors: California State University, San Bernardino • Colton Chamber of Commerce
• Inland Empire Association of Health Underwriters • Inland Empire Business Journal •
Inland Empire Magazine • Redlands Chamber of Commerce
Call (909) 825-6526 for registration information.



Making Stress Management: A Cost Effective Form of Health Care

Continued From Page 43

process is learning to breathe deeply and relax. We have forgotten how to breathe. If our bodies did not breathe themselves, we would be dead. Deep breathing into the belly with a deep exhalation is one of the most powerful, yet, inexpensive, stress reduction processes available. When we can turn off the mind, and create a natural cycle of activity and rest, we will be able to handle all our stresses more easily.

We must look also at the fact that many people wish to use anger expression as a way to control other people. This is especially difficult for people whose families were angry and violent. Employees who must deal with an angry boss will not be able to work as efficiently as they would if their boss was able to handle his anger in a more appropriate way.

And yes, it is important to know how to contain our emotional responses in many situations. This containment is essential in the

moment; but, the emotions must eventually be dealt with.

Another factor that facilitates a stress free environment is the quality of human relations among the participants. We thrive in an environment which recognizes our personal and social needs, and nurtures us, challenges us, rewards us, respects us as individuals, and encourages us to give our best.

So the question is, how can we organize, structure the workplace so that it is maximally productive for each employee as well as for the corporation? We know that when the concern for personal well being of each employee is uppermost in management's mind, then the well being of the corporation will be in the minds of the employees.

One major problem is that the corporation is often perceived of, at the deep unconscious level, as the great father or mother who will take care of us and provide for our needs. Unconsciously, we project all these

unmet security needs on to the corporation, expecting to be taken care of... and it just isn't going to happen. We must learn how to separate the needs that the corporation can meet, from the needs that we must meet for ourselves. We must meet our own inner needs, come to love ourselves, trust ourselves, believe in ourselves. The corporation can never truly take the place of the parent we never had.

The corporation often dominates the life of the individual, whether they like it or not, and becomes the focus of a person's feelings of self esteem, accomplishment, opportunities for advancement, as well as often provides the connection for his or her social life. The corporation can provide information to raise the awareness of its employees as to how they can take care of themselves, including all aspects of preventative health, food management skills and en-

couragement of use of problem solving skills. Just the recognition that people are subject to stress, structuring management policies to provide for stress management as a normal part of the system, as well as encouraging each person to learn to deal appropriately with their own stressors would greatly enhance the preventative program in any corporation. Treating people with consideration and trust, providing appropriate training for the job, providing support and encouragement sets a stage for a reduction of stress in the marketplace.

Health and well being doesn't have to be costly. It does require our attention and our change of habits.

▲

-Milburn is a licensed psychologist and director of the Center for Conscious Living. She is also a former assistant professor of criminal justice and psychologist with Cal State Long Beach.

Local Runner Develops Intelligent Aspirin

An Idyllwild long distance runner is the brains behind a new product which offers the promise of a revolution in the way aspirin is used. John Parker, the inventor of Aprinn, is a 45-year-old pharmacist who had tried just about all the pain relievers on the market to relieve his aching knees, without satisfactory results.

So, he cooked up his own solution. Reasoning that aspirin is an excellent pain reliever that is normally forced to take an inefficient route to the source of the pain, Johnson began working on a method that would deliver aspirin directly to the affected body part. What he landed on was a patented solution — aspirin the active ingredient — delivered via a spray bottle, and intended to be gently massaged into the source of pain.

The benefit of bypassing the digestive system is obvious, but

more germane is the question: Does it work?

"We've got stacks of testimonials from people who swear by it," said Parker. "I guess you need to try it for yourself before you know for sure. But you've got to remember that I invented Aprinn for myself, to relieve my aching knees, not to put it on the market. I know it works."

Parker may not have had marketing in mind when he first concocted topical aspirin, but the Aprinn solution is catching on via recommendations for the product. Athletes aren't the only ones benefiting from Aprinn, arthritis and rheumatism sufferers have also found relief from the product.

"A friend of mine, a retired Ramona pharmacist, said to me 'Hey, John, you're on to something here. Let's share your inventions with other people.'"

One of those people is 84-year-old John Pansher who shared the

invention with his wife, Virginia, who suffered from arthritis in her knees. So Aprinn, established as an athlete's solution to pain, was already into a second market even before the marketing even began.

"I'd been given internal medication by a rheumatologist," Virginia Pansher said. "That didn't relieve the pain. Then John came along with his wonderful liniment and I noticed a reaction immediately."

After this small, but positive reaction to his product, Parker Laboratories Inc. launched a marketing effort for Aprinn.

"Think about it," said Parker. "In order to get the same amount of pain reliever to the pain source through internal organs, with conventional aspirin, you would have to take excessive amounts. The concept is that this is a lot more efficient method of delivering aspirin to the pain site. You can just rub this on your skin

and bypass your stomach.

It's got another advantage in that the only people who wouldn't use Aprinn are those who are truly allergic to aspirin. Most people who don't use aspirin avoid it because it causes gastrointestinal problems. Obviously, that is not a problem here."

Parker says that Aprinn will only be available at drug stores, and he is getting help promoting its use from physicians.

Parker says he started working on the product about 14 years ago. Relying on his pharmaceutical background, he says he hit on the right formula about six years ago, and then began marketing it in 1992.

There are roughly 400 applications per bottle, according to Parker and Aprinn sells for around \$10 per bottle. "This works out to about \$.025 per treatment," said Parker, "which is quite inexpensive." ▲

Software Review:
By Erik Rolland, Ph.D.

Tax Software: The Easy Way to Preparing Your Tax Return

One of the fast growing fields of software development is the production of the so-called tax preparation packages. This type of software is available on DOS and Windows PCs, as well as on Macintosh computers. The founding assumption behind the tax software is that you now buy a tax program, and prepare your tax return using your computer. The costlier and more complex alternatives are filling in the forms manually, or using a tax consultant to prepare your federal and state tax return. Tax preparation software promises to make preparing and filing your return cheaper, easier, better and more understandable.

Major Features of Tax Preparation Software.

Tax return software is available in a variety of formats. Some of these packages are stand-alone programs, whereas others are add-ons to your spreadsheet software. The stand-alone programs vary greatly in several respects: First, the different programs offer different choices of tax forms. For example, if you use the 1040NR form (for non-residents), you might not find it in your choice of tax package. Similarly, some programs offer a variety of schedules and forms, while others only contain the most basic ones.

Another major difference between the programs is how much help is available to you while entering your tax data. We are all familiar with the agony of reading the IRS publications, trying to decipher the paragraphs. Some tax packages are carefully designed to help you better understand the IRS publications. The help system will tell you in simple terms what the issues are, and they will also refer you to the original IRS publications.

Perhaps the biggest misconception about tax software is that it will act as an expert tax consultant, and do the filing for you. To a certain extent, some programs offer limited advice on tax issues, but this is a far cry from completing the job for you. A few packages, like Personal Tax Edge, offer such facilities as a depreciation calculator, limited tax tips and some

tax-saving suggestions. What-If scenario processors are also offered in several packages (i.e., TurboTax). A What-If processor allows you to enter several scenarios (for example, should you sell your stocks or not), and compare the impact this has on your tax return.

A tax program is not complete without an interview processor. As with your own human tax consultant, the computerized interview attempts to establish tax issues related to your specific needs. The program uses the results from the interview to determine which forms are needed, and it also copies personal information to all the forms. Some programs even let you import tax information from your favorite spreadsheet, or from your personal finance program (such as Microsoft Money or Intuit Quicken).

The other category of tax return software is the programs that are used in conjunction with your spreadsheet. Several add-ons or templates are available, both for Lotus 1-2-3 and Microsoft Excel. These packages often contain no or little tax help, and no interview facilities, and are better suited for tax professionals. Of course, you do have all the analysis tools available to you in the spreadsheet program, so there is less of a need for specialized calculators and What-If processors.

Once you have entered all the information in the tax program, you can print, sign and send out the completed return forms. The programs will print valid IRS forms on plain white paper. Some programs even allow you to file the return electronically (using a modem) to the IRS.

Recommendation

According to Dr. Mark Rusbarsky, an accounting professor at UCR, the biggest advantage of using tax return software is that you eliminate all computational mistakes. Dr. Rusbarsky says that the ability to automatically transfer information from year to year, and between federal and state tax forms, makes the filing even more convenient. UCR's Dr. Kathleen Montgomery, a long-time tax software user, stated that the biggest

reason for her to use tax software is that if a number in a schedule changed, then all other forms are automatically updated. She also pointed out that if you inadvertently leave an essential field on an IRS form blank, the software will prompt you for the necessary information. In summary, the tax software will eliminate many common mistakes and make the tax preparation easier and less time consuming.

Once you start looking for a tax preparation program, you might find that your choices are overwhelming. You will also find that the state tax return modules are available separately from the federal return package, at an additional cost. Here are some tips which will help you select the package that is right for you.

First and foremost, make sure your package has the forms you need. It might be a good idea to call up the manufacturer. If not, make sure that the program comes with a 30-day full refund return right. If you want to import data from spreadsheets or personal finance packages, make sure that the tax program can handle these program formats.

Buy a Windows or a Macintosh version if you can, since these systems make the filing easier (especially if you are a novice computer user). Also, make sure that the tax return program supports your printer. Otherwise you will have difficulties printing the completed forms.

If you know the rules and regulations concerning filing tax returns, and you have much tax information already on a spreadsheet, you might want to consider buying a spreadsheet template or add-on. Be aware that these systems come with much less of a help facility than do the stand-alone tax programs.

If you are working in a tax return business, you might want to consider buying the professional version of TurboTax (TurboTax ProSeries for Windows). This version is targeted for users who complete other people's tax returns, and the program is more comprehensive than the personal user versions. However, the price is

also much higher (list price \$699).

Finally, be aware that buying a tax program is not a one-time investment. To use the program for next year's return, you will need to buy an upgrade (most are priced in the \$20 to \$50 range). The upgrade is a necessity, and provides the newest IRS forms, as well as other program improvements. ▲

Manufacturer's Information:
Complete Tax Programs.
TurboTax for Windows (DOS and Macintosh versions are available)

ChipSoft Inc.
6339 Nancy Ridge Dr., #103
San Diego, CA 92121-3290
(619) 453-8722
Fax: 1-800-756-1040
Price: Federal \$79.95; State \$49.95
(both might be cheaper at discount stores)

TaxCut for Windows (DOS version is available)
Meca Software Inc.
55 Walls Dr.
Fairfield, CT 06430-0912
1-800-288-6322
Fax: (203) 255-6300
Price: Federal \$79.95; State \$24.95

Personal Tax Edge for Windows
(DOS version is available)
Parsons Technology Inc.
One Parsons Dr.
P.O. Box 100
Hiawatha, IA 52233-0100
1-800-223-6925
Fax: (319) 395-0217
Price: Federal \$49.95; State \$49.95

Spreadsheet add-ons:
Heizer Tax Series (for Microsoft Excel 3.0 or 4.0)
Heizer Software
1-800-888-7667
Price: Federal \$49.95

Hardware & software requirements:
IBM-PC or 100% compatible. Hard drive and one floppy disk drive. For Windows versions: Windows 3.0 or higher. 2 Mb memory or more, and an 80386 or higher processor.

Erik Rolland, Ph.D. is assistant professor of Management Information Systems, Graduate School of Management, University of California, Riverside, CA 92521

Toward a Rational Criminal Justice System

By Ray Haynes

Over the last several months, I have been discussing the assumptions underlying public policy of the last 60 years. I have tried to demonstrate that: (1) income taxes actually hurt economic growth; (2) welfare policies have actually increased, not decreased, poverty; and (3) government cannot help the individual; only private markets and property rights actually produce long-term sustained economic growth and self reliance, two of the major stabilizing forces in society. I want to take on one more myth, "poverty causes crime," and show how this assumption has distorted public policy toward criminals for years.

We have spent 30 years on the assumption that education and welfare will relieve the conditions that lead to crime. At the same time, our public policy toward criminals has been rehabilitation, not incarceration. In 1960, the

average jail time per crime (total number of crimes divided by time sentenced for convicted criminal) was 90 days. In 1975, the average jail time per crime was 17 days, a nearly 85% drop. At the same time, the crime rate went up almost 500%. From 1975 to 1990, the average jail time per crime went up to 25 days, still a 75% drop, but crime stabilized and rose only slightly. From 1968 to 1982 in California, not one single prison cell was built. At the same time, federal courts took over the incarceration policy, limiting the number of prisoners that could be put in a prison, resulting in the release of several thousands of dangerous criminals. The result: crime is out of control.

The truth is crime causes poverty. For each 1% increase in crime, there is a resulting 1% decrease in property value in the affected area. The affluent leave, taking their investment money with them, abandoning the neighborhood to those who cannot

afford to live elsewhere. Local stores start losing insurance coverage and customers, but robbers increase. People who accumulate wealth in high crime areas either leave, or lose their wealth to the criminals. Crime degrades everyone's quality of life and destroys the economic base of the community.

It costs about \$25,000 per year to incarcerate a criminal. The average criminal, however, causes \$240,000 worth of lost property or damage from crimes he commits.

It costs about \$25,000 per year to incarcerate a criminal. The average criminal, however, causes \$240,000 worth of lost property or damage from crimes he commits. Ten percent of the criminals commit 90% of the crimes. The

problem is, when a criminal is sentenced, no one knows if the criminal is one of the 10%. A short sentence allows the hard core criminal to continue with his or her crime spree at little personal loss.

The truth is long incarceration terms work. They do deter the 90% of the "marginal" criminals and they remove the hard core 10% from society. There is an 80% recidivism rate for criminals before age 28. That drops to 40% from age 28 to 30. After age 30, the chance of a criminal returning to a life of crime drops to 2%. The goal of a rational criminal justice system is to punish the bad guys by removing them from society for a long time. If the penalty is too low, the criminal, like any rational person, will think committing a crime is worth it. We have to change that mentality by tougher sentencing laws. ▲

Raymond Haynes is a California assemblyman from the 66th District.

Education Spotlight

U of Redlands Meets Fund-Raising Goal

In a year of uncertain economy, a major local college was able to reach its fund-raising goal. The University of Redlands successfully ended a campaign on Dec. 31, 1993.

In fact, the university was able to top its \$45 million objective. All totaled, \$46,263,000 was earned for the university.

Chairman of the U of R Board of Trustees, Richard C. Hunsaker led the fund-raising effort during its entire four-year campaign. Hunsaker graduated from the university in 1952.

"The future for the University of Redlands is that much brighter because of the caring concern our alumni and friends demonstrated for the university during this effort," Hunsaker said.

Over the course of the crusade to gather contributions, a total of 7,500 donors participated.

In order to celebrate the success of the mission, the university is

planning a week-long celebration. With the theme "The Heritage and The Promise," the event will parade the various talents and accomplishments of U of R alumni and faculty.

University President, James R. Appleton, explained that the funds will be put towards a number of projects. Chief among these plans are the establishment of five endowed academic chairs, a new university center, nearly \$20 million in gifts and commitments for the university's endowment, more than \$3.5 million for the U of R Student Loan Fund, the development of a new softball field, proposed construction of an aquatic center and a renovation of the Casavaant Organ console.

UCR Engineering Dean Appointed to Bourns Board

Susan Hackwood, dean of University of California at Riverside's School of Engineering has been appointed to the board of directors of Bourns Inc., a multi-

national, high-tech company based in Riverside.

Hackwood has been the dean of the college of engineering since 1990. Prior to her position at UCR, she was founder and director of the Center for Robotic Systems in Microelectronics at UC Santa Barbara. Before joining the UC system, Hackwood worked with AT&T Bell laboratories.

The Bourns board of directors serves in an advisory capacity to the company; in this role, Hackwood will provide her expertise to the company's technology council.

"I consider this endeavor an exciting opportunity to work with a company that has a tradition in emphasizing excellence both in technology and in service. The Bourns' vision for the future is truly advanced," said Hackwood.

Bourns Inc. has had a long standing relationship with UCR for a number of years. Most recently, the Bourns Foundation donated \$6 million to UCR's College of

Engineering.

U of Redlands Names Johnson Trustee

William R. Johnson, president of Johnson Machinery Co. in Riverside was selected to serve on the Board of Trustees for the University of Redlands.

The U of R board includes 39 members and oversees all of the operations for the school.

In addition to his position with Johnson Machinery, Johnson is currently president of the Western Dealers Association, president of the California Caterpillar Dealers Association, a member of the Riverside Community Hospital board and director of the Lincoln Club of Riverside County.

"I welcome the leadership and advice which Bill Johnson will bring to the University of Redlands," said Dr. James Appleton, university president. "He and his family exemplify the personal and professional qualities which our country admires." ▲

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 be transferred by floppy disk. 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-ee). 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-term planning for your needs is 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 swiftly damages, erases, or 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 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.

On the Trail of Your Taxes

Continued From Page 5

The Overall Picture

California's state and local governments collected and spent an estimated \$105 billion in the most recent fiscal year for which we have statistics. Every dollar of this money came from taxpaying citizens — amounting to \$3,354.63 from every man, woman, and child in California. These figures exclude any federal taxes, representing only state and local taxes.

When thinking about our state taxes, an important point to remember is that a significant part of our state and local tax burden is composed of taxes which we may not even be aware are being levied and whose impact is easy to underestimate. For example, Department of Motor Vehicle fees paid every year are inflated to more than twice what is necessary to cover vehicle related costs. The extra billions taken from you are applied to a host of non-transportation expenditures.

Another hidden tax is found in

the fuel costs born by all Californians. For every gallon of fuel we purchase, the state takes \$.17 (\$.18 as of January 1) from us in addition to the \$.18+ taken by the federal government. We are then charged sales tax on top of the base fuel price and both the state and federal gas taxes — not only do we pay a hidden tax, but we are taxed upon a tax. Taxes and fees imposed upon California businesses are also hidden taxes — the costs imposed by such taxes are ultimately passed on to citizens either as higher prices for goods and services, lower wages, or even fewer jobs.

Regarding overt kinds of taxation, the single largest revenue source for state government is the personal income tax. This tax raises an estimated \$17.688 billion per year — amounting to \$565.11 from every man, woman, and child. Additionally, there are two large sources of tax revenue which are split between different levels of government: the property tax and

sales tax. Prior to the passage of Proposition 13 in 1978, the property tax was the single largest tax in California. It remains a substantial source of government income, raising \$17.687 billion in fiscal year 1991-1992 — costing California families, on average, more than \$2,260 each. This tax largely goes to local governments with a small portion now going to public schools.

The sales tax is the largest single tax in California. In 1993-1994, it is estimated that state government will take more than \$15.8 billion from this tax. Several billion dollars more in sales tax revenue will be spent by local governments. All tolled, California families part with an average of more than \$2,745 in sales taxes annually.

Another segment of this series focused on how taxes are spent, providing an overview of state spending priorities and elaborating on education (K-14) and Health and Welfare spending.

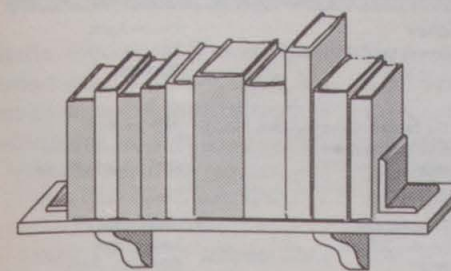
Education, the subject of an

entire article in this series, is one of the two largest state spending categories. Unfortunately, education spending is just too complex to summarize in a few sentences. However, this complexity does not change the fact that tax-paying Californians need to know how state government collects and spends their money — especially when the future of our children is on the line. Just to convey some idea of the figures involved, this year California will spend \$15.175 billion on Education (K-14) — amounting to \$484.82 from every man, woman, and child in our state.

And finally, we established that Health and Welfare amount to the largest draw on state tax revenues. We hope this has given you a slightly clearer picture on where and how your tax money is spent.

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

Manager's Bookshelf



The Customer Driven Company: Moving from Talk to Action
by Richard C. Whiteley (Reading, MA: Addison-Wesley Publishing Company, Inc. 1993), 308 pages, \$14.95

A Business Survival Guide for the Next Century

By Ray Maghroori, Ph.D. Associate Dean
The A. Gary Anderson Graduate School of Management University of California, Riverside

Having followed the various debates in American management circles during the last decade, it is clear that the business paradigm of post World War II is no longer applicable to the realities of the late twentieth century. We know that we must reassess our assumptions regarding what works and what doesn't work. We all know that the main key for success in the coming decade is customer service. Indeed, customer service may be the single most important factor for business survival in the 21st century.

Customer service is important for a number of reasons. First, customers have become a lot more demanding. The changes from the industrial age to the post industrial era have caused today's customers to be more concerned about quality than quantity. They have become quite sophisticated.

Second, the increasing global competition has replaced the seller market of the 1950s with the buyer's market of the 1990s. And to sell in this new market, one must be responsive to the needs of the customer.

Thus, it is not surprising that in today's business environment, the best predictor of a company's profitability is its customers' perception of its quality and service. Yes, customer service and quality are better predictors of profitability than market share.

The above ideas have been the focus of a wide range of

academic and professional research during the last decade. I don't think too many people would disagree with the above suggestions. The crucial question is how do we create and maintain customer-oriented organizations?

Richard C. Whiteley's *The Customer Driven Company: Moving from Talk to Action*, provides the answer. In this readable and yet highly researched and documented book, we find the answer to one of the most fundamental management issues of our time: How to manage your organization so that it meets the needs of its customers.

Whiteley, the co-founder of The Forum Corporation, an organization specializing in customer-focused quality, provides a comprehensive blueprint for building and maintaining a successful customer driven company. The book's conclusions are summarized through seven principles, or, as the author calls them, imperatives. Here are several of these imperatives:

Customer driven organizations have a clear vision which is centered around customers. It is through this vision that the company can implement procedures and policies required to meet customers need. These organizations exist not to make profit, but to serve their customers. This view was best expressed by Collis P. Huntington, founder of Newport News Shipbuilding and

Dry Dock Company in 1886: "We shall build good ships here; at a profit — if we can; at a loss — if we must; but always good ships."

Customer driven companies are saturated with the voice of the customer. These companies rely on their customers for improvements; they are not bothered by customer complaints; they listen to them; in each complaint lies an opportunity for better products and better service.

Customer driven organizations empower their employees to take care of their customers. Customer service and quality improvement is the task of everyone in the organization.

The most effective method for implementing customer focus is by example: "Successful managers who carry out customer-focused principles are creating a new view of leadership. Today, top corporate leaders like Sir Colin Marshall at British Airways, Fred Smith at Federal

Express, and Robert Galvin at Motorola have shown what real leaders must do. They personally put the customer first. They promote their companies' visions. They become "student for life," constantly seeing new ways to learn. They believe in and invest in their people. They build customer-focused teams, celebrating success and encouraging collaboration. And finally, they 'lead by example,' personifying the organization's purpose." p. 17.

Whiteley's book is centered around detailed discussion of his seven imperatives. He provides clear recommendations for implementing these ideas in organizations. His recommendations are clear and well-thought out. Further, the book provides a tool kit for removing barriers to serving the customer. I think *The Customer Driven Company* is an excellent addition to every manager's bookshelf. ▲

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Shopping Centers in the Inland Empire

Ranked By Gross Retail Leasable Square Feet

Shopping Center Location City, State, Zip	Gross Retail Leasable Sq. Ft. Retail Space Available	Acres Parking Spaces	Amenities	Lease Rates Lowest-Highest	Major Tenants	Owner Leasing Company Year Built	Leasing Agent Title Phone/Fax
1. Montclair Plaza I-10 & Central or Monte Vista Montclair, CA 91763	1,300,000 388,937	96 6,183	5 Mjr. Dept. Stores, 3 Theaters, 200+ Specialty Shops, Food Court	\$28-100	Nordstrom, Broadway, J.C. Penney, May Co., Sears	The Yarmouth Group, Inc. Asset. Mgr. Homart Development 1968	Beth Bradford Leasing Representative (213) 479-4938/478-3047
2. Galleria at Tyler 91 Fwy. & Tyler Riverside, CA 92503	1,100,000 n/a	64 5,447	4 Dept. Stores, TGI Fridays, Cafes, Two-Level Mall, Renovation/Expansion 1991	n/a	Nordstrom, Broadway, May Co., J.C. Penney	Tyler Mall Assoc. Donahue-Schriber 1970	Jim Crocenzl Leasing Agent (909) 854-1200/n/a
3. Carousel Mall 295 Carousel Mall San Bernardino, CA 92401	1,000,000 12,000	45 3,552	2 Levels, 100+ Stores, Located in Civic Center, 38' Deluxe Carousel, Children's Train Ride	\$18-65	J.C. Penney Montgomery Ward Harris'	n/a Donahue-Schriber 1972	Bill Oughton Leasing Agent (909) 854-2100/854-4251
4. Inland Center I-215 & Inland Center Dr. San Bernardino, CA 92408	888,500 250,000	63.5 4,409	Wheelchairs, Stroller Rental, Lot. Tickets, Bus Rte. Info. & Passes Proposed Second Level Addition	\$20-100	Broadway, May Co., Sears	Mano Management Co., Inc. General Growth Management, Inc. 1966	Randi Shenker Vice President/Leasing (818) 907-3400/907-8841
5. Palm Desert Town Center Hwy. 111 & Monterey Ave. Palm Desert, CA 92260	851,000 n/a	64 3,990	10 Movie Theaters, Ice Skating Rink, 5 Restaurants, 5 Major Dept. Stores	\$25-60	Bullocks, Robinsons, J.C. Penney, May Co., I. Magnin & Co.	Hahn Co. & JMB Co. The Hahn Company 1983	Mike Bench Regional Leasing Manager (619) 546-1001/546-3241
6. Riverside Plaza Central & Riverside Ave. Riverside, CA 92506	620,546 8,000	28 2,321	Cust. Serv. Ctr., Mall Info, Wheelchairs & Strollers, Fine Stores, Arcade, Groc., Restrn.	\$18-65	Harris', Woolworth, Sav-on, Vons, Montgomery Ward	n/a Hughes Investments 1957	Tom Estes General Manager (909) 683-1066/781-7985
7. Terra Vista Town Center Foothill Blvd./Haven Ave. Rancho Cucamonga, CA 91730	574,646 19,969	61 3,000+	Fountains, Sculptures, Food Court, Ample Parking National Award-Winning Center	\$18-36	Target, Montgomery Ward, Mervyn's, Service Merch., Ross, Edwards Theaters	n/a Lewis Homes Management Corp. 1990/Still Building	Keihler/Mercado Sr. Comm'l. Leasing Ag. (909) 946-7518
8. Foothill Marketplace Foothill Blvd. & I-15 Freeway Rancho Cucamonga, CA 91730	545,000 200,000	60 3,246	2 Major Value Retailers, Restaurants, Specialty Shops, Freeway Access	n/a	Wal-Mart, Price Club, Pets Mart, Claim Jumper, In-N-Out Burger, Chevron	n/a CB Commercial 1992	Brambila/Wheeler Directors of Leasing (818) 810-6400/810-6482
9. Rancho California Town Center Rancho Calif. Rd. & Ynez Rd. Temecula, CA 92130	542,822 57,000	48.1 3,078	82,023 Sq.Ft. Office Bldg., Just E. off I-15 at Rancho Ca Rd., National & Credit Tenants	\$135-1.95	Target, Albertsons, Sav-on, Edwards Theater, Family Fitness, House of Fabrics	Radnor/Lnd Grnt./Rancho CA Pntshp. Land Grant Development 1989	Bill Pon Sr. Marketing Rep. (619) 481-0094/481-3108
10. Chino Town Square Philadelphia & Benson Chino, CA 91710	525,000 3,500	41 2,524	3 Major Dept. Stores, Freeway Access, 10 Screen Movie Theater, Tremendous Tenant Mix	\$125-1.75	Target, Nordstrom Rack, Mervyn's, AMC, Pace Whse, Ben Franklin Crafts	n/a Pan Pacific Development 1987	Terry Bortnick Sr. Leasing Rep. (909) 590-1973/628-2623
11. The Mall of Victor Valley I-15 & Bear Valley Exit Victorville, CA 92392	500,000 9,000	60 3,400	Over 100 Stores & Restaurants, Food Court, Theaters, 4 Major Dept. Stores	n/a	Harris', J.C. Penney, Mervyn's, Sears	n/a Forest City Development 1986	Charles Lidzbarski Regional Leasing Director (310) 312-1441/473-0363
12. Moreno Valley Mall at Towngate I-60 & Frederick Moreno Valley, CA 92553	430,000 30%	86 6,500+	Customer Service Buttons, Carousel, Wheelchairs/Strollers, Fax/Copier, Gift Wrapping, Artwork	WND	Sears, Harris', J.C. Penney, May Company Bullocks (Fall 1994)	n/a Homart Development Co. Opened Oct. 14, 1992	Chip Light Leasing Agent (310) 479-4938
13. Indie Fashion Mall Hwy. 111 & Monroe Indio, CA 92201	250,000 n/a	20 500	Highway Exposure, Fully Leased, Ample Parking, 2 Major Anchor Tenants	\$18-20	Sears Harris' Dept. Store	n/a Owner 1974	Marcus Pignotti Leasing Director (619) 347-8323/342-8125
14. Factory Merchants Mall of Barstow I-15 & Lenwood Rd. Barstow, CA 92311	201,460 0	30 1,050	Deli, Plenty of Parking, Open Air Courtyard, Fast Food Rest. & Adj. Gas	n/a	Polo Ralph Lauren, Lenox China, Coach, Jones NY Anne Klein, Levi/Reebok	n/a Factory Merchants Malls 1989	Claudia Fanaras Director of Leasing (508) 875-2615/626-8304
15. Pigeon Pass Plaza Pigeon Pass Rd. & Ironwood Moreno Valley, CA 92557	106,344 44,274	10 476	Fast Food, Ample Parking, E-Z Freeway Access	\$1.00-1.75	Lucky, Ritz Camera, Pizza Hut	n/a Kozma Management Services 1989	Ronald A. Kozma, CPM® Property Manager (909) 353-0112/353-0113
16. Desert Hills Plaza 29 Palms Highway & Rte 247 Yucca Valley, CA 92284	97,168 12,000	10.25 550	Freeway Access at Major Intersection in Yucca Valley North of I-10 Freeway	N/A	Builder's Emporium, Carl's Jr., Sears Catalog Store, Krugen Auto, Hallmark	n/a Forest Company 1981	Dean Curci Leasing Agent (909) 852-9400/852-8475
17. Arlington Square Arlington & Madison Riverside, CA 92504	85,800 15,550	7 395	2 Major Value Retailers, Fast Food, Ample Parking, On-site Bank, Freeway Access	\$0.75-1.35	Ross Dress for Less, Pic' N' Save, Radio Shack, Payless Shoes, Tandy Leather	n/a Kozma Management Services 1967	Ronald A. Kozma, CPM® Property Manager (909) 353-0112/353-0113
18. Plaza Continental Factory Stores 3700 E. Inland Empire Blvd. Ontario, CA 91764	57,982 3,794	15.42 n/a	Enclosed, Air Conditioning, Restaurants: Black Angus, El Torito, Spoons & Bittersweet Cafe	N/A	Gianni, Converse, Adolfo II, Corning/Revere	n/a Turner Prospect Co.	Robb Turner Leasing Agent (206) 881-2769/869-4044

The following centers should have been included on our list but have failed to provide data: Desert Hills Factory Stores, Festival at Moreno Valley, Hemet Valley Mall, Redlands Mall. N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the shopping centers 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 Ann Bones. Copyright 1992 Inland Empire Business Journal.

Advertising, Marketing & Public Relations

Continued From Page 18

Marie Hecht of Stewart-Holt Advertising, "I got a lot out of his presentation and really thought it was entertaining as well."

It's Baseball. No, It's Entertainment.

I think we need a referee. This month's Inland Empire Ad Club program luncheon will again be held at the Magic Lamp and will feature Scott Kelly, vice president of marketing for the Cucamonga Quakes. His presentation, "Is it Baseball or Entertainment...the Marketing of the Quakes," is scheduled for March 30 at noon.

Scott's program should prove to be a lively, informative and entertaining presentation, as the Quakes are one of the most successful minor-league teams in the country. Who knows, maybe Tremor will even be there to assist.

Attention All Letter Writers

The advertising industry needs your support.

On Jan. 26, Senator Strom

Thurmond (R-SC), amended his alcohol advertising bill, (SB 674) in an effort to gain additional congressional support. The bill, known as the Sensible Advertising and Family Education Act, proposes a series of rotating warnings for all advertising of alcoholic beverages. First draft of the legislation called for print warnings of 41 words and broadcasting warnings of 15 seconds.

Thurmond revised the bill after several senators and congressmen expressed concern that such legislation would do little to discourage underage and abusive drinkers, but could result in serious adverse economic impact. The amended legislation calls for shorter time requirements for broadcast warnings and mandates television warnings in a "crawl" format.

Advertising experts maintain that Thurmond's changes still do not make the bill acceptable. Warnings in any form can inflict substantial harm on advertising and potentially destroy the advertiser's message.

Under such legislation, industry sponsored educational campaigns might be phased out, only to be replaced by less effective government versions. Many also fear that Thurmond's bill could set a precedent for warnings on other products such as meat, salt and all-terrain vehicles.

For more information on how you can get involved, call Jeff Perlman at 1-800-999-AAF1.

Got News?

No, I'm not intentionally mimicking the great new campaign by the Milk Advisory Board, but I do need your news about marketing and advertising in the Inland Empire. So, if you have something that you think would be of interest to the readers of the Business Journal, fax it to me at (909) 941-0877, or call me at (909) 941-7022. ▲

-Holt is a partner in the advertising firm of Stewart-Holt.

Financing for the Future

Continued From Page 20

library and read all you can about starting a business, and start attending meetings of the California Venture Forum!

The California Venture Forum is a non-profit, volunteer organization which hosts business networking events linking entrepreneurs and investors. The next Forum will be of high value to entrepreneurs seeking financing by helping to identify, in a workshop format, weak or missing areas of business and marketing plans, bettering the chances of obtaining financing through appropriate investors.

The workshop will be held the evening of Wed., March 16 at the Kellogg West Conference Center on the campus of Cal Poly, Pomona. Admission is \$25.00. For further information or to RSVP, contact Bruce Holden at (714) 545-9200. ▲

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Banning Handguns is Not the Solution

Continued From Page 6

weapon be destroyed, but that usurps local law enforcement control. In one of the recent 'turn-in-your-gun' ventures, someone turned in a valuable gun of museum quality. Under the Friedman bill, this classic collectors' item would be melted down and lost rather than being donated to a museum or sold to a responsible collector with the revenues being used for law enforcement.

So far, in 1994 we have seen a great deal of legislation initiated to try to reduce the number of repeat offenders and to keep violent offenders in prison longer. This is the route we should be pursuing along with focusing on juvenile crime. People who commit violent crimes know that they will be released after having served only a short portion of their

sentence: This does not deter violent crime. A number of cases can also be attributed to repeat offenders. The "three strikes and you're out" initiative is aimed at curbing this problem.

Legal firearms are not the problem. Illegal weapons and unpunished criminal behavior are the real problems. The fact is, most violent crimes are not committed with legally owned and registered weapons. The proposal by Assemblyman Friedman to completely ban handguns is an avoidance of the real problems, not a solution to them. Those citizens of California who abide by the law deserve something better than this garbage. ▲

-Leonard is a member of the California senate representing the 31st District.

TABLE FOR TWO!

Catch 30 minutes of the best Inland Empire restaurant reviews two times a week on KVCR TV 24, the Inland Empire's PBS station. Table for Two is the only restaurant review show of its kind on television. The show airs...

6:30 p.m. on Tuesdays
and 6:30 p.m. Saturdays.



IF FINDING MISSING CHILDREN WERE THIS EASY, WE WOULDN'T NEED YOUR HELP.

Missing children don't advertise themselves. In fact, since the majority of them are abducted by a parent, they might not realize they're "missing" at all. That's what makes our job tougher, and why we're asking for your help.

In your professional capacity, you might be able to identify an abducted child, or a parent who may have abducted a child. If so, please contact Child Find of America. Or ask the parent to call us for confidential mediation. Our toll-free hotline is 1-800-A-WAY-OUT. It could just be the way out they're looking for.

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business journal

RESTAURANT

Restaurant Row

By Tania Tratensek

A Taste of Northern Italy in Corona

Located in Corona, Villa Amalfi provides the perfect balance of exceptional food and traditional Italian hospitality.

While the restaurant is not particularly lavish as far as the decor, it is charming and comfortable with a very family-friendly atmosphere.

Villa Amalfi's owner, Mike Spada, goes out of his way to make sure his customers are comfortable. There is definitely an at-home atmosphere inspired by the owner's charm. Spada makes his rounds around the dining room to insure that all of his customers are enjoying the evening.

As a clever catch, Villa Amalfi features a "Leave Your Mark" policy. If a customer eats at the restaurant a total of 10 times, that customer receives a full six-course meal on the house.

What is especially inviting about this "Leave Your Mark"

which is intended to attract the frequent patron, includes wine or Champagne.

Particularly flavorful is the Spinach Rialto, which is a flaky pastry stuffed with cheese and spinach all floating on a creamy tomato sauce.

Of course, no Italian meal would be complete without the table top preparation of a tangy Balsamic vinegar and virgin

*Located in Corona,
Villa Amalfi provides
the perfect balance of
exceptional food
and traditional Italian
hospitality.*

olive oil mixture. This favorite Italian combination is sprinkled with cheese and used as a dip for fresh bread. Villa Amalfi's bread's sweet flavor compliments the blend.

Villa Amalfi serves a perfectly tender filet mignon with rosemary sauce. The pork loin with a delightful grape sauce is also a recommended entree.

And, what trip to Italy would be complete without pizza. Villa Amalfi serves at least 10 different varieties of the Italian favorite ranging from the traditional pepperoni and cheese to the extravagant.

Every little detail at Villa Amalfi is close to perfect. The decor is lovely, but not overly

ornate. Italian music wafts softly from the speakers situated around the establishment.

An interesting point to note about Villa Amalfi is the fact that the setting is equally suited

*Villa Amalfi's owner,
Mike Spada,
goes out of his way
to make sure
his customers are
comfortable.*

for a family dinner, for a romantic interlude, or even for a business appointment. Not many restaurants provide ambiance suitable for a variety of situations.

A good deal of credit must be attributed to the chef, Alberto Candivi. As if the creation of edible masterpieces was not enough, this gentleman has a glowing personality that contributes delightfully to the whole mood of the establishment.

Prices are generally good. Considering the quality of the food, the cost is relatively low and the portions are generous.

Service is splendid. All staff members seem to follow Spada's lead as they treat patrons with extra care.

Overall, Villa Amalfi is highly recommended. The entire dining experience is pleasant.

Villa Amalfi is located at 1237 West 6th Street in Corona. They are opened Monday through Saturday from 11 a.m.-10 p.m. Although the restaurant is not closed between meals, lunch is served before 4 p.m.; dinner is served after that hour. Villa Amalfi is closed on Sundays. Reservations aren't necessary but can be made at (909) 278-3393. ▲

& ENTERTAINMENT GUIDE

The Wine Cellar



Mead on Wine

by Jerry D. Mead

What Is That Smell?

Have you ever opened an expensive bottle of wine to impress guests (maybe the boss?) and had it smell something like a cave full of bat guano?

Or perhaps it was your big seduction scene, with all the perfect foodstuffs favored by the object of your affection, and the Chardonnay smelled and tasted like a stack of wet, moldy cardboard?

Maybe you've been in a restaurant, entertaining your in-laws, and you order a wine you know, that you drink at least once a week, and it smells like your grandmother's root cellar and tastes like the dirt floor? And to make matters worse, the snotty waiter named Maurice insists that the wine is just as it should be?

Well, Bunky, you've had a very close and personal encounter with 2,4,6-Trichloroanisole (246-TCA), a chemical compound so stinky it can be detected by humans at levels as low as 30ppt (that's 30 part per trillion).

It has only been a decade or so since equipment sensitive enough to detect this stuff has been invented to help solve one of the great mysteries of the wine world. Though we still don't know for sure how it develops, theories abound.

What we do know is that it affects (infects?) cork closures of wine bottles, and perhaps even some wooden casks in which wine is aged.

I should hasten to mention that there are no health hazards connected to 246-TCA. It won't make you sick, though one could probably exaggerate and insist that the smell of intense examples is nauseating.

When wine professionals

encounter the smell (which invariably affects taste), they refer to the wine as being "corked" or "corky." (Though it is unlikely to occur, do you suppose they would call a screw-cap wine so affected, screwed or "screwy?")

At wine competitions, where literally thousands of bottles are opened over a period of a few days, event directors find anywhere from two to five percent of the bottles at least slightly "corky." Keep in mind that we're dealing with professional tasters, able to detect the problem at levels far lower than most consumers. Still, it's a serious problem.

Part of the problem is that not enough people recognize it for what it is. They blame the winery, the wine type, or the winemaker, for what is caused by a piece of wood bark costing a few cents. If people could recognize 246-TCA for what it is, the wine could be returned and replaced with no great harm done.

I'm doing my part. Never noted for modesty, I will claim to have taught more people what 246-TCA smells like than anyone in the history of the world.

It all started way back in the '80s when the folks at Scott Laboratories (a company which services the wine industry) first showed me the scientific studies identifying 246-TCA as the major culprit in what we had all been calling "corky" for decades.

*Becoming a TCA expert
will give you the
confidence to deal with
that snotty waiter who
doesn't know as much
as you, but just doesn't
want to bother taking
the wine back.*

Scott agreed to make up tiny lab samples of 246-TCA for me, which could be used to make a sound wine sick. I've been offering them to people ever since, though it has been about five years since I've mentioned them in this column.

Once you smell it, you'll never forget it.

I recommend that you doctor up half a bottle of wine with the vile vial of chemical and compare the affected with the remaining unaffected wine. You'll have no trouble distinguishing between the two.

*When wine professionals
encounter the smell (which
invariably affects taste),
they refer to the wine as
being "corked" or "corky."*


Becoming a TCA expert will give you the confidence to deal with that snotty waiter who doesn't know as much as you, but just doesn't want to bother taking the wine back. And any reputable wine merchant should give you a replacement for a "corky" bottle when you're able to properly identify it. But don't take the bottle back half or more empty. You should note the flaw at first sniff.

Is there a solution to the "corky" problem, other than being able to recognize it? Bottling wine with screw-cap closures is one, but it's just so mechanical and unromantic. I don't think it's an answer in my lifetime. Then there are synthetic

corks being tried by some wineries, and I guess they're okay but my favorite kind of corkscrew (the two-pronged Ah-So) doesn't work on them.

Finally, the wine and cork industries are working closely to find new ways of processing the cork bark to eliminate the problem at its source. And, it does seem I haven't found so many "corkies" the last year or two.

To receive a tiny vial of 246-TCA in crystal form (enough to dose one bottle of wine), along with a complete explanation and instructions, send \$3 to: Mead On Wine, Attn: Corky, Box 1598, Carson City, NV 89702. As far as I know, this is the only source of educational quantities of 246-TCA compound around. ▲



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Wine Selections and Best Values

By Bill Anthony

Cinnabar 1991 • Santa Cruz Mountains Chardonnay.....\$20	Louis M. Martini 1991 • Napa Valley Reserve Chardonnay.....\$14
Rochioli 1991 • Russian River Valley Pinot Noir.....\$19	Markham 1992 • Napa Valley Sauvignon Blanc.....\$9
Estancia 1992 • Monterey County Chardonnay.....\$8	McDowell 1992 • Mendocino Viognier.....\$25
Ventana 1991 • Monterey Gold Strip Chardonnay.....\$10	Covey Run 1991 • Yakima Valley Reserve Chardonnay.....\$15
David Bruce 1990 • Santa Cruz Mountains Pinot Noir.....\$30	Columbia 1991 • Yakima Valley Reserve Chardonnay.....\$15

A Weekend Binge in Food Crazy San Francisco – So Many Restaurants and So Little Time!

By David Cohen

Photo by Dorene Cohen

If I were to have a choice of where to bury my stomach when I've passed on, San Francisco would be my overwhelming choice. For a population of around 3/4 of a million, the city has more quality restaurants per capita than anywhere else in America. One's problem when eating out in the city is not finding a good restaurant, but rather narrowing down the number of first-rate places from which to choose.

When attempting to choose a base of operations from which to begin some serious eating, the Hotel Vintage Court on Bush St. downtown is a convenient choice. Located just 1/2 block from the Powell St. cable car line, it provides Parisian style accommodations and attentive service typical of San Francisco's fine small hotels. King and queen deluxe rooms are \$119/night and include a French continental breakfast, weekday limo service to the financial district, umbrellas on rainy days and wine every night in front of the lobby fireplace. Typical of the Kimco management company, the hotel has a superb restaurant right on the premises — Masa's (650 Bush St., Reservations: 800-654-1100).

One of the best ways to begin sampling San Francisco's culinary delights is via a walking tour of this country's largest Chinese community, and no one does it better than the mercurial and amazingly knowledgeable Shirley Fong Torres of "Wok Wiz" walking tours. Her "I can't believe I ate my

way through Chinatown" tour allows participants the opportunity to immerse themselves in the culinary past and present of Chinatown in an in-depth manner rarely, if ever, available to the occidental tourist. Shirley appears to know everyone, and her connections enable the group to penetrate deeply into Chinatown's traditions—from jook (a rice porridge) at Sam Wo's where waiter Edsel Ford Fong used to terrorize patrons, to a seven course dim sum (Chinese tea cake) meal at Golden Mountain restaurant, you're in for one of the most enjoyably mesmerizing experiences around. Shirley will introduce you to vegetarian "meat" dishes, show you how to choose a wok, demonstrate how rice noodles (chow fun) are made (noodles provided), describe the world of Chinese produce, take you to observe fortune cookie making with "naughty" fortunes, describe how to browse and taste in a Chinese tea store (ginseng and hibiscus), and encourage everyone to partake in the fine art of devouring hacked up Chinese duck in the middle of a sidewalk on a busy Chinatown shopping street. This incredible adventure is available for only \$25! (\$35 with lunch.) Tours begin at 10 a.m. and last 2 1/2 to 3 1/2 hours depending on whether you have room for lunch afterwards. This particular tour leaves every Saturday from the Chinatown Holiday Inn at 750 Kearny St. between Washington and Clay. Call 415-355-9657 for reservations.

And now that you've walked (or

wokked) up an appetite, I'm going to briefly update you on some of the more exciting restaurant experiences available currently. It's probably just enough to wet your collective appetites—or tide you over for an exciting weekend in what I consider the culinary capital of the west, if not the whole United States.

North Beach offers the tastes and smells of Italy from Molinari's Italian delicatessen to the Liguria bakery for heavenly foccacia. At the far end of Washington Square is Moose's, a contemporary Italian restaurant serving some of the most inventive and delicious fare in the city. Chef Lance Velasquez's creations are dazzlingly prepared ranging from venison carpaccio with cranberry relish and gingered autumn squash bisque with chestnut puree to truly sublime pasta—incredibly light gnocchi in a lobster leek tarragon sauce and roasted butternut squash ravioli and smoked sturgeon. The masterpiece of the evening was crisp Atlantic salmon over a celery root garlic puree dotted with roasted root vegetables—an ingenious piece of culinary art. (Moose's: 1632 Stockton. Reservations imperative (415-989-7800). Entree price range: \$12-\$23.)

The Fly Trap, a contemporary "traditional" San Francisco restaurant in the south of Market District, spans the ages from an ownership standpoint, with 26-year-old Glenn Meyers running the front and 65-year-old Walter Zolezzi dishing out an array of classic dishes dressed up with modern touches. Order the bruschetta with wild mushrooms and Fontina cheese, an earthy delight redolent with the flavors of porcini (fresh!), chanterelles and shitakes, or the strikingly presented white salad of endive, goat cheese and water chestnuts. There are made-on-the-premises pastas including a killer lamb tortellini in marinara sauce and a rich, saffron scented risotto in the slightly soupy style combined with scallops, prawns and shrimp. Great shoestring fries and quintessential creamed spinach round out a splendid meal which ended with a splendid tiramisu and chocolate mousse cake. Other house



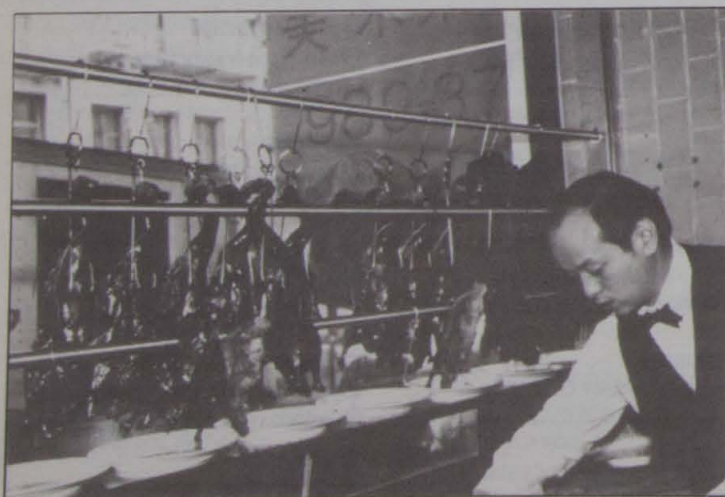
Shirley Fong Torres explains the technique of buying a wok in Chinatown.

specialties include chicken Jerusalem and calf's brains in brown butter. (The Fly Trap: 606 Folsom St. (415-243-0580). Entree price range: \$9.50-\$16.75.)

Shirley Fong Torres' favorite dim sum restaurant is Gold Mountain and I can see why. Waitresses drift by with carts containing a multitude of items ranging from beef meatballs, shu mai, and shrimp chow fun (rice noodles) to chicken and rice, potstickers, seaweed in sesame oil and BBQ pork buns. You just flag them down and they deposit a silver tin on your table and mark the check in Chinese characters. Tea is the beverage of choice. Two can eat themselves into oblivion for under \$25. Weekends only from around 10 a.m. until 2 p.m. Eat around noon for the best selection. (Gold Mountain: 644 Broadway. No reservations. 415-296-7733.)

After indulging all day, a romantic place for drinks is a welcome change of pace. For spectacular views, the Carnelian Room at the top of the Bank of America building on California St. in the financial district and the Top of the Mark at the Mark Hopkins Hotel on Nob Hill can't be beat. Equinox at the top of the Hyatt in the Embarcadero is also highly recommended.

So there you have it—a brief tour through some of San Francisco's fine eating establishments. It only begins to scratch the culinary surface of this city, but it's a start—and I'm sure it will leave you "hungry" for more. ▲



On Stockton Ave. you'll find delicious roast duck ready and waiting for the eating!

Palm Springs Redevelopment Plans in Full Swing

By Dick Stanfield

This internationally renowned desert resort community of nearly 43,000 people is experiencing a "rebirth" of its downtown core area with the near completion of a \$2 million redevelopment project, officials announced.

The city has seen such success with its downtown revitalization that parking is starting to be a problem, according to Jerry A. Ogburn, manager of the Palm Springs Main Street Downtown Development Center. "We are finishing one parking area now, and we are developing a master plan for additional parking facilities," he said.

It's been nearly three years since Palm Springs officials began looking into redeveloping the downtown area. A tax allocation bond issue was approved under which 1% of property taxes collected would go toward downtown redevelopment. The district under renovation includes properties between Alejo on the north, Ramon to the south, Indian Ave. on the east and Belardo on the west, explained Ogburn.

The \$2 million raised through the tax allocation was used for such items as road paving,

underground electricity, underground irrigation for planters and decorative concrete work as well as some parking improvements.

"Property owners purchased the new street lighting at a cost of \$2,500 each," said Ogburn. "We are getting quite a bit of interest in the downtown area now with about 24 new businesses coming in." Among those, he said, are a micro-brewery, farmer's market, a city store, clubs and an ice cream firm.

"Things are definitely looking up for the Palm Springs area," said Ogburn. "We are now working on redeveloping Indian Avenue."

In an Economic Development release, Director John Tuite noted the "rebirth" of downtown Palm Springs as an arts and entertainment district as well as the coming of Indian gaming are teamed up to make this year "a memorable one for this community."

According to Tuite, city officials have adopted a more "business friendly" attitude in response to the difficult economic conditions in the region. "This new attitude is aimed at assisting businesses and attracting clean, light industry to the city."

As part of the city's new attitude, the Economic Development Department will soon open the Palm Springs Business Assistance Center to help businesses compete in these difficult times, explained Tuite. "In addition, the department is developing a small business incubator, which will offer its tenants the opportunity to grow in an environment featuring technical and advisory support," he commented.

Tuite noted that there is widespread interest in the pending development of the city's first gaming casino by the Agua Caliente Band of Cahuilla Indians and Caesar's World.

Other positive moves for the downtown area include deals with California Pizza Kitchen and Cheyenne Cattle Company for restaurants and the multi-million dollar refurbishing of the Spa Hotel, the spokesman said.

In light of the successes Palm

Springs has experienced in redevelopment, merchants in the "uptown" area known as North Palm Canyon area, have joined hands with city officials to solve similar economic problems.

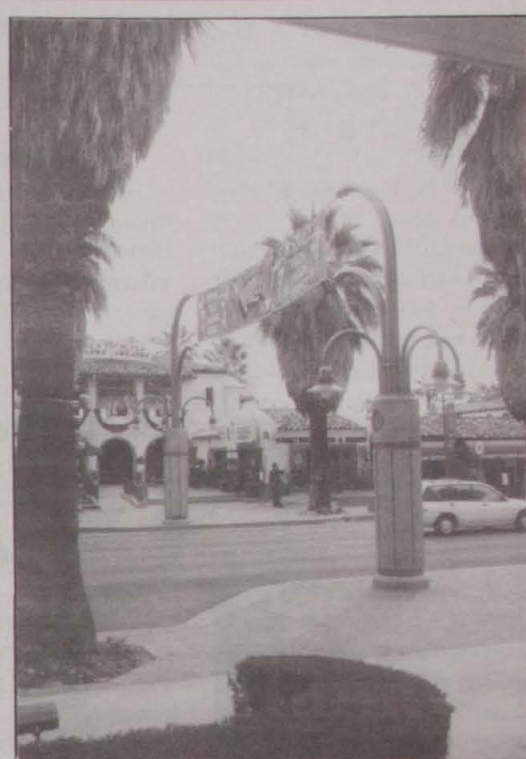
Recently, the newly formed Uptown Neighborhood Association met with city officials in a "town meeting" setting to develop a plan that pledges both city and neighborhood actions.

According to some merchants, the problems of poor lighting, speeding traffic, prostitution, poor code enforcement and absentee landlords in the north area have made it difficult to do business in the area.

Five components of an action plan include:

1) The city will create a \$200,000 fund with North Palm Canyon monies to launch the planning process and support projects, such as improved lighting and loans for facade improvements. The newly formed association will organize an advisory committee to help the city identify priorities and prepare the final plans. Downtown Development Director Jerry Ogburn will manage the project.

2) Police Chief Bill Valkenberg announced that a



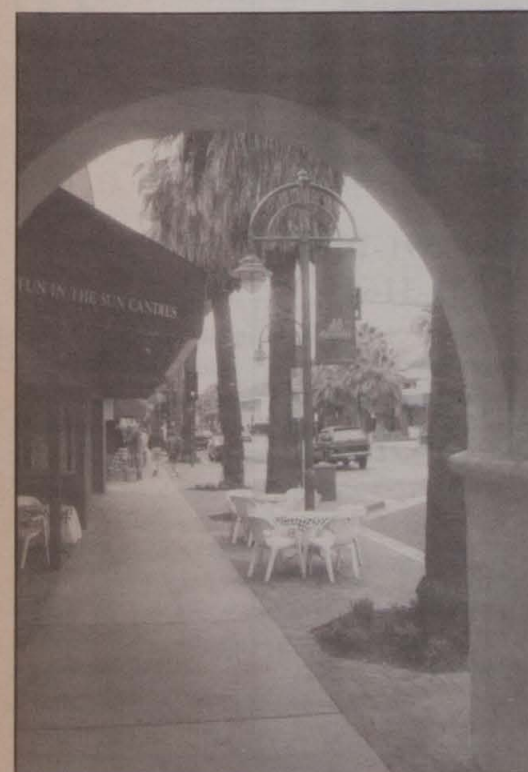
This banner pole along Palm Canyon is one of the features of redevelopment in downtown Palm Springs.

second bicycle patrol officer will be on duty to expand the coverage now afforded the downtown area. The association will encourage merchants and residents to participate in the Neighborhood Watch Program already underway in the north area of town.

3) City Manager Rob Parkins will create a code enforcement "hotspot" task force and the association will form a property watch team to help focus on specific problems.

4) The city will resurface Palm Canyon Drive north of Alejo and City Engineer Bob Rockett will direct a study of the area's street lights in order to double the current lighting capacity in the northern area of Palm Canyon. Also property owners and merchants will work with the city on a "tasteful" and "uniform" lighting plan for buildings.

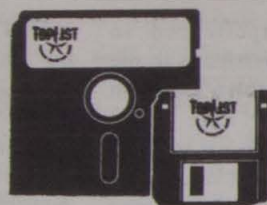
5) Tuite said the city will sponsor a design workshop which will develop recommendations for a Gateway Arts Project on Palm Canyon. Task force members will work with local artists to enhance empty storefronts to give the area an "up beat and positive atmosphere." ▲



Palm-studded streets a new decorative brick area near the curb are attractive features of Palm Springs' redevelopment area.

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Desert Business Journal

Father-Son Team Tackle Golf Project

The father and son team of Tommy and Michael Jacobs recently signed an agreement to lease land from the Agua Caliente Indians and operate Tommy Jacobs' Bel Air Greens golf course Palm Springs.

The complex, which was formerly operated by Peter Fairchild, will feature a nine-hole executive golf course, pro-shop, miniature golf, lighted driving range and bar and restaurant.

Scheduled for opening during the first week of March 1994, the course will feature many new amenities.

Since the lease with the Agua Caliente Indians was consummated, the course has been undergoing a major renovation at the hands of Environmental

Care, Inc. which has included the reseeded of all of the greens, tees and fairways and an expansion of the driving range facilities.

Tommy Jacobs is no stranger to golf. Jacobs is currently president of Pro Tour Classics, Inc. and a former Southern California PGA Championship winner.

Rancho Mirage Resident Receives Sales Honor

The investment real estate firm of Sperry Van Ness named Coachella Valley resident Scott Wilson as one of their top-producing agents for 1993 at the company's annual awards dinner back in January.

Wilson, a resident of Rancho Mirage and a partner in the firm's Ontario office, recorded sales in 1993 of more than \$16

million including seven bank foreclosed apartment complexes in the Coachella Valley.

Savings Has Most Profitable Year Ever

Last month Palm Springs Savings Bank reported annual net earnings for 1993 of \$1.078 million, an increase of 26.5% over the bank's 1992 earnings. This increase marks the sixth year that Palm Springs Savings Bank has seen increasing revenues.

PSSB's 1993 earnings break the twelve-year-old institution's record earnings of \$852,000 in 1992. The 1993 growth translated to annual earnings per share of \$1.09 or \$.98 when fully diluted.

The bank also showed improvement in other areas including a growth in total assets from \$147.5 million in

1992 to \$164.6 million in 1993 and deposits increased by about 9% to \$140.9 million.

"There are several factors influencing the excellent sustained growth and profitability of the bank," said Stephen Hoffmann, president and CEO of PSSB. "Palm Springs Savings Bank has experienced very little employee turnover and has an outstanding base of dedicated, service-oriented personnel."

New Chamber President Completes First Month

Dick Shalhoub just completed his first full month as president of the Palm Desert Chamber of Commerce. Shalhoub replaced Chuck Davis who continues to serve on the Palm Desert Chamber as president emeritus.

▲

Coachella Construction Round-up Finds Palm Desert on Top

By Dick Stanfield

Palm Desert can boast of being the most rapidly growing community in the Coachella Valley for 1993, according to a compilation of building reports from the nine cities in the Coachella Valley Region area.

Building activity for the nine cities totaled \$259,192,922, of which Palm Desert racked up \$74,560,847 for the past calendar year. That \$74 million represents 28.8% of the overall total, the reports show.

Although building activities in the area are down from previous years, Palm Desert beat out its closest neighbors Rancho Mirage and Indian Wells as well as Palm Springs, Desert Hot Springs, Cathedral City, Indio, La Quinta and Coachella.

Interestingly, 143 permits were issued in Palm Desert for single-family dwellings with an evaluation of \$35.4 million and averaging \$247,707 each. Permits

for single-family condominiums totaled 30 with the evaluations set at \$8,152,780 in total.

Rancho Mirage, just to the west of Palm Desert, issued a total of 995 permits for a variety of building activities, of which 32 were for single-family dwellings. Construction overall amounted to \$19.3 million and of that figure, \$805 million was for single-family dwellings.

Indian Wells, just to the east of Palm Desert, had \$12.3 million in construction for 1993 as compared to \$32 million one year ago, records show.

The 13 permits issued for single-family dwellings set an estimated value of \$6,253,978. The most expensive home to be built in Indian Wells last year was worth \$1.9 million, the records state.

Revenue to Indian Wells from the building permits issuance totaled \$259,089.

Palm Springs issued construction permits for a total valuation for 1993 of \$24,968,695,

representing 9.6% of the valley's building. New dwellings totaled 20 with a value of \$2,829,546. Commercial and industrial construction was set at \$3,669,145.

Cathedral City's construction valuation was \$21,706,862, representing 8.45% of this area's \$259 million. There were 93 single-family permits with a valuation of \$11,711,460. Additions and alterations to homes totaled \$1,043,827.

New commercial buildings plus additions and alterations amounted to \$4,076,075. Revenue to Cathedral City from permits totaled \$356,171.

More than \$18.8 million was racked up by Desert Hot Springs in valuations for construction permits issued for 1993, the compilation states. Of that, \$15.6 million was for construction of detached single-family homes; \$289,000 for mobile homes and \$892,612 for duplex construction.

Revenue to the city amounted to \$618,167 from all types of

building and development permits.

The city of Coachella had \$14.1 million in new construction, up nearly \$6 million from 1992. Permits for 50 single-family homes and 17 permits for multi-family dwellings were issued along with 1,140 other type permits.

Revenue to Coachella amounted to \$337,533.

More than \$46.7 million in new construction valuation was tabulated by the city of La Quinta, including \$39.1 million in various permits for single-family homes.

Fees collected by La Quinta amounted to \$1.55 million.

For 1993, more than \$28.6 million in building permit valuation was tabulated by the city of Indio, a figure that is \$6.3 million less than 1992.

Specifically, permits for single-family homes were \$24.3 million; multi-family dwellings \$303,515; mobile homes \$940,013; and industrial construction \$3 million.

▲

ADVERTORIAL

Courtyard Offers Diverse Amenities in Central Location

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.

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.

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.

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.

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 two fine eating establishments Omni Bar & Grill and Coffee Station and Beanery. We invite you to come in and enjoy the new taste experience. ▲

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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Local Company to Help in Cold War Clean-Up

Continued From Page 3

TRW Inc. provides high-technology products and services to the automotive, space and defense, and information systems market.

single-shell tanks at the Hanford site. These wastes were generated from 1944 to 1988 during the irradiated uranium fuel reprocessing step of the plutonium production process.

TRW's teammates include Los Alamos Technical Associates, Inc. and BNFL Inc., both of Kennewick, Wash. LATA, an engineering services firm with Hanford site experience, will provide regulatory analysis and software development. BNFL Inc., a U.S. Subsidiary of British Nuclear Fuels Limited, brings its experience in waste processing, integrated logistics support, and other specialty engineering services.

"TRW, along with our teammates, is pleased to assist Westinghouse in applying a comprehensive systems engineering approach to the technical management and conduct of the TWRS Program," said Daryl Solomonson, manager of Ballistic Missiles Division's Environmental Systems. "Our efforts will help Westinghouse continue to systematically organize, integrate, and conduct the tasks required to successfully develop the Tank Waste Remediation System to meet the numerous safety, environmental and performance challenges it faces."

This contract is Ballistic Missiles Division's second contract at the Hanford site since opening its office in September of 1993. On the first contract, TRW is part of LATA's team which is providing technical support, safety analysis, and engineering services to the Westinghouse Hanford Company's Tank Waste Program.

TRW Ballistic Missiles Division's Environmental Systems provides systems engineering, systems engineering services and technical direction for the decontamination, decommissioning, and dismantling of former nuclear processing facilities for federal government agencies, industry

contractors and international customers.

The Ballistic Missiles Division is a unit of TRW Systems Integration Group. The division provides systems engineering and technical assistance to the United States Air Force's Intercontinental Ballistic Missile programs. It also provides systems engineering support to the Air Force's advanced development

efforts, and supports launch vehicle development, launch operations, and the use of excess ballistic missiles for launch of experiments.

TRW Inc. provides high-technology products and services to the automotive, space and defense, and information systems market. The company's 1993 sales totaled \$7.9 billion. ▲

1994 Trade Show Calendar

SHOW	TARGET	LOCATION	DATES	INDUSTRY
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 & Cen. 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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- Mary Ellen Drummond • Senator Ruben Ayala •
- Robert Mondavi • Mary Scarpa •

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REAL ESTATE FOCUS

For Sale Sold

Real Estate Firm Lends a Hand to Quake Victims

ERA Preferred Properties, an Ontario-based real estate firm, pitched in last month to help collect food and supplies for distribution to the victims of the January Northridge earthquake.

To date, the office has sent about three full truckloads of food and supplies to the quake damaged area and collected more than \$1,000 in cash donations for earthquake relief.

"It all started when one agent said she wanted to get some things together for the earthquake victims, then another agent pitched in...and it just sort of snowballed from there," said Bob Hamra, spokesman for the office.

After word got out about ERA's efforts, local radio station KFRG 95.1 began broadcasting stories about the office's efforts. The support effort, however, didn't just stop on a local level. ERA Preferred Properties began networking with over 3,000 other offices nationwide and have reportedly received supplies and donations from ERA offices from as far away as New York and Virginia.

According to Hamra, the collection drive will continue as long as the Red Cross still needs assistance which he predicts will be at least until the middle of March. If you are interested in making a donation of food, supplies or money, please contact Debbie Mendoza or Sandra Gonzalez at (909) 944-7566.

Sperry Van Ness Scores Big in 1993

The Inland Empire's real estate market has been kind to at least one firm in the area. The Sperry Van Ness regional offices posted a 119% increase in sales from 1992 marking the sixth year of positive growth for the firm.

At year-end, Sperry Van Ness' Ontario office tallied 47 transactions amounting to sales of more than \$100 million.

The company's success has been attributed to the firm's market specialization and expanded staffing.

Among the major closings throughout the year in the Inland

Empire handled by Sperry Van Ness were the 320-unit River Run Apartment complex in Corona; the 220-unit Palm Lake Village complex in Palm Desert and the 400-unit Westbrook complex in Victorville.

Douglas Gray was named by Sperry Van Ness as top broker of 1993 for the Ontario office. Gray, who specializes in retail investments, handled about \$40 million in transactions for the company.

Living in So. California Is an Expensive Proposition

Southern California is still one of the most expensive areas in the U.S. to purchase a house according to the annual Home Price Comparison Index released by Coldwell Banker Southern California.

The study revealed that the median price for housing in areas of Southern California is still quite considerably above the national average of \$197,617.

Beverly Hills had the highest median with \$920,000. Other areas throughout Orange County like Newport Beach priced at \$468,250.

Coldwell Banker surveyed over 250 of its own home listings during the last quarter of each year to determine the average sales price of a 2,200-square-foot home.

Housing prices in the Inland Empire were listed as among the lowest in California with the median prices registering slightly below the national average.

Construction Underway on \$2.1 Million Theater

Birtcher Construction Ltd. has been awarded the contract and construction has begun on the \$2.1 million So-Cal Cinemas, Inc., in Riverside.

The 30,500-square-foot building will house six screens as well as concession areas and a storefront assembly. Construction on the project is scheduled for completion in June of this year.

Once completed, the theater will be ornately appointed with white ash and birch trim as well as special acoustical ceilings in the theaters themselves. ▲

PEOPLE, PLACES & EVENTS

Print in Print

Faust Printing of Rancho Cucamonga struck it rich recently, winning a number of awards in the 1993 Printing Industries of America International Graphic Arts Award Competition.

The competition, which drew more than 5,000 entries from all over the world, recognize outstanding achievement in the field of print communications.

In the 63 categories judged, Faust Printing walked away with a total of five awards.

"Faust Printing has not only proven itself worthy of winning one of the highest awards in the competition but has also demonstrated its commitment to excellence in a very substantive way," said Ray Roper, PIA president.

Faust Printing's awards will be featured in the 1993 PIA Graphic Arts Awards Annual, a full-color publication which highlights all the winning entries.

Progressive Printers of Montclair has introduced a new identity campaign which includes a change in the printing company's name. The firm is now known as Progressive Communications, A Graphic Services Company.

According to owner, Allen Smith, the new corporate identity is the result of three years of careful planning and reorganization which included implementation of a new, Total Quality Management philosophy.

Progressive communications was founded by Smith in 1970 and specializes in custom printing and mailing.

Another name change for the Inland Empire printing community comes from JS Press Quality Printing in Riverside.

As of Feb. 8, JS Press Quality

enable them to offer clients a wider range of printing services.

Pitzer College Receives Computer Grant

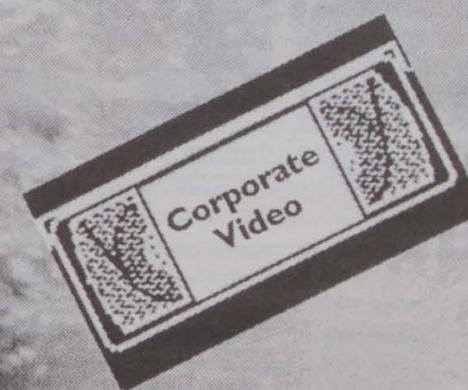
Pitzer College in Claremont recently received a \$129,560 grant from the Ralph M. Parsons Foundation of Los Angeles. The grant will allow the college to centralize the campus' electronic communications system.

The centralization of the college's communications network will be done through the

installation of fiber optic cable and by expanding the school's communications network to three new buildings which are currently under construction.

Pitzer and the Parson's Foundation aren't strangers. Pitzer was able to establish its first computer instruction laboratory in 1987 thanks to a grant from the foundation. Two years later, in 1989, the Parson's Foundation assisted the college in linking three separate computer systems into a network. ▲

EXPLOSIVE



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Inland Empire Business Chronicle

At Deadline Continued From Page 3

The department attributes the increases in trucking revenues to increased traffic volume spurred on by the improving economic climate.

DOC reports also showed that warehousing space revenue was up by about 11% over the 1991 figures.

This individual data appears to suggest that U.S. companies are seeing increased production which could mean the genesis of a recovering economy.

Merger Mania Comes in Waves

A recently released University of California at Riverside study indicates that the merger mania sweeping the U.S. during the late '80s was not just a fad, but, rather, an extension of a wider social pattern.

The UCR study, conducted by Linda Stearns, associate professor of sociology, indicates that the mergers taking place in the 1980s were simply an extension of a pattern that began back in the 1890s.

In order to continue her study into corporate merger patterns, Stearns study received a \$33,000

grant from the National Science Foundation.

"Most studies look at individual mergers, but they don't study why mergers occur in waves," Stearns said.

Stearns hopes that her study will enable policy makers to make informed decisions based on the long-term effects of mergers.

Pomona First Federal Opens Loan Center

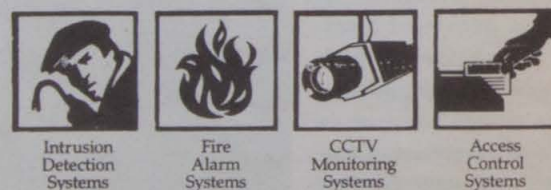
Pomona First Federal Bank will hold the official grand opening of its new loan center on March 10, celebrating the financial institution's consolidation of loans for all of their branches.

The 35,000-square-foot loan center has been on the drawing boards with PFF for a number of years now, according to PFF President Larry Rinehart.

"We expect the loan center to be very busy since we are now introducing a number of new loan packages," said Rinehart.

Located in Rancho Cucamonga at 9467 Milliken, the Loan Center will be the third PFF facility in the Rancho Cucamonga area. ▲

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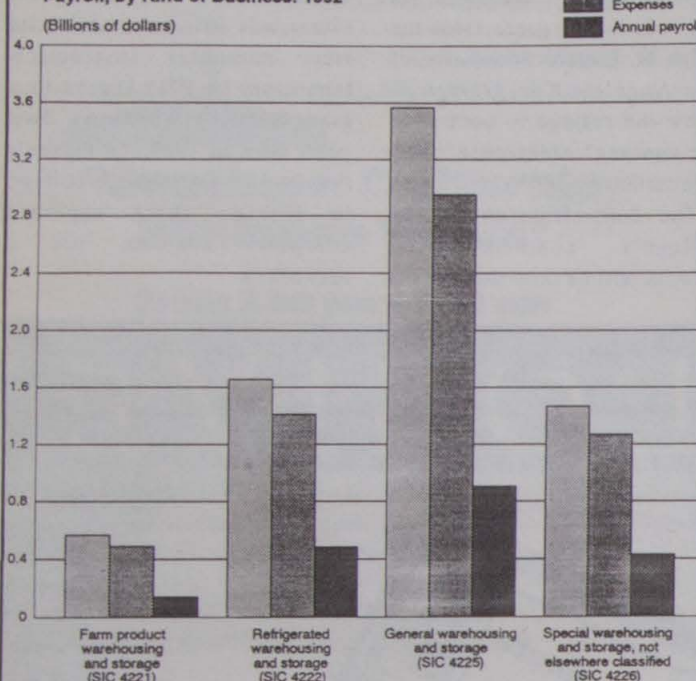
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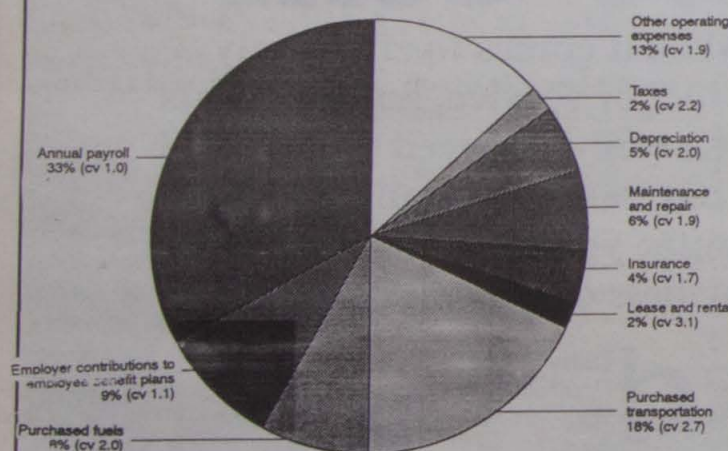
Public Warehousing Services (SIC 422)-
Estimated Revenue, Expenses, and Annual
Payroll, by Kind of Business: 1992



Note: See table 3 for estimated measures of sampling variability (coefficients of variation). Estimates are not adjusted for price changes. Expenses include annual payroll.

Trucking and Courier Services (SIC 421)-Estimated
Percentages of Operating Expenses, by Type: 1992

Total Operating Expenses = \$116.8 Billion



cv Estimated coefficient of variation.

Note: Other operating expenses includes the cost of drug and alcohol testing and rehabilitation programs.

Source: U.S. Bureau of the Census.

Inland Empire Business Chronicle

International Trade Leads

Argentina

Cardeco S.A.C.I.C. wants to buy a large diameter fusion machine for high-density polyethylene pipe. The machine must handle pipes 12 inches to 36 inches in diameter and 1/3 inch to 3 inches in thickness. The company will buy the machine directly from a manufacturer.

Contact: Santiago Carbone, Commercial Manager, Cardeco S.A.C.I.C., Rivadavia 666, Piso 2, 1002 Buenos Aires, Argentina. Tel: (1) 331-2125; Fax: (1) 331-6713.

Australia

An Australian importer and wholesaler wants to import masking tape from foreign suppliers. Interested suppliers must forward product catalogs and price lists.

Contact: Mr. Sonjay, Director, P.O. Box A648, Sydney South NSW 2000, Australia. Tel: (2) 698-7971; Fax: (2) 698-8492.

Austria

Transtec HandelsgmbH seeks a foreign supplier of newly-developed security products, such as wireless burglar alarm systems for private houses and apartments, security systems for cars and hand-held alarms for personal protection. Foreign businesses must provide detailed product descriptions, price quotes and product samples.

Contact: Peter Schummel, Transtec HandelsgmbH, Frimmelgasse 4, A-1190 Vienna, Austria. Tel: (1) 318-84-84; Fax: (1) 318-84-85.

Wedia Ger. N.B.R., an importer and distributor, seeks color neon signs and lamps used for advertising. U.S.D.A. Ref. Num: 0995-930331-122B0018.

Contact: Thomas Benisek, Wedia Ger. N.B.R., Beethovengasse 16, A-2620 Neunkirchen, Austria. Tel: (2635) 68-340; Fax: (2635) 68-340-4.

Brazil

Oopa Assessoria e Treinamento S/C Ltda. seeks a supplier of frozen yogurt and fresh fruit mixers used in fast-food stores and ice cream parlors. Suppliers should send price lists, descriptions of the machines available and the type of after-sales service offered.

Contact: Franco Tremolada, director, Oopa Assessoria e Treinamento S/C Ltda., Rua Dr. Sabola de Medeiros 199/74, 04120-110 Sao Paulo-SP, Brazil. Tel: (11) 572-9985; Fax: (11) 573-9607.

Canada

Lubberts-Miller Marketing Group

seeks a foreign supplier of non-alcoholic and de-alcoholized wines. The company will regularly order containerloads of good-quality wine, packaged in 12x750-ml. bottles.

Contact: Roy Horn, Lubberts-Miller Marketing Group, 34775 Mierau St., Abbotsford, B.C. V2S 5Y3, Canada. Tel. & Fax: (604) 859-7407.

Chile

Inmored Ltda. seeks a joint venture partner to cooperate in the manufacturing of high-tech sporting goods. A few products that could be produced are skis, ski boots, poles and bindings, surf and water skis, tennis, paddle and squash rackets, fishing poles, golf balls and clubs and camping gear. The company is particularly interested in an arrangement with a foreign manufacturer.

Contact: Francisco J. Correa, Partner/Manager, Inmored Ltda., Luis Thayer Ojeda 073, Of. 908, Santiago, Chile. Tel: (2) 233-5289 or 213-7358; Fax: (2) 233-5289.

China

Shanghai Maling Food Co. Ltd. wants to buy equipment for an automated production line for making easy-open cans. The machinery must produce 600 tins per minute, with each tin having a diameter of 60 to 65 mm. The company prefers to buy directly from a foreign manufacturer.

Contact: Wang Hai, Engineer, Shanghai Maling Food Co. Ltd., 224 Jun Gong Rd., Shanghai, China 200090. Tel: (21) 543-0188; Fax: (21) 543-1797.

Colombia

Improsepinal Ltda. wants a monthly delivery of 50 MT of various meats, including beef and pork. Delivery must be through the Bogota Airport. U.S.D.A. Ref. Num: 0947-930330-301B0209.

Contact: Carmen Gutierrez, Improsepinal Ltda., Cra. 19 Bis No. 59A-32 Sur, Bogota, Colombia. Tel: 760-5939; Fax: 779-9177.

Czech Republic

Litracomp seeks a foreign supplier of all types of crayons and pencils. It needs large quantities of each item to compete with German imports of crayons for sale on the Czech market. Suppliers can respond in English, preferably by fax.

Contact: Boris Baklik, Litracomp, Lorencova 9, 760 01 Zlin, Czech Republic. Tel: (67) 251-32; Fax: (67) 258-56 or 251-32.

Premis Sro seeks an agency arrangement with a foreign supplier of electronic burglar alarms and fire and smoke detectors. The company will install the security systems and provide post-sale service.

Contact: Milan Stefek, Premis Sro, Vrbenska 693/757 01 Valasske Mezirici, Czech Republic. Tel: (651) 22949 or 23340; Fax: (651) 23340.

Denmark

Marcher Trading wants to purchase 12 20-ft containerloads of microwavable French fries every year. The French fries must be packaged for retail sale. U.S.D.A. Ref. Num: 1065-930408-409B0069.

Contact: Henrik Marcher, Marcher Trading, Valby Langgade 74A, DK-2500 Valby, Denmark. Tel: (3630) 1376; Fax: (3630) 1396.

Egypt

Osman Engineering Co. wants to import VHF radios. It will buy full-duplex VHF mobile radios, with 20-watt power and 18-channel sets. The company will buy 750 sets. Responses are needed from foreign manufacturers.

Contact: Ahmed Mohamed Osman, General Manager, Osman Engineering Co., Mahrousa Bldgs., Sidi Bishr, Alexandria, Egypt. Tel: (3) 5464201; Fax: (3) 5498203.

Sultan International seeks a supplier of dried meat powder, blood, hydrolyzed feathers and fish and liver for human consumption. It will buy 1,000 MT of dried meat powder, 40 MT of blood, 40 MT of hydrolyzed feathers and 40 MT of fish and liver. Certificates of origin and inspection are required. U.S.D.A. Ref. Num: 1007-930401-729B0106.

Contact: Yehia M. Sultan, Sultan International, 22 Alouba St., El Haram, Giza, Egypt. Tel: (2) 850-7525; Fax: (2) 360-1614; Telex: 20040 and 94385.

Germany

Wimmer Gummi und Kunststofftechnik GmbH wants to buy plastic coolers used on beverage cans. They must have an interior diameter of 65 mm and an exterior diameter of 83mm and can be made of either polypropylene or polyethylene. The company will import between 120,000 and 250,000 coolers a year. It prefers to buy directly from a manufacturer. Please send samples. All responses must be in German.

Contact: Mr. Wimmer Jr., Managing Director, Wimmer Gummi - und Kunststofftechnik GmbH, Germaniast.

141, D-12099 Berlin, Germany. Tel: (30) 752-0005; Fax: (30) 752-0811.

Prosalus Vertriebs-technischer Produkte GmbH wants to import safety pins used to prevent shoplifting. The pins, which are attached to clothing, are filled with ink. If a garment with a pin is stolen from a store, or if the pin is tampered with, the safety device will automatically spill its ink, staining the clothing. The company plans to buy between 100,000 and 200,000 pins.

Contact: Mr. Ott, Prosalus Vertriebs-technischer Produkte GmbH, Industriest. 8, D-66280 Sulzbach-Neuweller, Germany. Tel: (6897) 4343; Fax: (6897) 4054.

Ernst Roeckelein GmbH seeks a foreign manufacturer that can regularly supply industrial-grade, self-adhesive tape. Interested suppliers must forward product catalogs and export price lists.

Contact: H. Roeckelein, Manager, Ernst Roeckelein GmbH, Duisburger Strasse 60, W-8500 Nuremberg, Germany. Tel: (911) 996330; Fax: (911) 99633-99.

Israel

Talimex Ltd. wants to buy 12,000 kg. of knitting yarns each month from a foreign manufacturer. The yarn can be cotton, poly/cotton, polyester or viscose, and either raw or colored. The company will either use the yarn for its textile manufacturing operation or distribute the product in Israel. Suppliers must send samples.

Contact: Haim Bachinsky, Manager, Talimex Ltd., 44 Yehuda Halevi St., Tel Aviv 66102, Israel. Tel: (3) 560-2256; Fax: (3) 560-2258.

Japan

Japan Orchids Fishery Co., an importer and distributor, seeks live American lobsters. An import/export contact is not required.

Contact: Makoto Nagai, President, Japan Orchids Fishery Co., Yamachi Gyogyo Bldg., 3rd Fl., 4-9-5 Tsukiji, Chuo-ku, Tokyo, Japan. Tel: (3) 35451835; Fax: (3) 32522583.

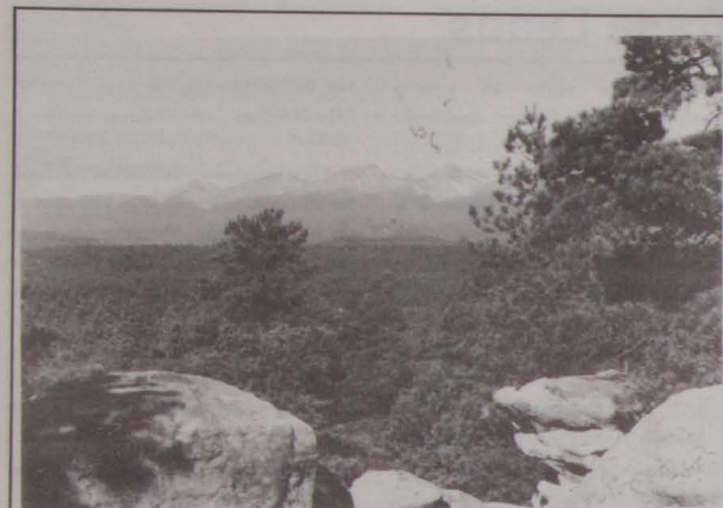
Korea

Daesung Corp. seeks a wholesaler or distributor of medium-grade tomato sauces. U.S.D.A. Ref. Num: 1018-930402-580T0090.

Contact: Kim Lee Sung, Daesung Corp., 73-1 Namchangdong, Jung-ku, C.P.O. Box 7170, 100-060, Seoul, Korea. Tel: (2) 535-9092; Fax: (2) 534-0948. ▲

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Inland Empire Business Chronicle

Bankruptcies

Raymond Agullera, Elizabeth Agullera, dba Agullera Family Day Care, 16721 Lake Lowell Parkway, Riverside; debts: \$375,446; assets: \$355,275; Chapter 7.

Lourena Arrowood, dba Arrowood Real Estate, 13357 Third St., Yucaipa- debts: \$476,271; assets: \$26,212- Chapter 7.

Aspects Inc., 9477 N. Opal Ave., Mentone; debts: \$939,538; assets: \$915,461; Chapter 11.

David Bergeron De La Vctoria, aka David De La Victoria, aka David Victoria, aka David Bergeron, aka David Dela Victoria, fdba Construcion Enterprises fdba Better Built Homes, faw Michael Raymond International, Inc., faw Palm Beach Homes, Partnership, faw Palm Beach Development, Inc., 2099 E. Racquet Club Drive, Palm Springs; debts: \$2,116,978; assets: \$700- Chapter 7.

Patricia Jean Bragg, dba P.J. Construction fdba Old Town Trader, fdba Wine Country Emporium aka Patricia Jean McMahan, 39610 Patagonia Court, Temecula; debts: \$1,007,090; assets: \$365,936; Chapter 7.

Milton W. Chambers, Elizabeth M. Chambers, fdba The Chambers Group, dba Milton W. Chambers, AIA, Archtlect, 72484 Doheny Drive, Rancho Mirage; debts: \$164,347; assets: \$291,147; Chapter 13.

Rudy A. Carrera, Cecilia L. Carrera, aka Cecilia L. Linn, fdba Credential Consulting Srvclce, 13423 Noble Place, Chino; debts: \$248,266; assets: \$197,465; Chapter 7

John H. Cordes, dba Cordes Sales, 23276 El Granito, Moreno Valley; debts: \$297,045; assets: \$4,100; Chapter 7.

Bruce James Cyril, aw Napa Holdings, aw CBJ Holdings, Inc., aw Global Futures aw IFL Investments, a Ltd. Partnership aw Cypress Point Apts., Ltd. Partner shlp, 351 N. Hermosa, no. 2D1, Palm Springs; debts: \$523,109; assets: 275,066; Chapter 7.

Danny E. Davis, Jan E. Davis, aka Danny Earl Davis, aka Jan Elizabeth Davis, dba DDI Investigations, 1178 W. Old Hickory Road, Corona- debts: \$269,400 assets: \$223,530; Chapter 7.

James Alan Dilks, Rae Ann Dilks, aka Jim Dilks, fdba Allied Suzuki, a California Partnership, fdba Yoshimura Performance Center, a California Partnership, 8546 Calle Carabe, Rancho Cucamonga; debts: \$716,983; assets: \$432,887; Chapter 7.

Paul L Duncan, Helen E. Duncan, fdba Duncan Art Gallery, 3456 Meadowview

Dr., Riverside; debts: \$281,269, assets:\$148,156, Chapter 7.

Denise Ann Groat, dba Maid for a Day, 41321 Jamaica Sands, Bermuda Dunes; debt: \$187,918, assets:\$204,450; Chapter 7. Maxtfield Pamish Hellbron, Christine Margaret Hellbron, aka Christine Margaret Mason, faw L.S.D., Inc., 29324 Calle Gaviota, Murrieta; debts: \$210,669, assets: \$15,550; Chapter 7.

Daniel F. Helm Jr., Cynthia R. Helm, aka Daniel Frances Helm Jr., aka Cynthia Rae Helm fdba Trico Emergency Vehicle Supply, 20730 Bell Ave., Nuevo; debts: \$444,818, assets: \$155,240; Chapter 7.

Robert H. Hooper, Jackie O. Hooper, fdba Aqua Services, fdba Saller's Pool Ser vice Division H., 38330 Chuperosa Lane, Cathedral City; debts: \$191,617, assets: \$224,485; Chapter 7.

Grace S. Howard, fdba Budget Furniture, 73067 Cactus Drive, 29 Palms; debts: \$280,721, assets: \$301,079; Chapter

Harry Thomas Jandt, Pamela Jean Jandt, faw Prestige Associations, Inc., faw Celebration Corporation, 183 Laqunita Lane, Big Bear Lake; debts: \$882,118 assets: \$4,675- Chapter 7.

Franklin Martin Johnson, Lorinda Ann Johnson, aka Frank Johnson, aka Lori Johnson, dba Frank Johnson Construction, 1091 St. Andrews Drive, Upland, debts: \$1,255,841, assets: \$15,200- Chapter 7.

Ibrahim Khalifeh, Nareman Sabbah Abujudeh, fdba Ibrahims Mobile Station, 1644 Cordova Ave., Redlands; debts: \$280,128, assets: \$168,550, Chapter 7.

Jeffrey Don Myers, Wendy Lyn Myers, fdba Mountain View Small Engine Repair, 8055 Orchard St., Alta Loma; debts \$317,797, assets: \$166,350; Chapter 7.

Larry Clyde Myers, Julla Ann Myers, fdba Larry Myers Construction, 12470 15th St., Yucaipa; debts: \$240,320; assets: 192,535, Chapter 7.

William Robert Peters, Helen Marie Peters dba Pete Peters Concrete and Plumbing, 11818 Wagon Wheel Road, Baldy Mesa- debts: \$1 158,100, assets:\$128,695; Chapte; 7.

Gary Clark Ray, fdba The Paper Store, 38076 Bel Air Drive, Cathedral City, debts: \$488,522, assets- \$515,214; Chapter 7.

Robert Lincoln Rice, fdba The Paper Store, 38-076 Bel Air Drive, Cathedral City; debts:\$489,534, assets: \$.5,724; Chapter 7.

Tab W. Salsman Sr., Debbra J. Salsman, dba Tab Electric, dba Photo Shapes, 31987 Corete El Dorado, Temecula debts: \$ 228,770, assets: \$ 179,390; Chapter 7. Geronimo Guadalupe Granillo, aka Guadalupe Granillo, aka Lupe Granillo, faw Plastering Unlimited, Inc., fdba Lupe Construction, 31-065 San Miguelito, Thousand Palms; debts: \$218,092, assets: \$20,085; Chapter 7.

Kevin Michael Hansen, Christy Luanne Hansen, fdba Hansen's Custom Glass Works, 13014 Sunlight Ct., Moreno Valley; debts: \$117,142, assets: \$200,150; Chapter 13.

Investqulp, Inc., A Nevada Corporation, P.O. Box 1059 Springville; debts: \$1,133,117, assets \$522,500; Chapter 11

Jung Hyun Lim, Jung In Lim, dba A-I Dry Cleaners, 6756 Primrose Court, Chino; debts: \$281,223, assets: \$6,350; Chapter 7

Denise Muriel McCarthy, aka Denise M. Elllison, fdba Decorating Den,1817 Cleveland St., San Bernardino; debts: \$476,602 assets: \$8,076; Chapter 7.

Louis A. Pelck, Lynette R. Pelck, fdba Pelck's Custom Palnting, A Sole Proprietorship, fdba Towngate Florist &

Gifts, A Sole Proprietorship, 640 Bellflower Way, Hemet; debts: \$454,138, assets: \$13,355; Chapter 7.

Richard J. Smim, Nanene L Smith, fdba Comerstone Management, 41542 Zinfandel Ave, Temecula; debts: \$212,613, assets: \$237,775, Chapter 7.

Harold Ray Sossamon III, fdba Sossamon Co., Inc., fdba S.P.C., 660 E. Fourth St., Ontario, debts: \$574,908, assets: \$121,600; Chapter 7.

Satsavane Souratha, DoLangmaly Souratha, fdba Car Fidellty, 21600 Calle Monaco, Moreno Valley; debts: \$249,741, assets: \$178,670, Chapter 7.

Lonnie P. Tyler Co., Inc., 6091 Jurupa Ave., Riverside; debts: \$420,449, assets: \$44,293, Chapter 7.

Timothy Troy Thomas, Margle Anne Thomas, fka Margle Anne Case, 864 Pinehurst, Lake Elsinore; debts: \$219,987, assets: \$167,870; Chapter 13

John Howard Wilson, aka Jack H. Wilson, Gall Dianne Wilson, aka Gall D. Wilson, faw Wilson's Acoustical Ceiling, Inc., 1546 Eucalyptus, Ontario; debts: \$543,797, assets: \$241,625; Chapter 7. ▲

New Building Permits
\$500,000 or Larger

NEW

\$1,073,000
27

7SFR'S: VAL FROM \$141K (1,909SF W/608SF Gar) - \$173K (2,386SF W/653SF GAR):#518827-B
Owner: Van Daele Development, 2900 Adams St. #C, Riverside, CA 92504 (909) 354-2121. Project: 815-860 Buckeye Circle, Corona, CA 01/03/94

NEW

COMM'L

\$975,000
59

3 NEW RETAIL BLDGS: BLDGS #1 & 2=2,900SF & \$110K EACH: BLDG #3 = 18,650SF & \$755K
Owner: Robert Deblasis, 1460 Chamberlin Road, Pasadena, CA 91103 (818) 577-7430. Project: 14451 Foothill Blvd., Fontana, CA 01/19/94

NEW

COMM'L

\$595,000
128

\$400K FOR CONVEYOR/BRILLER TANKS: \$195K FOR PLATFORM, TANKS & PIPING: #665374-B
Owner: Arrowhead Water, 5772 E. Jurupa St., Ontario, CA 91761 (909) 460-0775. Contractor: Seizmic Inc., 14180 Live Oak Ave., Baldwin Park, CA 91706 (818) 962-1162 01/13/94

NEW

\$3,438,983
158

21SFR'S FROM \$132M - \$188M
Owner: Warmington Homes, 3090 Pullman St., Costa Mesa, CA 92626 (619) 931-1461. Project: 45265-45343 Callestio Burgos, 3221-32262 Via Sltio, Temecula, CA 01/21/94

ADD.

TEN IMP

\$649,823
129

RMDL 17,400SF & ADD 2 VAULTS (4,974SF): #451298-B (ADD'L PERMIT FOR 21 LITE POLE BASES)
Owner: Bank of America, #20 N. Raymond, Pasadena, CA 91103 (714) 573-1328. Contractor: Tomac Const. 10012 Commerse, Tujunga, CA 91042 (818) 951-1995. Project: 1275 Dupont St., Ontario, CA 01/07/94

Source: One Step Ahead
phone: (800) 429-2220 or (714) 725-0711
Fax: (714) 642-7610

Inland Empire Business Chronicle

New Business Listings

Aim High Promotions 11919 Verona Dr., Fontana, CA 92337 12/13/1993 Tony Hardy

Air Works Custom Airbrush 1245 W. King St., San Bernardino, CA 92410 12/06/1993 Felipe Leon

Airtime 422 Las Vegas Rd, Palm Springs, CA 92262 12/27/1993 Willie Holland

Akina Sushi Teppan 195 E. Alessandro Blvd., Riverside, CA 92508 12/06/1993 Ankina Sushi Teppan

Albertos Mexican Food 67833 Highway 111, Cathedral City, CA 92234 12/20/1993 Ismael Quiroz

Alexander Hollander Tynberg 1599 Via Norte, Palm Springs, CA 92262 12/06/1993 Alexander Tynberg

All Seasons Firewood 10459 C Ave., Hesperia, CA 92345 12/27/1993 Jose Duarte

All Tune & Lube 6000 Arlington Ave., Riverside, CA 92504 12/20/1993 Karre Auto Service

Allstar Indoor Batting Cages 2900 Adams St. #B20, Riverside, CA 92504 12/29/1993 Robert Freeman

Aloha Orchid Growers 13257 Saratoga Place, Chino, CA 91708 12/27/1993 James Fagelson

Alta Vista Pizza 31629 Outer Hwy. 10 #B, Yucaipa, CA 92373 12/27/1993 Athib Jutabha

Am Cappuccino & Espresso Systems 44796 Corte Hidalgo, Temecula, CA 92592 12/06/1993 Gary Brochu

Ambers Carpet Emporium 15313 7th St., Victorville, CA 92392 12/20/1993 Sandra Ganis

American Auto Brokers 9378 Live Oak, Fontana, CA 92335 12/20/1993 Jack Saxton

American Donut 3355 Iowa Ave. #B, Riverside, CA 92506 12/20/1993 Kwang Lee

American TV & Video 3353 Bayberry Dr., Chino Hills, CA 91709 12/13/1993 Mark Bryant

American Wholesale 4045 Guasti Rd. #208, Ontario, CA 91761 12/13/1993 Chuck Alam

Americas Building Prod. 9120 Center Ave., Rancho Cucamonga, CA 91730 12/20/1993 Americas Buidling Prod.

Barajas Auto Body 116 Stoddard Ave. #B, San Bernardino, CA 92401 12/27/1993 Jesus Barajas

Bay House Int. 5 McGill Dr., Rancho Mirage, CA 92270 12/13/1993 Elizabeth Mondaudt

Beckys Boutique 12646 Heartleaf St., Moreno Valley, CA 92553 12/27/1993 Rebecca Colier

Belle Reve Inc. 2070 S. Hellman Ave., Ontario, CA 91761 12/13/1993 Belle Reve Inc.

Belly Buster 21044 Bear Valley Rd., Apple Valley, CA 92308 12/13/1993 Gary Sweet

Belvins Fast Design 51 E. Grand Blvd., Corona, CA 91719 12/13/1993 Randy Belvins

Benchmark Entertainment Production 25652 Mead St., Loma Linda, CA 92354 12/20/1993 Melissa Frost

Best Computer 255 East Redlands Blvd., San Bernardino, CA 92408 12/13/1993 Lester Godinez

Best Ice Cream 1286 13th Ave., Upland, CA 91768 12/20/1993 Mohammad Sultani

Bestway Facilities Maintenance 131 McKinley Ave. #103, Corona, CA 91719 12/27/1993 Bob Rivera

Big Bear Lodge 40451 Big Bear Blvd., Big Bear Lake, CA 92315 12/28/1993 Joanna Halliwill

Big Science Software 18942 Dallas Ave., Riverside, CA 92508 12/28/1993 Ronald Meyer

Bigira Kiro-Kiro 82845 Indio Springs Dr., Indio, CA 92201 12/06/1993 Bigira Kiro-Kiro

Bill Good Comm. 4055 Guasti Rd. #101, Ontario, CA 91761 12/20/1993 Gayle Good

Bill Travis 5247 Galloway St., Alta Loma, CA 91701 12/20/1993 William Travis

Billy Eaton 780 E. 9th St. #81, San Bernardino, CA 92410 12/27/1993 Billy Eaton

Bingo Petroleum 38753 Yermo Rd., Yermo, CA 92398 12/13/1993 Jack Khachatryan

Blinds Unlimited 1071 Everron Court, Redlands, CA 92373 12/28/1993 William Bray

Casual Furniture Spec. 74854 Velie Way #5, Palm Desert, CA 92260 12/13/1993 Paul Sanders

Catering On Wheels 38331 Green Meadow Rd., Temecula, CA 92591 12/06/1993 Steve Musick

Ccc & D Corporation 72-191 Hwy. 111, Palm Desert, CA 92260 12/13/1993 Ccc & D Corporation

Celebrity Bookstore 170 E. Tahquitz Canyon Way, Palm Springs, CA 92262 12/27/1993 Gaylon Meeks

Celeste Fowler 3940 California St. #D, Norco, CA 91760 12/06/1993 Celeste Fowler

Center Liquor 12276 Hesperia Rd., Victorville, CA 92392 12/06/1993 Mounir Waw

Central/Moreno Texaco 5289 Moreno St., Montclair, CA 91763 12/20/1993 Lorne Leong

Certified Auto Specialists 29950 Maravilla Ave., Cathedral City, CA 92234 12/20/1993 John Nicolazzi

Chambers Entertainment 38-725 Bautista Canyon Way, Palm Desert, CA 92260 12/06/1993 William Chambers

Chang Choi 12220 Perris Blvd., Moreno Valley, CA 92553 12/13/1993 Chang Choi

Chavelas Bar 8647 Sierra Ave., Fontana, CA 92335 12/13/1993 Blanca Salgado

Cheries Trading Post 7295 El Cerrito Rd., Corona, CA 91719 12/06/1993 Cherie de Vlugt

Chester Fried Chicken 1451 S. San Jacinto St., San Jacinto, CA 92583 12/27/1993 Alcus Holly

Chile Madness 1215 Osprey St., San Jacinto, CA 92583 12/20/1993 Steven Sennewald

Chinatown Fast Food 1280 E. Washington #2, Colton, CA 92324 12/20/1993 Yin Sophom

Choice Vehicle Brokers 3265 Van Buren Blvd. #L, Riverside, CA 92508 12/27/1993 Janie Falcon

Chris Unlimited 1675 N. Mt Vernon #C-5, San Bernardino, CA 92411 12/06/1993 Chris Miranda

Chriss VCR & TV 879 Fromer, Rialto, CA 92376 12/06/1993 Christine Duke

Dan's Family Restaurant 1756 University Ave., Riverside, CA 92507 12/27/1993 Marcos Escobar

Dances With Weeds 174 N. Palm Canyon Dr. #10, Palm Springs, CA 92262 12/13/1993 Annette Stair

Dees Fashion Outlet 28059 Bradley Rd., Sun City, CA 92586 12/13/1993 Diana Jameson

Denim X Change 232 N. Palm Canyon, Palm Springs, CA 92264 12/06/1993 Alex Solomon

Denim X Change 82013 Hwy. 111 #D10, Indio, CA 92201 12/06/1993 Luis Jafre

Desert Dawn Resale Shoppe 68364 Commercial Rd., Cathedral City, CA 92234 12/13/1993 Desert Dawn Center

Desert Discount Corral 23-010 Lamel Rd., Sky Valley, CA 92241 12/27/1993 Ricky Hepler

Desert Dunes Golf Club 19300 Palm Dr., Desert Hot Springs, CA 92240 12/27/1993 Coachella Investment Corp.

Desert Rewards 26520 Keissel Rd., Colton, CA 92324 12/13/1993 Bobbie Nickerson

Dimensions Hair Salon & Beauty 5404 Moreno St. #5, Montclair, CA 91765 12/20/1993 Yolanda Bailey

Discount Liquor 1443 University Ave., Riverside, CA 92507 12/06/1993 Anil Malhi

Discount Storage 2690 I Avenue, Hesperia, CA 92345 12/28/1993 Patricia Thiele

Distinct Products 2642 S. Augusta Ave., Ontario, CA 91761 12/20/1993 Steven Kohl

Donald Watson 554 Plaza Serena, Ontario, CA 91764 12/06/1993 Donald Watson

Donut Inn 7251 Haven St., Rancho Cucamonga, CA 91730 12/13/1993 Mouy Kwok

Door Masters 14623 Philo St., Moreno Valley, CA 92553 12/20/1993 Dennis Brown

Doris Otterbein 16475 Village Dr. #3, Victorville, CA 92392 12/13/1993 Doris Otterbein

Doshier & Co. 43813 Nathan Dr., Hemet, CA 92544 12/06/1993 Kenneth Doshier

Inland Empire Business Chronicle

New Business Listings

- Electro Sound** 12393 Doherty, Riverside, CA 92503 12/20/1993 Gazi Abdullah
- Emergency Alert Systems** 8780 19th St. #131, Alta Loma, CA 91701 12/28/1993 David Shumaker
- Emmanuel** 3770 Opal St., Riverside, CA 92509 12/27/1993 Teresa Ruiz
- Empire Bedrooms** 280 Teller St., Corona, CA 91719 12/13/1993 Shawn Smith
- Empire Business Supply** 10800 Hole Ave. #10, Riverside, CA 92505 12/28/1993 George Lapado
- Empire Trophie & Awards** 1940 Gratton St., Riverside, CA 92504 12/27/1993 Linda Carver
- Empire Truck & Auto** 3615 Oakley Ave., Riverside, CA 92501 12/13/1993 Empire Truck & Equipment
- Ep Fabrication** 560 W. 1 St., Rialto, CA 92377 12/27/1993 Earl Price
- Eric Hansen** 26350 Alturas Creek Dr., Moreno Valley, CA 92555 12/13/1993 Eric Hansen
- Erlinda's Restuarant** 1007 Calimesa Blvd., Calimesa, CA 92320 12/20/1993 Erlinda Trejo
- Ernest Brooks** 57510 Crestview Dr., Yucca Valley, CA 92284 12/13/1993 Ernest Brooks
- Essies Pics** 14951 Chelsea Ave., Chino Hills, CA 91709 12/27/1993 Essie McGlothlin
- European Cut Glass** 1313 Massachusetts Ave. #206, Riverside, CA 92507 12/13/1993 Erdinc Akca
- Evelyn's Secretarial** 1794 Jeryl Ave., Colton, CA 92324 12/28/1993 Evelyn Fuentes
- Express Dist.** 20202 Ochoa Rd., Apple Valley, CA 92307 12/13/1993 Adina Williams
- Expresso Cafe** 2012 Riverside Ave., Rialto, CA 92376 12/20/1993 Christine Ainsworth
- Fastpro Service** 3245 Softwind Dr., Chino Hills, CA 91709 12/20/1993 Shawn McCown
- Final Touch Car Wash** 1639 W. Foothill Blvd., Upland, CA 91786 12/27/1993 Anthony Dicenso
- Financial Management Solutions** 4645 Central Ave., Riverside, CA 92506 12/27/1993 Gerald Fatten
- Five Star Comm.** 1625 S. Mountain Ave. #1, Ontario, CA 91762 12/27/1993 Akeema Anderson
- Floras Beauty Supply** 2035 E. Highland Ave., San Bernardino, CA 92405 12/06/1993 Maria Gomez
- Florida Market** 43880 E. Florida Ave., Hemet, CA 92544 12/13/1993 Maher Gorgy
- Florsheim Factory Outlet** 17600 Collier Ave. #G167, Lake Elsinore, CA 92530 12/06/1993 L J O'Neill Shoe Co.
- Fonser Dist.** 6804 Plum Way, Rancho Cucamonga, CA 91739 12/06/1993 Jesus Fonseca
- Fontana Motors** 18048 Foothill Blvd., Fontana, CA 92335 12/06/1993 John Dimitriadis
- Foothill Furniture & Mattress** 16981 Foothill Blvd., Fontana, CA 92335 12/27/1993 Hung Pham
- Foothill Vineyards Center** 1156 North Mountain Ave., Upland, CA 91786 12/28/1993 Lewis Development Co.
- Foothills Security Systems** 12212 Industrial Bl vd. #I, Victorville, CA 92393 12/20/1993 Jack Parton
- Force Measurements Inc.** 2802 Saint Lawrence, Riverside, CA 92504 12/13/1993 Force Measurement Inc.
- Forest Serv. Volunteer Assoc.** 54220 Pinecrest, Idyllwild, CA 92549 12/27/1993 Forest Serv. Vol. Assoc.
- Forshans Natural Foods** 12072 Palm Drive, Desert Hot Springs, CA 92240 12/13/1993 Tommara Forshan
- Frame Mart** 401 S. Lincoln Ave., Corona, CA 91720 12/27/1993 Michael Medlin
- Frank Anzaldi** 2731 S. Security Ave. #B, Colton, CA 92324 12/20/1993 Frank Anzaldi
- Frank Lauren Watson** 5455 Arrow Hwy., Montclair, CA 91763 12/13/1993 Frank Watson
- Fred Naby** 10798 Ramona Ave., Montclair, CA 91763 12/13/1993 Fred Naby
- Freman Owens Advertising** 1579 W. Norwood, Redlands, CA 92373 12/28/1993 Mark Herington
- Gil Soffel Christmas Trees** Mentone Blvd. & Sapphire St., Redlands, CA 92359 12/13/1993 Gilbert Soffel
- Ginger Jar** 442 E. 6th St., Beaumont, CA 92223 12/27/1993 Doris Kelly
- Gios Auto Sales** 8163 Cypress Ave., Riverside, CA 92503 12/27/1993 Giovany Hinoztroza
- Glenn's Auto Sales** 25359 West Main St., Barstow, CA 92312 12/27/1993 Auto Sales Inc.
- Gloria Mary Anderson** 5979 Cedar Mountain Dr., Alta Loma, CA 91737 12/20/1993 Gloria Anderson
- Golden Empire Landscape** 7998 Peak Ct., Riverside, CA 92516 12/20/1993 Jesse Saldana
- Golden State Detergents** 1200 3rd St., Norco, CA 91760 12/06/1993 James Arrowood
- Good Guys Specialty** 820 Rider, Perris, CA 92567 12/27/1993 Laura Zachary
- Granny's Emporium** 11925 Oak Glen Rd., Yucaipa, CA 92399 12/13/1993 Patricia McGuire
- Green Man Entertainment** 27387 Robert St., Perris, CA 92570 12/06/1993 Richard Mills
- Greenbriar** 1259 E. Lynwood Dr., San Bernardino, CA 92404 12/13/1993 William Burns
- Greenstuff Licensing** 31 Ponderosa Circle, Palm Desert, CA 92211 12/28/1993 Leonard Green Inc.
- H & R Assoc.** 3871 Lofton Place, Riverside, CA 92501 12/13/1993 Howard Mann
- Hair Biz Salon** 139 W. Foothill Blvd., Rialto, CA 92404 12/06/1993 Willetta McDowell
- Hairs Gloria** 5768 Riverside Drive, Chino, CA 91710 12/28/1993 Alejandra Garcia
- Heli Flite** 1969 Aviation Drive #C, Corona, CA 91720 12/13/1993 Scott Donley
- Hemet Texaco** 1701 W. Florida, Hemet, CA 92543 12/27/1993 Helal Daghestan
- Henaine Helou** 1909 S. Vineyard Ave., Ontario, CA 91761 12/13/1993 Henaine Helou
- Hendersons Auto Diagnostic** 9775 Oasis, Pinon Hills, CA 92372 12/27/1993 Lewis Henderson
- Hero Sports Wear** 11654 Humber Dr., Mira Loma, CA 91752 12/06/1993 Henry Cousine
- Hetzlers Fireamrs** 5535 Ridgeview Ave., Mira Loma, CA 91752 12/20/1993 Anthony Hetzler
- Hi-Land Mountain Homes** 282 S. Highway 173, Lake Arrowhead, CA 92352 12/28/1993 Debra Parkinson
- Hideaway Kitchen Culinary Collect** 5826 Empire Dr., Landers, CA 92285 12/27/1993 Lorene Brown
- High Desert Dist.** 14519 Pony Trail, Victorville, CA 92392 12/06/1993 Mark Price
- High Tech Cable** 6752 Mitchell Ave., Riverside, CA 92505 12/28/1993 William Turner
- Highland Avenue Vet.** 1731 Highland Ave., San Bernardino, CA 92404 12/20/1993 Sherry Brothers
- Highland Farm** 22230 National Trails Hwy., Oro Grande, CA 92368 12/13/1993 Highland Farm Inc.
- Hilliard Gallery** 73061 El Paseo #3, Palm Desert, CA 92260 12/27/1993 A. Kent Hilliard
- Hin Management Group** 8750 Beech Ave., Fontana, CA 92335 12/06/1993 Hin Management Group
- Hirt Aircraft Corp.** 44455 Benton Rd., Hemet, CA 92544 12/13/1993 Hirt Aircraft Corp.
- Hoelt Productions** 6906 John Dr., Riverside, CA 92509 12/06/1993 Daniel Hoeft
- Holistic Counseling Systems** 11429 Hickory Ave., Hesperia, CA 92345 12/28/1993 Lynda Latta
- Home Design Furniture** 1410 W. 7th St., Upland, CA 91786 12/27/1993 Bernard Chua
- Home Electronics Repair Shop** 552 Fashion Way, Banning, CA 92220 12/27/1993 Turb Prachanpheng
- Home Run Alley** 927 W. Esplande, San Jacinto, CA 92583 12/06/1993 Valley Batting Services
- Home Savings of America** 27541 Ynez Rd., Temecula, CA 92591 12/27/1993 Home Savings of America

Inland Empire Business Chronicle

New Business Listings

- I F M & Silkworm** 29324 Calle Gaviota, Murrieta, CA 92567 12/20/1993 Maxfield Heilbron
- Iels** 453 N. Central Ave., Upland, CA 91786 12/27/1993 Independent Computer List
- Inn & Out Markets** 1690 W. Florida Ave., Hemet, CA 93543 12/27/1993 Howard Merrick
- Intergrated Maintenance Services** 1447 W. Wabash St., Rialto, CA 92376 12/28/1993 Perry Little
- International Landscaping & Service** 3051 Hampshire Circle, Corona, CA 91719 12/27/1993 Armando Orellana
- Intl. House of Pancakes** 12585 Central Ave., Chino, CA 91708 12/20/1993 Deltapan Number-Six Inc
- Intl. House of Pancakes** 2450 Wardlow Rd., Corona, CA 91720 12/13/1993 Intl. House of Pancakes
- Ives Ward** 1304 W. Foothill Blvd. #A, Rialto, CA 92404 12/20/1993 Ives Ward
- Ivyrose Cottage** 12625 Frederick, Moreno Valley, CA 92553 12/06/1993 Susan Nolan
- J & A Enterprises** 6810 Hamner Ave., Corona, CA 91720 12/06/1993 Johannes Prins
- J & B Financial** 3350 Shelby St. #200, Ontario, CA 91764 12/28/1993 Darrell Burns
- J R Machine & Tool** 1824 Lake Place, Ontario, CA 91761 12/20/1993 Joseph Rajzman
- J S Enterprises** 39860 Braewood Court, Murrieta, CA 92563 12/28/1993 Jeffrey Simmons
- James A. White & Associate** 7012 Edgewild Drive, Riverside, CA 92506 12/27/1993 James White
- James Burton Brown** 12398 Lily Court, Rancho Cucamonga, CA 91739 12/20/1993 James Brown
- Jan Ruof** 6009 Jurura Ave., Riverside, CA 92504 12/20/1993 Jan Ruof
- Janets Flowers & Gifts** 9197 Central Ave. #D, Montclair, CA 91763 12/27/1993 Maryann Hsieh
- Janice Robinson** 15242 Orange St., Hesperia, CA 92345 12/20/1993 Janice Robinson
- Japanese Auto Specialist** 18909 Valley Blvd., Bloomington, CA 92316 12/27/1993 Josh Deleon
- Jar Lady Container Co.** 689 S. E St., San Bernardino, CA 92408 12/27/1993 Barbara Weatherspoon
- Jelly Donut** 82-184 Hwy. 111, Indio, CA 92201 12/27/1993 Seng Lim
- Jem One** 20423 Halfmoon Court, Apple Valley, CA 92308 12/20/1993 Jose Vides
- Jenny's Silk Flowers** 11335 Parkridge Dr., Fontana, CA 92335 12/13/1993 Roger Wang
- Jesus Gallarzo** 1902 W. Valley Blvd., Colton, CA 92324 12/13/1993 Jesus Gallarzo
- Ji Mi of Palm Springs** 68745 San Felipe, Cathedral City, CA 92234 12/06/1993 Jill Spike
- Jill Fawcett** 2610 Centennial, Corona, CA 91720 12/06/1993 Jill Fawcett
- Jill Spike** 69950 Pierson Blvd., Desert Hot Spring, CA 92240 12/27/1993 Jill Spike
- Jim Brooks Custom Bicycles** 16728 Smoketree #A, Hesperia, CA 92345 12/20/1993 William Brooks
- Jim's Tune Up and Repair** 9764 Magnolia Ave., Riverside, CA 92508 12/27/1993 Thomas Nery
- Jmm Enterprises** 5200 Canyon Crest Dr. #33, Riverside, CA 92507 12/20/1993 Jonathan Miller
- Jockey Intl. Global** 17600 Collier Ave., Lake Elsinore, CA 92530 12/13/1993 Jockey Intl. Global
- Jose's Tire Shop** 31600 San Luis Rey Dr., Cathedral City, CA 92234 12/06/1993 Jose Medrano
- John Alexandrowicz** 13826 Pollard Dr., Lytle Creek, CA 92358 12/20/1993 John Alexandrowicz
- Johnson Precision Prod.** 17525 Alder St. #36, Hesperia, CA 92345 12/06/1993 David Johnson
- Jom Comm.** 815 Concord Lane Redlands, CA 92374 12/27/1993 William Jackson
- Jona Thans** 5962 Palm Ave., Riverside, CA 92506 12/06/1993 Shirley Rennes
- Kirby Systems** 1310 W. Holt Blvd., Ontario, CA 91762 12/27/1993 Manuel Monsod
- Koreana BBQ** 1386 E. Foothill Blvd. #M, Upland, CA 91786 12/06/1993 Young Lee
- Kriesel Ind. Services** 12840 Reservoir St., Chino, CA 91710 12/20/1993 David Mollenauer
- Kurts Repair & Service** 9862 58th St., Riverside, CA 92509 12/06/1993 Kurt Lewis
- Kyung Hak Lee** 1902 W. Valley Blvd., Colton, CA 92324 12/06/1993 Kyung Lee
- Langle Plumbing & Heating** 13838 Pollard Dr., Lytle Creek, CA 92358 12/06/1993 Timothy Langle
- Larry Clayton Engle** 58328 Bonanza Dr., Yucca Valley, CA 92284 12/13/1993 Larry Engle
- Lavey Craft Performance Boats** 2871 Ragle Way #103, Corona, CA 91719 12/27/1993 Lavey Craft Perf. Boats
- Le Donne** 72624 El Paseo #C7, Palm Desert, CA 92260 12/06/1993 Flora Fantasy Inc.
- Leak Alert Service Co.** 1210 E. Sixth St., Corona, CA 91719 12/20/1993 Leak Alert Service Co.
- Lee's Tailor Shop** 5910 Adobe Rd., Twentynine Palms, CA 92277 12/13/1993 Yong O'Connor
- Lenox Inc.** 2865 Lenwood #A, Barstow, CA 92311 12/06/1993 Lenox Inc.
- Leonard's Pro Mobile** 1568 W. 7th St., San Bernardino, CA 92411 12/20/1993 Leonard Garcia
- Lets Face It** 3909 Van Buren Blvd. #6, Riverside, CA 92503 12/27/1993 Betty Hurford
- Lickety-Split Professional Mailing** 1100 Blue Ridge Lane, Colton, CA 92324 12/28/1993 Erin Smith
- Lifecare Solutions Inc.** 40880 Country Center Dr. #B, Temecula, CA 92591 12/06/1993 Lifecare Solutions
- Light Fx** 5809 Palencia Dr., Riverside, CA 92509 12/20/1993 Rafael Zabalaza
- Light N' Sound Fx** 5809 Palencia Drive, Riverside, CA 92509 12/28/1993 Rafael Zabalaza
- Lighthouse Enterprises** 223 S. Buena Vista, Hemet, CA 92543 12/28/1993 Georgia Hurst

714-367-0198

New business mailing lists that mean business.

Inland Empire Business Chronicle

New Business Listings

Lightning Bolt Feed Store 73536
Raymond Drive, 29 Palms, CA 92277
12/28/1993 Sandra Linder

Lincoln Shell 111 N. Lincoln Ave.,
Corona, CA 91721 12/20/1993
Norwest Group of Co.

Little Club 10380 Central Ave.,
Montclair, CA 91763 12/27/1993
Rodolfo Barba Jimenez

Little Darlings 72-671 Sundown Ln.,
Palm Desert, CA 92260 12/20/1993
Richard Darling

Livingston Firearms 35757 National
Trail Hwy., Daggett, CA 90000
12/06/1993 Carlos Livingston

Locker Room Sports Cards 1753 N.
Sunrise Way, Palm Springs, CA 92264
12/06/1993 Larry Lanterman

Lolas Video Store 11085 Hole Ave.,
Riverside, CA 92505 12/06/1993
Angel Hernandez

Lolis Mariscos 9966 Bloomington
Ave., Bloomington, CA 92316
12/27/1993 Carmen Dorado

Los Paisanos 68780 1st St., Cathedral
City, CA 92234 12/20/1993 Oscar
Alvarez

Louie's Billiards 1756 Lugonia
Avenue #106, Redlands, CA 92374
12/28/1993 Louie Romo

Lt's Baskets of Distinction 7137
Hellman Ave., Alta Loma, CA 91701
12/06/1993 Linda Tatum

Lube Shop Inc. 68815 Ramon Rd.,
Cathedral City, CA 92234 12/20/1993
Lube Shop

Lucy Sportscard Investments 13005
Casplan Dr., Victorville, CA 92392
12/27/1993 Lawrence Zagala

Lumblau Real Estate School 34-400
Date Palm Dr., Cathedral City, CA
92234 12/20/1993 Donald Perfetti

Lynne Gudat Interiors 41978 Avenida
Somonma, Temecula, CA 92591
12/06/1993 Lynne Gudat

Lys's Flowers 544 Pinewood Drive,
Big Bear Lake, CA 92315 12/28/1993
Marcelo Alvarez

M & M Mfg Corp. 10406 Enterprise
St., Rancho Cucamonga, CA 91730
12/27/1993 M & M Mfg Corp.

M & M Printing 4195 Chino Hills
Pkwy., Chino Hills, CA 91709
12/13/1993 Mauricio Gutierrez

M A R Services 29660 Torres,
Barstow, CA 92311 12/13/1993
Donald Beardshear

Mabuhay Oriental Market 9782
Sierra Ave., Fontana, CA 92335
12/28/1993 Iluminada Rome

Mac's Water Truck 45521 Classic
Way, Temecula, CA 92592 12/29/1993
Peggy Mc Clellan

Machine Tool Marketing 45787
Classic Way, Temecula, CA 92593
12/06/1993 Mario Altamirano

Madeleine Haase 15790 Ranco Viejo
Dr., Riverside, CA 92506 12/20/1993
Madeleine Haases

Mag-Kart 10419 Mills Ave.,
Montclair, CA 91763 12/13/1993 Mag-
Kart

Magic Draperis 1184 S. Vine Ave.,
Bloomington, CA 92316 12/28/1993
Russell Adair

Magnolia Bakery 9295 Magnolia
Ave., Riverside, CA 92503 12/13/1993
Norma Nevarez

Mail Depot 3007 W. Florida, Hemet,
CA 92344 12/28/1993
Floyd White ▲



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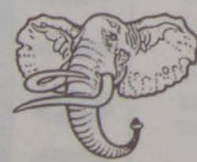
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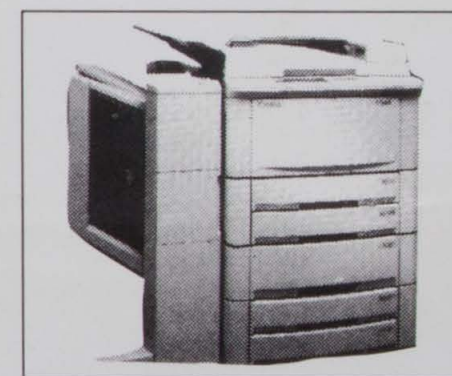
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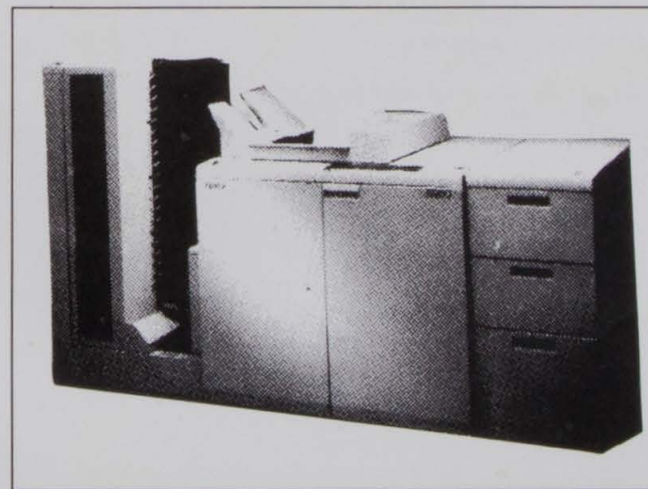
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REAL ESTATE FOCUS

Inland Empire Recovery Reflected in Increased Home Sales

Further signs that California's housing market is on the road to recovery emerged late last month as TRW REDI Property Data released its first quarter home sales statistics.

Sales of new and existing homes in the region jumped by more than

23% in the first quarter of 1994 compared to the same period last year. Riverside County posted a 33.1% gain while San Bernardino County saw an increase of 22.9%.

TRW REDI Property Data monitors real estate transactions from public record documents in more than 300 countries nationwide and provides information to lenders, appraisers and title companies.

The TRW REDI report shows that the market for home builders in the Inland Empire has also shown significant improvements. In the first quarter of 1994, Riverside County saw a jump of 25.9% in the number of new homes sold while San Bernardino sales increased at a rate of 21.5%.

The only county in Southern California to see a slip in home sales was Los Angeles County where new home sales declined by almost 15%.

Riverside, along with San Diego Counties, were the only two regions to report an increase in the average selling price of homes. Riverside home prices grew by a scant 0.7%.

This figure is still better than Riverside's Inland Empire partner San Bernardino County which saw a 1.0% drop in new home prices.

Aetna Takes Part in \$10 Million Office Leasing

Groundbreaking ceremonies were held last month commemorating the official start of construction on a new Aetna Health Plan administrative headquarters building in Loma Linda.

The \$10-million-dollar project includes leases that have been signed for more than 97,000-square-feet of office space divided into a 37,000-square-foot, single-story office building in addition to about 60,000-square-feet of a four-story office building.

The transaction for the new facility is said to be one of the largest office leases ever signed in the Inland Empire.

Aetna plans to use the facility to consolidate its California Health Maintenance Organization business into a single database and centralize some of its core processes. A spokesperson for the company says that the new facility will bring some 500 new jobs to the area.

The transaction was handled by David Kim of Julian J. Studley Inc. of Los Angeles and Michael O'Brien, vice president in the Riverside office of CB Commercial Real Estate.

Sales, Promotions and Awards

The Ontario office of Marcus & Millichap announced the sale of the Mountain Plaza Apartment Complex for \$750,000. The complex is a 40-unit apartment facility located at 2995 N. Mountain Ave. in San Bernardino.

Geoff Hamill, a senior sales associate with the Coldwell Banker Claremont/Upland office was recently recognized for earning the highest number of listings, transactions and dollar volume for the month of February.

A member of the Elite International President's Club, Hamill is also a five-year member of the prestigious President's Club which recognizes sales associates who have closed a minimum of 35 transactions or sold more than \$4 million within a calendar year.

Todd Launchbaugh has been named a vice president at Lee & Associates Commercial Real Estate Services' Ontario office.

Launchbaugh is an industrial properties specialist and was the top producing associate in 1993 and the top producing industrial associate in 1992. ▲

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Desert Business Journal



All News and Talk Station to Debut in Coachella Valley

PALM DESERT - By June 1st a contract forming a joint venture between KESQ-TV and KDES-AM will introduce 24-hour news and talk show coverage for the Coachella Valley over a new station, KESQ-AM, officials announced.

Bill Evans, vice president and general manager of KESQ-TV and Joe Tourtelot, president of Tourtelot Broadcasting Company, which operates KDES-AM, made the joint statement.

Tourtelot will retain ownership of KDES-AM and have ultimate authority over programming.

Although financial arrangements are not being disclosed, Tourtelot explained, "In effect, KESQ-TV is renting the radio station."

To facilitate the new radio station, two new studios will be constructed at the television station at a cost of about \$50,000. They will utilize digital AM-stereo equipment.

"Television reporters covering

fast breaking stories will be able to call in the instant news to the new station which will concentrate on local news," Evans explained.

Both stations have been working on the contractual agreement for about 18 months and expect to hire a total of about 10 new employees, according to Evans.

Hot Springs to Double in Size

DESERT HOT SPRINGS - This city will double its size from 10 square miles to 23 square miles and take on monitoring the massive, \$1 billion, 8,400-unit Rancho Royale development on its west side, thanks to 19 area residents who voted for annexation.

The actual vote tally was 19 in favor of the annexation, 8 against. A total of 35 area residents were qualified to vote on the measure.

It has been three years since the annexation of the area was first proposed because of three major planned developments, namely, Rancho Royale, Rancho Morongo and the Olympus Golf Club. The

developers stated they believe they can make faster progress on their projects by working with nearby city officials rather than attempting to work with Riverside County officials some 60 miles away.

The recent vote was taken by city officials after a handful of opponents to the annexation signed petitions claiming that the acquisition of the area would ruin their "quiet" area.

Meanwhile, other supporters say they are eager to receive better roads, water lines, cable TV and natural gas as well as other city services not currently supplied by Riverside County.

La Quinta and Indio to Build Auto Shopping Center

Officials in La Quinta and Indio are working on a complex feasibility study of establishing a major auto shopping center designed to straddle Highway 111 and Jefferson Street in both cities.

That \$40 million project, scheduled to open in the summer of

1995, is presently under negotiations with the Kansas-based developer and Midland Properties of Shawnee Mission who will buy the land if the two-city project comes to fruition.

Under the initial talks, the cities of La Quinta and Indio would finance "off-site" infrastructure improvements. Sales taxes generated at the center would be split 50-50, according to a spokesman.

Preliminary reports indicate that the shopping center will include at least one "family-style" walk-in restaurant and other retail outlets offering general merchandise as well as 12 to 14 automobile dealers, some of whom are already operating in the area.

According to officials, the massive project could result in the hiring of close to 500 people during construction and another 650 to 900 people after the center opens. In all, the project will cover about 550,000-square-feet of retail and auto mall space situated on about 100 acres. ▲

Coachella Valley Plans Alternative Transportation Project

By Dick Stanfield

PALM SPRINGS- The California Transportation Commission has endorsed a plan to establish train stations at two sites in the Coachella Valley, projects which will cost about \$4 million.

State funding will amount to nearly \$2.3 million of which almost \$1.2 million will go to Palm Springs and about \$1.1 million to Palm Desert. Each city has placed matching funds aside for the massive projects.

The state grant funds are part of a \$79 million funding package for mass transportation projects throughout the state. The monies will be included in the 1994-1995 fiscal budget set to go before the legislature prior to July 1.

Specifically, a bus-train station will be built in Palm Desert on a 10-acre lot next to the Southern Pacific railway,

south of Interstate 10 and north of Dinah Shore Road, near an existing large shopping center. Palm Springs would build on acreage located about a half-mile south of Interstate 10 on the west side of Indian Avenue. Each Metrolink station will cost between \$2 and \$3 million.

**If the \$2.3 million
is left in the new
state budget, the two
stations will be
completed in about
three years.**

Presently Metrolink runs 48 trains on four daily lines in and out of Los Angeles.

Indio already has train service

and is now also trying to get the Metrolink to stop there as well. Tourist and economic development officials note that bringing Metrolink to the Coachella Valley will go a long way towards boosting tourism.

If the \$2.3 million is left in the new state budget, the two stations will be completed in about three years.

Southern Pacific, which owns the existing rail system through the valley, have indicated that additional tracks and other improvements will be necessary to accommodate passenger trains and the railroad's busy freight hauling operations presently here in the Coachella Valley.

Ironically, months ago, Palm Springs seemingly had the inside track to receive the state funding for the Metrolink station, and then in February, the California Department of Transportation Division of Rails

recommended that Palm Desert receive the funding.

**The California
Transportation
Commission has endorsed
a plan to establish train
stations at two sites
in the Coachella Valley,
projects which will cost
about \$4 million.**

That action set off a political effort between Palm Springs, Palm Desert, Riverside County and the Coachella Valley Association of Governments, all of whom lobbied for grant funds to be split between the cities of Palm Springs and Palm Desert. That political effort seemingly has paid off. ▲