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INLAND EMPIRE business journal

VOLUME 9, NUMBER 11

\$2.00 NOVEMBER 1997



SAN BERNARDINO COUNTY MUSEUM TAKES A WALK ON THE WILD SIDE

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**4TH ANNUAL
HUMAN RESOURCE
GUIDE**

**CLOSE UP:
JIM MUNN**

**CORPORATE PROFILE:
SUNDANCE SPAS**

**PRO-CON
ELECTED CITY
ATTORNEYS**



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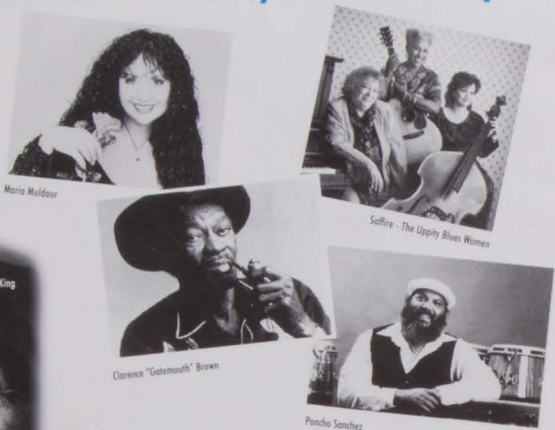
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CLOSE-UP



Jim Munn

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AT DEADLINE

Boeing Business Taking Nose Dive

The Boeing Company has lost altitude, taking a financial plunge in its third quarter.

Placing the blame on late deliveries, shortages of parts and skilled labor cost, Boeing said it will lose \$1.6 billion before taxes. After taxes, the loss will level out to an estimated \$652 million. Production inefficiencies with the latest version of the 737 account for \$700 million in extra costs.

In September, Boeing announced that it was postponing delivery of at least 12 airliners into the fourth quarter. By the beginning of October, Boeing had an order backlog for 1,629 jets.

Job Growth Slow but Sure

The Inland Empire is coming in strong in the job race and is building its own labor force, rather than commuting to Los Angeles.

According to California State University, Fullerton's economic forecast, the Inland Empire job growth will continue to top the Southern California average.

Anil Puri, director of Fullerton's Institute for Economic and Environmental Studies, said the Inland Empire was starting to build its own labor force and real

High Desert Shareholders Approve Business Bank Takeover

by Mathew Padilla

In a move that furthers Business Bank of California's attempt to gain a foothold in the High Desert, shareholders of High Desert National Bank approved the \$3.9 million takeover bid of the San Bernardino-based thrift.

Business Bank CEO Frank Mercardante downplayed the significance of the announcement in October, saying that it was expected since the deal had already been

hammered out. But he said that it is a good deal for both parties.

"They [High Desert shareholders] are getting a good value for their time and investment," Mercardante said.

Business Bank is also getting a good deal, spending \$3.9 million to acquire all the shares of a bank with \$40 million in deposits, the CEO said.

The takeover of High Desert National, which has two desert branches, is part of Business

Banks' expansion plans. The bank recently opened a branch in Redlands in addition to its three branches in San Bernardino and Corona.

Originally announced in June, the latest takeover announcement coincided with the release of Business Bank's third-quarter results, which show a net earnings decline from \$343,000 in September 1996 to \$82,000 in

continued on Page 5

Animals Invade Ontario Mills Mall

by Rebecca Jo James



Mathew Padilla/The Journal

Ogden employee Bryan Hargreaves works inside a fish tank at the American Wilderness Experience.

It's not quite lions, tigers and bears, but it's lizards, snakes and bobcats. There's even a couple of bats, rats and seals thrown in. No, the zoo hasn't come to the Inland Empire, but the American Wilderness Experience has.

Shoppers at the Ontario Mills Mall have an added attraction tucked into one of the corners — a trip to the High Sierras. A man-made wilderness, filled with live creatures, has collided with merchandising.

After two years of promising

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Governor Signs Sewage Bill Requiring Public Notification

Ending a gray area in public safety, Governor Wilson signed into law in October a bill requiring local health authorities to report sewage spills to the public.

State Sen. Ruben Ayala (D-32nd District), who authored the bill, said he drafted it in response to a commentary in the *Inland Empire Business Journal* and on "Inland Empire Television News." The commentary stated that no

one notified the public after a Jurupa Community Services District sewage line broke in July 1996, dumping 10 million gallons of raw sewage into the Santa Ana River. The editorial called for a law that would require public notification.

When asked why the public was not told of the spill, both the Riverside County Department of Environmental Health and the

Santa Ana Regional Water Quality Control Board said that no state or federal law required them to do so, according to the senator.

"I didn't believe it," Ayala said. "I can't really believe that there is no notification requirement when a health hazard is occurring."

That will change on Jan. 1,

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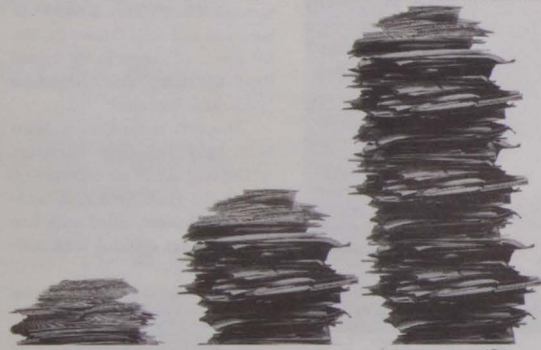
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ABOUT THE COVER

Taking a walk on the wild side, the cover features "Winter Crossing," by Lindsey Foggett. The painting took 400 hours to complete and was inspired by the northwest part of Glacier Park in Montana near Kintler Lake. (See related story about painter Lindsey Foggett on page 17.) More paintings and prints will be on display during the 15th Annual Wildlife Art Festival hosted by the San Bernardino County Museum in Redlands, Friday through Sunday, Nov. 21 to 23. For more information about the art festival, call (909) 798-8570.

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A Life of Song

by Rebecca Jo James



It's not surprising that the word "sing" is in her name because it is not only a part of her life but something she can't go a day without doing.

PaTrisha Singleton has been singing all her life and, for her, it's "as important as breathing."

"I cannot not sing," she smiles. "My mother sang, my sisters and I sing and now my sons like to sing. Besides having an apple every day, that's one of the real pleasures in life."

Singleton considers the city of Riverside her home — having been transplanted from Selma, Alabama while in the fifth grade. Her "musical" career began when a teacher sent a note home to her mother indicating her vocal talent and suggesting that she take singing lessons. She's been singing ever since.

Singleton dropped out of high school to tour with William Hall, a well-known musical conductor. In 1971, she responded to a "cattle

call" and garnered a singing role in the musical "Jesus Christ

Superstar." She sang on the national road tour with the rock group.

Her three-plus-octave range has kept Singleton busy with her art as she embraces all forms of music from classical and jazz to pop and gospel. She also sings in five languages: French, German, Italian, Spanish and English.

After a 30-year hiatus from education, Singleton "got up the courage" to go back to college. Her day starts at midnight with studying, then she goes to work as a grant-proposal writer, and then she heads off to college.

It's been a tough road, Singleton says, but, as a single mother, she felt it was important to show her four sons, "If I can do it, you can do it." And a grade point average of 3.4 is sweet music to her ears.

High desert shareholders ...

continued from Page 3

September 1997.

President Mercardante said the drop in earnings is a result of costs associated with the acquisition, many of which are one-time costs, and the costs of starting a new branch and new products.

Since Mercardante joined the bank in January 1996, it has begun targeting the consumer market and offering more corporate services.

"We knew we would be entering new markets and that we needed to have a more complete product line," Mercardante said.

New products include consumer deposit accounts, visa debit cards, home-equity lines of credit, corporate cash-management ser-

vices and corporate credit cards.

Expanded product lines have helped the bank increase deposits 22 percent to \$104.7 million from \$85.7 million a year ago. Total assets rose to \$119.5 million, an increase of \$19.2 million.

With assets growing and most acquisition expenses not rolling over to next year, Mercardante said next fiscal year should be a healthy year for the company. And the takeover should be complete before the end of the year, which will be a benefit to some customers.

"A significant number of our clients have businesses in the High Desert," Mercardante said. "This will provide greater convenience for them."

QUOTES

If a man has a talent and cannot use it, he has failed. If he has a talent and has used only half of it, he has half-failed. If he has a talent and learns somehow to use the whole of it, he has gloriously succeeded, and won a satisfaction and a triumph few men ever know.

ADVERTORIAL

SBA Lender Offers Loans to San Bernardino Businesses

Southland Economic Development Corp. (EDC) is now offering the SBA 504 loan to San Bernardino businesses that have a history of at least three years. The 504 loan is designed to (1) assist small businesses to expand their operations and (2) promote job growth in the local community. Southland has been providing the 504 loan to Orange County businesses since 1983. Since that time, 4,426 jobs have been created as of the end of fiscal 1996.

"We are excited to offer our financial services in the county of San Bernardino," President Jim Davis said. "Southland is dedicated to the advancement of a strong business and economic base for the entire county."

The 504 loan provides long-term, fixed-asset financing at below market interest rates with a minimum 10 percent down payment. Loan proceeds may be used to purchase and improve

(if necessary) an existing building or to construct a new facility.

Southland recently received the award for Greatest Percentage Increase in SBA 504 Loan Approvals

from the National Association of Development Companies. In 1996, Southland



Jim Davis

assisted 70 businesses by providing financing totaling \$29.3 million.

Other services offered by Southland include affordable housing development, loan program servicing and administration, and program sponsorship and funding.

Southland's skilled lending specialists can be reached by calling the toll-free number (888) 560-LEND.

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San Bernardino's Concert That Shouldn't Have Been

To promote itself, the city of San Bernardino decided to assume some risk. But the city is not a private enterprise, and one wonders why the city decided to gamble with taxpayer dollars.

The fiasco in question was a concert held at the Stampede auditorium that cost the city more than \$360,000. But the city only collected \$58,300 from tickets, parking, concessions and event sponsors.

Doomed to be the beginning, the concert, which promoted such talent as Jan and Dean, Martha Reeves, Tito Puente, and Mike Love of the Beach Boys, was supposed to coincide with the Stater Bros. Route 66 Rendezvous. But the Route 66 people did not want anything to do with the concert.

So, while people lined the streets of San Bernardino and roared to the hooting of classic cars, the city of San Bernardino played host to an almost empty stadium.

In spite of inflated projections — the city touted an attendance of 3,947 — a die-hard "oldies" lover who attended the Sunday concert counted only 200 people in the stadium, which holds 5,000.

The city of San Bernardino also paid for round-trip air fares, limousines, vans and hotel rooms for some of the artists and their bands.

Normally, promoters cover any kind of liability or losses incurred. And, thus stipulated, will be held accountable for the failure or success of an event.

But the city of San Bernardino gave promoter Keith Ward a blank check, which he cashed in for stage lighting and sound equipment rentals, and, of course, part of his fee. Even so, now it would appear that the city will be studying the "legalese" of its promoter's contract. Already collecting \$24,795 for his services, Ward feels he has "been taken by the city" and believes the city owes him more.

Still, Economic Development Agency Director Tim Steinhaus defends the use of the money, saying that it "helped to market the city."

Yes, but to only 200 people? Even with the city's figures, the city spent \$360,000 to market to about 4,000 people. And that's not even the real issue.

The point is that a city should not be in the business of putting on concerts. That's what professional promoters do for a living. They, not the taxpayers, assume the risks.

And now city officials are saying that the Economic Development Agency usually has

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Government-Business Partnership Critical to Job Creation

by Assemblyman Fred Aguiar

This year, in response to federal legislation signed by President Clinton, California's leaders were faced with the challenge of developing a welfare reform plan that would end the cycle of dependency that traps so many recipients.

The effort to enact such a plan culminated in July, when the legislature enacted CalWORKS, a new public assistance program that builds upon the themes of accountability and personal responsibility by emphasizing hard work and providing recipients with a real opportunity to transition into the work force.

With CalWORKS in place, our goal is to move 600,000 people into the work force over the next few years. Yet this is a significant challenge given that we lack the number of jobs necessary to employ these recipients. In fact, in order to accommodate this influx and maintain current employment figures, we must create an overwhelming 1.8 million jobs in the next five years.

This fact was not lost on policy makers. Indeed, many legislators offered proposals to solve the impending job shortage by proposing various tax credits designed to encourage companies to hire welfare recipients. This approach is sure to benefit many employers, who currently have little incentive to hire former welfare recipients.

These credits will likely offset some of the additional costs associated with hiring welfare recipients, who will most likely require additional training and oversight. Even with tax credits, however, many employers will still be reluctant to hire welfare recipients.

For small business owners, who often must struggle just to meet payroll each month, tax credits may not be enough. For this reason we must take further action to encourage all employers to participate in moving people from welfare to work.

In addition to focusing our efforts on current welfare recipients, we must also recognize the plight of the working poor. An individual who has been working to support a family on a \$6-per-hour wage could see his or her opportunity for advancement fade as businesses focus their efforts on hiring welfare recipients and qualifying for tax credits.

To create a system that penalizes the individuals who have chosen the difficult road of work, forsaking an easier life on public assistance, runs counter to the core values embodied by CalWORKS.

Thus, we must concentrate our efforts on enhancing the overall business climate in the state, creating new growth and job opportunities for all Californians.

The legislature can make strides toward achieving these objectives by conducting a careful analysis of state mandates on businesses to determine their cost-effectiveness and efficiency and by enacting corresponding reforms. Specifically, we must strive to balance the needs of employers, employees and the environment, making OSHA and environmental regulation more cost-efficient and easier to implement.

We must find ways to cut the costly red tape that binds employers each and every time they hire new employees. And we must revise workers' compensation and work place safeguards to reduce fraud and enhance their effectiveness. In sum, we must force government to take a step back and let businesses do what they do best: create jobs and spur economic growth.

Simultaneously, we must expand job training programs so that low-skilled, low-wage workers have the opportunity to train for more demanding, higher-wage jobs. Increasing our job

continued on Page 70

THE ISSUE: San Bernardino City Attorney Jim Penman sparked criticism during a recent City Council meeting when he announced contributions to four mayoral candidates. Were his actions motivated by personal political views or a desire to help the voters make an informed decision? And the greater question is should city attorneys be elected — as Penman is — or appointed by city councils?

Public Watchdog: The Elected City Attorney

by James Penman

California's 10 elected city attorneys are found in the largest cities: Los Angeles, San Francisco, San Diego, Long Beach and six others. The voters in those cities zealously guard their prerogative to choose their municipal attorney and relish the fact that he or she can prosecute other elected officials in the city for violations of the voter-enacted Political Reform Act (appointed city attorneys don't have this authority). This gives the voters a "watchdog" city attorney inside city hall.

The rules of professional conduct require all city attorneys to be faithful servants to the city council in lawsuits and the giving of legal advice. No elected city attorney wants to risk discipline by the state bar for pushing his or her own political agenda or grandstanding on a case or instance of legal advice. Such discipline would likely be fatal when raised in a re-election contest.

The real advantage of an elected city attorney over an appointed one is not the perceived power of prosecution over other politicians. Those officials are well aware of the existence of their city attorney's authority and are usually careful to avoid violating any law within his or her jurisdiction. Rather, the elected status frees the city attorney to give true and accurate legal advice and to say "no" to legally questionable ideas and schemes.

All municipal attorneys have faced pressure by city managers and politicians to write the legal opinions those officials desire. Often, the real motive to change city attorneys is that the departing attorney was not as "cooperative" with the city manager and/or city council as expected. Writing an accurate legal opinion that torpedoes a project or issue a council

member or city manager supports has ended the career of many municipal attorneys.

By contrast, the elected city attorney will quickly be undone at an election if he gives wrong advice on a high-profile case or issue or makes a series of legal mistakes on more routine matters.

Elected city attorneys, who must face the public every four years, are more likely to be aggressive and innovative in fighting crime, blight and political corruption. Also, they are more likely to forge their offices into sharpened weapons to defend the city in lawsuits with less expensive and more cost-effective deputy city attorneys.

Many appointed city attorneys use the outside law firm of "Dewey, Fleesem and Howe" to defend the city in all lawsuits. This, despite the fact that such firms factor a profit into their fees. But the use of outside litigators makes the in-house appointed city attorney less vulnerable. They are more likely to be dismissed if their in-house deputies lose a succession of cases or even a single high profile one.

The elected city attorney, however, is free to explain truthfully why the case was lost, pointing out that the problem, frequently, is not the legal work but the failures of the city department whose employees' conduct caused the lawsuit in the first place. An appointed city attorney might be hard pressed to expose the same, when the city manager is the top-level supervisor of the department in question or when the council is sensitive to criticism of misconduct in a city department on their "watch." "Don't make the city look bad" is an admonition all city attorneys hear. Sometimes, what that really

continued on Page 62

Getting an Honest Opinion

by William Alexander

The best way of dealing with the issue of whether a city is better served by having an elected or appointed city attorney is to understand the qualifications to be a city attorney and the functions performed by the city attorney.

First, when a city employs a city attorney, it is expected that this person will be a seasoned, knowledgeable lawyer able to competently practice municipal law and, in doing so, understand esoteric areas, including conflicts of interest law, open meeting law, land use law and a number of other specific areas of the law.

Further, that knowledge must be demonstrated by a proven track record verified when a city attorney goes through a recruitment process that includes interviews and background checks. However, a person running to be an elected city attorney need only be a licensed lawyer who resides in the city. A city attorney could be elected who has absolutely no background in the practice of municipal law.

Once hired, the city attorney should understand that his or her mission is to provide sound legal advice evenhandedly to all elected officials and city staff. That advice should not be presented in a manner which favors particular elected officials over other elected officials based upon political views. Of course, an elected city attorney could be much more likely to seek to align his advice with those politicians with whom he agrees or

with whom he forms a political coalition, or otherwise arrive at a decision that is politically geared toward re-election.

Advice from a city attorney on any particular matter should include a description of the legal risks involved in choosing alternatives which are available to the council. The advice should be based upon legal rather than political considerations.

For example, a city can be placed in the middle of a hotly contested dispute between two groups. Both sides can be represented by counsel who raise numerous legal arguments in support of their positions. It should be the function of the city attorney to sift through legal input and provide the council advice which will help make a valid decision.

Obviously, if an elected city attorney was put in the same position, that city attorney might be inclined to provide advice most likely to bring about positive election results for the city attorney rather than being solely concerned with the validity of the council's decision.

In summary, as to qualifications and as to the fulfillment of the city attorney's mission, a city is best served by receiving advice from a knowledgeable, appointed city attorney who will work in concert with the council and give guiding advice based upon objective review of the law

William Alexander is the mayor of Rancho Cucamonga.

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Photo on Page 3, upper right by Mathew Padilla

CLOSE - UP

Flyboy Leads Pacer Technology to New Heights

by Mathew Padilla

"Have you ever been upside down?" Jim Munn asked me.

"Just on roller coasters," I said.

I'm not sure how we got to that point in the conversation. I had come to his office to find out how he had turned an unprofitable company with about \$5 million in sales in fiscal 1986 to a profitable company with more than \$25 million in sales in fiscal 1997.

But somehow we got on the topic of flying while talking in his office in Rancho Cucamonga, and the CEO and president of Pacer Technology offered to take me up for a spin.

I jumped at the chance. A week after that first interview, I met Munn at Riverside Municipal Airport, and he introduced me to his vintage World War II single-engine plane, which he co-owns with Pacer Vice President of Marketing Tom Nightingale. The plane is an SNJ-4, which was used to train pilots during the war.

With the propeller, 42-foot wing span and acrylic-plastic-covered cockpit, the airplane looked like something out of a World War II photograph.

I showed up in jeans, tennis shoes and a T-shirt, and Munn wore a blue flight suit that suited his 6-foot, 5-inch frame. I climbed into the back seat of the cockpit. Munn went through the laundry list of safety features and had me slap on a headset.

After he showed me where the barf bag was, he told me not to feel bad if I got sick.

"I've gotten sick in that seat," Munn reassured me. Then, he climbed into the front and we began taxiing toward the runway.

As we taxied, I could hear Munn talking to the control tower and I began to think that here was the perfect CEO. At 58, Munn seemed like the perfect leader — intelligent, bold and in complete control.



Pacer CEO Jim Munn stands before his World War II airplane.

Mathew Padilla/The Journal

Munn is the type of guy who jumps right into a situation and grabs the reigns of leadership, seemingly without fear. When he took over Pacer in 1986, he made some tough calls, firing most of management and cutting other expenses.

The media loves to hate CEOs who think that firing people is the answer to higher profits, but in Pacer's case it was part of a plan that worked.

Of course those thoughts hit me before we actually took off. In the air, I learned a lot more about Jim Munn.

We sped on down the runway and before I even realized it we were in the air. The ground was getting farther away, and I couldn't believe that the little aluminum machine was in the air.

Flying high near Lake Mathews with various straps around my chest and legs (I was wearing a parachute just in case), I looked down at the lake and then up at the clear sky and thought, "This is awesome."

And then Munn decided to show me a little of what the plane could do. He started doing some fancy maneuvers, and I started getting a little nervous.

Next, he told me to look

straight up halfway through the loop he was about to do. The plane rose and rose until it was vertical and then beyond. I looked straight up but that was straight down, and I could see the ground above my head.

After a time, I felt like my stomach was in my lap, and I was ready to revisit my lunch. Feeling rather sheepish, I let my pilot know it was time to stop.

Munn kindly obliged, and, after we touched down, he told me I did pretty good in the air, even though I got a little green.

That flight proved my theory about Jim Munn: He is a risk taker.

And I learned he's not a bad pilot.

Later, he invited me to dinner at the airport with the Inland Empire Wing of the Confederate Air Force, a national organization devoted to the preservation and memory of World War II aircraft.

Before the meeting started, I bumped into Tom Nightingale, who has worked at Pacer for about 20 years, a decade longer than Munn.

I asked him, what is it about Munn that enabled him to succeed where others have failed?

Nightingale told me that the two presidents before Munn didn't

know how to run a company. They lacked Munn's entrepreneurial spirit and his willingness to take chances (again the risk-taking theme emerges).

A good example of Munn's risk taking was the company's takeover of Super Glue in 1994.

"They were doing about \$12 million in sales, and we were doing close to the same," Nightingale said.

After the acquisition of Super Glue, Pacer had a negative net income for the first year since fiscal 1986.

Munn said it took some time to discover which Super Glue products were going to be the most profitable for Pacer. And as there were lay-

offs when Munn first took over Pacer, he eliminated Super Glue staff and brought operations in-house.

That move fit with Munn's philosophy of keeping Pacer a vertically integrated company. Product design, manufacturing and marketing are almost entirely done in the company's Rancho Cucamonga headquarters and factory or in its two off-site factories in Ontario and Corona.

And Munn has every intention of keeping the vertically integrated machine expanding. Pacer recently acquired California Chemical Specialties Inc. in Corona.

"We would like to get this [company] to \$100 million in sales over the next couple of years through growth and acquisitions," Munn said.

As for flying with the Confederate Air Force, they recently did two fly-bys over the California Speedway in Fontana.

Munn, who has a wife and two grown children, said he loves flying for simple reasons.

"When you're flying, it takes 100 percent of your concentration," Munn said. "And it gives you the freedom to leave your responsibilities behind for a short time."

CORPORATE PROFILE

Sundance Spas: A Pioneer in Soothing

by Rebecca Jo James

It's been a long day. Your head is aching, your back is sore and your feet feel as though you've just run a 440 relay. It's time to go home and relax. For some people, slipping into "something more comfortable" means slipping into a warm, bubbling spa.

And that's what Sundance Spas is counting on.

"Millions of people are turning to the healing power of warm water to ease tension, relieve the pain of arthritis and other chronic maladies, and restore a sense of well-being and calm," said Ron Clark, CEO for Sundance Spas. "When you sit in a Sundance Spa, you'll feel the difference right away and for hours afterward."

But Clark wasn't always in the business of making people feel good. Initially, the business was run by his father and younger brother, Charles, and they weren't into spas. They were into plastics and created "anything plastic" that other companies needed.

After a stint in the military, Ron Clark joined them at a time when the business was beginning to decline.

After their father resigned, the brothers became partners. But when they realized they made "better brothers than we did partners," Ron Clark bought out his brother — a decision reached by both of them mutually about a year later. Charles Clark still works for the company.

While creating plastics for other companies, Ron Clark began something that was totally new to the spa industry: portable spas. They even made the front page of an industry magazine.

"That was a big deal because, at the time, the industry was not a portable-spa industry," Clark said. "Back then you dug a hole and put the spa in the ground. We moved the industry into the 'appliance in a box' type of thing."

After two to three years of keeping both business lines afloat, Clark eventually transitioned out of plastics and into spas. That's when he brought two partners on board and



Sundance Spas Partners Charles Johnson, Ron Clark and Galvin Bartlett believe that spending time in a Sundance Spa is "simply the most perfect massage in the world."

Sundance Spas was born.

Clark met Charlie Johnson through manufacturing the product. Johnson was an early customer of Clark's spas and needed no persuasion to join the team. He came on board to spearhead the sales department. Galvin Bartlett had known Clark in the Army when they were deep-sea divers together.

"Ron told me there was an opportunity with these spas — so let's build them," Bartlett said. "I quit being an automotive chemical distributor in Southern California and joined the team in product development."

Sundance Spas steadily increased in volume and soon outgrew its facility in Costa Mesa. They moved the warehouse to Anaheim, where they stayed for three years before moving to Chino in the early '80s. Even now, they warehouse and manufacture the spas in different locations.

The need for expansion has forced Clark and his partners to look for yet another location — this time in Corona. By 1999, they hope to move their 400 employees to a larger location that will enable Sundance Spas to warehouse and produce spas at the same location.

Clark says they need the room because they use "just about every type" of manufacturing skill when creating a spa.

"We actually build a spa backwards," he said, "starting with the paint job."

The spa takes form in the plastics department where it is vacuum

formed and painted with an acrylic that provides a cosmetic surface that is very durable.

After it is formed, the spa is like an eggshell and is strengthened with a fiberglass structure underneath it. Then, the plumbing jets and configurations are put into place before it goes to the woodworking area where a redwood cabinet is created for it.

The form is transferred to the engine department where the spa is fitted with an engine and is "electronically oriented." It is insulated with foam, put in a box and shipped off.

More than 20,000 spas are sold per year, averaging \$5,500 to \$6,000 each.

"We are dealing with more than 47 countries right now," Clark said. "Most of the business is domestic, but we are going international."

Johnson moved Sundance Spas into the international realm six years ago.

"Initially, we had inquiries from people representing European firms whom we had met at trade shows," Johnson said. "That opened us up to the idea of going international and we decided to give it a try. The first few years we were just learning how to do it."

The spa had to go through electrical changes to conform to international trade. Changing the voltage and working with different currency requirements were the first big hurdles.

"We made a spa and sold it in Switzerland," Johnson said. "We made some mistakes, but the customer lived through our ignorance with us. This helped us to learn what was required in a product to be successful in Europe."

Cultural differences also played a role in the marketing of the spa.

"We have grown up with the spa here in the United States," Johnson explained. "But the spa product was brand new in European markets and they had not gone through all the learning that American dealers had."

Growing internationally at a rate of 25 percent annually, Johnson anticipates a market size in Western Europe similar to what they have in

the United States. This year, Sundance Spas will open a field office in Western Europe, along with warehouses in Western Europe and Australia.

The growth of Sundance Spas and the innovations it has brought to the industry have garnered national attention to the \$70 million business. For three years in a row, Sundance Spas was listed in *Inc. Magazine* as one of the top 500 fastest growing private businesses in the United States, actually securing a position in the top 100 category.

Sundance Spas has also received numerous awards. The John Holcumb Silver Award was presented to Sundance Spas for new technology.

"Sundance was instrumental in bringing the spa industry into the electronic age with the microprocessor-based spa-control circuitry," Clark said. "This is something like what you might expect to find controlling a microwave oven."

Since combining water and electricity was outlawed and considered unsafe, Clark said they had to educate the industry as well as legislators regarding the safety feature of micro circuitry.

Other new innovations Sundance Spas brought to the industry were pillows in the spa, recessed jets, skimmer filters, multi-level seating, comfort seating, foot jets and air injectors.

Bartlett said they are always looking for new ideas.

"We always listen to our customers — their feedback is very important to us," Bartlett said. "We blend the practical side with the idea and come up with a great spa."

Listening to customers and to employees has been a successful tool for Sundance Spas and — in spite of its perpetual growth — something that Clark will always encourage.

"Our customers give us some of our best ideas," Clark said. "And our employees are the ones who can make it work. I encourage that creativity and — no matter how big we get — will always make sure that people are happy to work here."

CORNER ON MARKET

Realizing the True Nature of Value

by Ron Burgess

The word "value" is one of those ridiculously overused words. Advertising overuse has made it virtually mute. The word value has lost most of its value! Terms such as "the best value" and "valuable gift or coupon" become trite when they appear on every product label.

Despite what overusing the term value has done to its selling impact, value is still the measuring stick by which most buying decisions are made. Understanding value is useful in the process of carefully crafting product positioning and in comparing competing products.

Burgess Group developed a model to facilitate assessing the components of value as a tool to help clients understand how value is created and measured. This method has been used successfully for years to move management away from superficially boosting hype, selling value that is actually nonexistent. While many good (and statistically superior) models exist for evaluating consumer attitudes about

ference between them.

The area inside each diamond is not an exact measure of overall value. Together, the diamonds function as a visual aid, showing how dramatic differences in value can be when all four elements are considered at once.

In each case, both stores have a particular market. They may even make equal amounts of money on the product. They can exist side by side. Because of the image component, it is difficult to determine which is more valuable.

One market's perception is that image is valuable. Another market's perception is that low price is what matters. Beauty is in the eye of the beholder. In other words, value is perception. Two markets for similar products can co-exist, both having enough perceived value to be successful (perhaps even sharing some customers!).

On the other hand, when competitors are competing for the same market, value can be fashioned intentionally. I recently used this exercise to compare a client's competition.

Their chart looked like Chart 1.

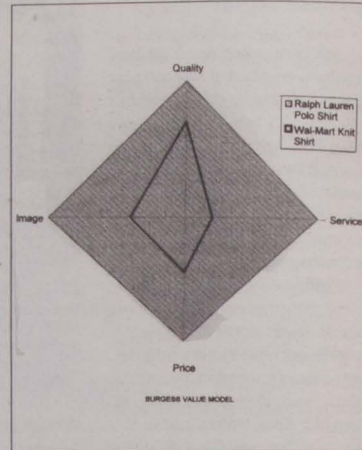


CHART 1

petitive edge (for example, a high-priced product). The customer will always make buying decisions based on value. Ask yourself, "How is each of the value components perceived by my customers?" and "Is a strategic plan in place for each of the components, or just one or two?"

Knowing where the value lies is what is valuable in marketing!

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

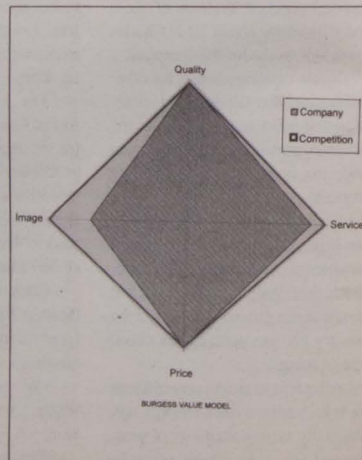


CHART 2

value, the Burgess Value Model is an easily understood approach for probing the issue.

Value has four components: quality, price, service and image. These four components are easily evaluated when comparing a company or products with similar and competitive products or companies. On the other hand, determining overall value is very difficult. The best way to describe how this method works is through the following example.

Compare the purchase of a Polo shirt from a Ralph Lauren designer store to that of an ordinary knit-shirt from Wal-Mart. Then, assign an approximate rating to each of the four components (quality, price, service and image). Two similar products will probably be rated very differently.

If we chart them, they might look like Chart 1.

When the points are connected, a diamond is formed for each store's product. This provides a rather good visual value comparison of the two products, revealing a considerable dif-

With service, quality and price so similar, the differentiation between the two companies' value was in the element of image. Suddenly, everyone understood the importance of maintaining consistency in all activities where the image of the company is involved.

The exact marketing positioning was deliberately raised to an increased level of importance. In this case, it became clear that projecting the wrong image might very well cause stagnation (a trend that is difficult to track and expensive to discover after the damage is done).

Based on the outcome and level of examination, the Burgess Value Model is useful in providing understanding in a variety of areas, including company image, product line and service. This enables the precise crafting of an item's value while prioritizing the area that needs the improvement or change.

This method can be used to discover ways of building value into a product lacking a com-

EXPORTING

Taking the First Step in International Sales

by Susan Thomas

The initial step in an international sales transaction is when the potential overseas buyer requests that the U.S. manufacturer submit a sales quotation. This quotation is submitted in the form of a pro-forma invoice. While it may resemble a commercial invoice, the pro-forma invoice is significantly different in terms of objective.

A pro-forma invoice is prepared once the buyer and seller reach a mutual understanding as to the products to be shipped, pricing and terms. In essence, the pro-forma invoice is an "offer to sell" that is subject to acceptance by the buyer.

The pro-forma invoice fully details an offer that is considered binding on the exporter and can be relied upon by the buyer. It is understood to be a commitment that the exporter will, in fact, deliver the products stated and comply with the terms and conditions as written. There will be no misunderstanding or disputes if both exporter and buyer are clearly aware of every detail of the transaction in advance of it being completed. Another way to define the pro-forma is that it is a written "meeting of the minds."

The U.S. Department of Commerce urges that the document be clearly marked "PRO-FORMA INVOICE" and include:

- * Names and addresses of buyer and seller
- * Date
- * Reference number
- * Detailed description of all products and accessories
- * Total selling price (quoted in U.S. dollars)
- * Price discounts
- * Country of origin
- * Ports of export and import
- * Payment terms (as defined by International Chamber of Commerce "Incoterms")
- * Weight and dimensions
- * Harmonized schedule B commodity numbers
- * Shipping charges and all related export costs (freight, insurance, forwarder's fee, packaging, etc.)

- * Expected shipping date
- * Length of time the offer is valid
- * Non-diversion statement required by the Bureau of Export Administration: "The products described in this pro-forma invoice will be exported in conformance with U.S. Export Administration Regulations. Diversion contrary to U.S. law is prohibited."
- * Certification of accuracy: "I hereby certify that the information contained herein is true and correct, and that the merchandise described is origin of (country of manufacture)."
- * Signature and date

If the buyer does not agree with any of the terms outlined in the pro-forma invoice, those items can be negotiated before the products are manufactured or shipped. The advantage to the buyer of having a pro-forma invoice is that total costs for the shipment can be computed. Also, the overseas buyer may require a pro-forma invoice to obtain governmental approval for the import.

The importer's central bank may request a copy of the pro-

forma invoice when the importer purchases U.S. dollars in order to make payment. A pro-forma invoice is the most commonly used method to provide the buyer with the information necessary to open a letter of credit.

For the buyer, the pro-forma invoice will:

- * Confirm exactly what is being purchased
- * Define the seller's intent
- * Enable the importer to obtain any specialized import approvals, such as from a health ministry
- * Outline expenses for each aspect of the shipment

The most valuable function of the pro-forma invoice is to clearly detail, in writing, terms of sale for a specific transaction. This eliminates misconceptions or misunderstandings between a buyer and a seller prior to the transaction being completed.

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

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Businesswomen Meet, Mingle and Share Ideas at Expo

by Mathew Padilla

Kelly Lange gave simple advice at the Women & Business 1997 Expo. The Channel 4 (KNBC) anchorwoman said women need to be creative to stand out in life.

During her keynote speech to more than 1,000 attendees at the Riverside Convention Center, she also said that there is no escape from hard work.

Her comments were followed by other keynote speakers: Dr. Joyce Brothers, actress Debbie Reynolds and in-your-face fitness fanatic Susan Powter.

The October 17th day-long event also featured seminars designed to sharpen the business and personal skills women need to succeed.

And the convention center was packed with sponsors who manned booths, discussing their services.

The expo is organized annually by Inland Empire Business Journal President William Anthony and was co-presented this year by Loma Linda University Medical Center.

Anthony said the expo is an excellent opportunity for women "to broaden their business and social life."

The most outspoken woman of the day was Susan Powter, who said that success in business or in any field is a result of living well, which includes plenty of exercise and a diet that contains 10 percent fat.

"If you aren't well, you're nothing," Powter said.

Mathew Padilla/The Journal

Photo Captions: (Top) Actress and keynote speaker Debbie Reynolds raises her arm for that extra bit of emphasis. (Middle, Left) Inland Empire Business Journal President William Anthony presents an award to Loma Linda University Medical Center Marketing Director Greg Williams for the center's outstanding support of the expo. (Middle, Right) Keynote Speaker Dr. Joyce Brothers hugs City National Bank Vice President Lynn Smith after Smith handed her flowers for delivering an intelligent and provocative speech. (Bottom, Left) Representatives with BA Investment Services Inc. stand beside their sponsorship booth in the Riverside Convention Center. (Bottom, Right) Outspoken Susan Powter gives an all-natural performance.



MAJOR OFFICE COMPLEX LEASING GUIDE

Inland Empire West Area

10 Largest Office Complexes



1 Arrow Business Park

9007 Arrow Rt., #140
Rancho Cucamonga, CA 91730

Total RBA (sq. ft.): 395,511
Available Space (sq. ft.): 209,805
Type: Multi-Tenant
FSG Rate: \$0.95
Year Built: 1988
Year Renovated: N/A
Leasing Company: R & B Commercial Real Estate Services, Inc.
Agent: Koreen R. Ellings
Phone/Fax: (909) 944-7455/944-8366

2 Centrelake Plaza

3401 Centrelake Dr.
Ontario, CA 91764

Total RBA (sq. ft.): 110,763
Available Space (sq. ft.): 44,937
Type: na
FSG Rate: \$1.65 - \$1.85
Year Built: 1989
Year Renovated: N/A
Leasing Company: Cushman & Wakefield
Agent: Mark McAdams, Jerra Beckhart
Phone/Fax: (909) 980-7788/989-4440

3 Arrow Haven Corporate Park

8577 & 8599 Haven Ave.
Rancho Cucamonga, CA 91730

Total RBA (sq. ft.): 84,000
Available Space (sq. ft.): 28,452
Type: Class A
FSG Rate: \$1.50
Year Built: 1992
Year Renovated: N/A
Leasing Company: Grubb & Ellis Co.
Agent: Mano Leventakis, Greg Martin
Phone/Fax: (909) 605-1100/390-8645

4 Park Haven Business Center

3350-3380 Shelby
Ontario, CA 91764

Total RBA (sq. ft.): 83,847
Available Space (sq. ft.): 7,202
Type: Class A
FSG Rate: \$1.49
Year Built: 1986
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Michael O'Brien
Phone/Fax: (909) 788-3713/788-8101



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5 Laband Center (southeast corner)

Grand Ave. & Chino Hills Pkwy.

Total RBA (sq. ft.): 83,000
Type: Neighborhood Shopping Center Food/Drug
Leasing Company: Garrett Commercial Real Estate Svcs., Inc.
Agent: Gary Umphress
Phone/Fax: (909) 628-3346/628-5651

6 First Financial Center

800 N. Haven Ave.
Ontario, CA 91764

Total RBA (sq. ft.): 81,164
Available Space (sq. ft.): 15,586
Type: na
FSG Rate: \$1.55
Year Built: 1985
Year Renovated: N/A
Leasing Company: Cushman & Wakefield
Agent: Mark McAdams, Jerra Beckhart

7 Barton Plaza

10535 Foothill Blvd.
Rancho Cucamonga, CA 91730

Total RBA (sq. ft.): 77,051
Available Space (sq. ft.): 34,600
Type: Class A
FSG Rate: \$1.45
Year Built: na
Year Renovated: 1997
Leasing Company: Grubb & Ellis Co.
Agent: Mano Leventakis, Greg Martin
Phone/Fax: (909) 605-1100/390-8645

8 The Exchange

7365 Carnelian
Rancho Cucamonga, CA 91730

Total RBA (sq. ft.): 67,000
Available Space (sq. ft.): 12,241
Type: Wood
FSG Rate: \$0.85 (mod. gr.)
Year Built: 1980
Year Renovated: N/A
Leasing Company: MGR Services, Inc.
Agent: Michael Rademaker
Phone/Fax: (909) 981-4466/981-6267

9 Havengate Business Center

NWC Center & 4th Street
Rancho Cucamonga, CA 91730

Total RBA (sq. ft.): 63,500
Available Space (sq. ft.): 8,500
Type: Office/R & D
FSG Rate: \$0.85 (mod. gr.)
Year Built: 1988
Year Renovated: N/A
Leasing Company: Delmar Property Mgmt.
Agent: Rick Spurlock
Phone/Fax: (909) 945-4585/987-7641

10 Ontario Airport Center

337 N. Vineyard Ave.
Ontario, CA 91764

Total RBA (sq. ft.): 57,917
Available Space (sq. ft.): 28,489
Type: na
FSG Rate: \$1.30
Year Built: 1982
Year Renovated: N/A
Leasing Company: Grubb & Ellis Co.
Agent: Mano Leventakis, Greg Martin
Phone/Fax: (909) 605-1100/390-8645



HIGH DESERT CORPORATE POINTE

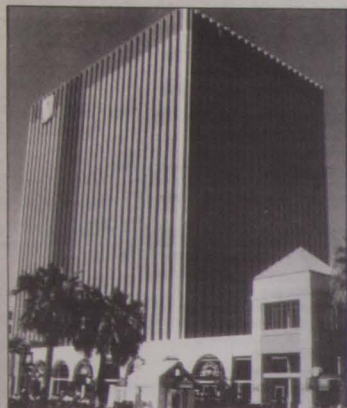
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MAJOR OFFICE COMPLEX LEASING GUIDE

Western Riverside County Area

10 Largest Office Complexes



1 California Tower

3737 Main Street
Riverside, CA

Total RBA (sq. ft.): 150,000
Available Space (sq. ft.): 6,840
Type: Class A
FSG Rate: \$1.75
Year Built: na
Year Renovated: 1995
Leasing Company: Inland Pacific Advisors, Inc.
Agent: Dennis Morgan
Phone/Fax: (909) 686-1462/682-6058

2 Riverside Metro Center

3801 University

Riverside, CA 92501
Total RBA (sq. ft.): 131,225
Available Space (sq. ft.): 87,894
Type: Gross
FSG Rate: \$1.25
Year Built: 1990
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Vindar Batoosingh, Philip Woodford, Michael O'Brien
Phone/Fax: (909) 788-3714/788-8101

3 Riverside Metro Center

3801 University

Riverside, CA 92501
Total RBA (sq. ft.): 124,333
Available Space (sq. ft.): 87,938
Type: Class A
FSG Rate: \$1.95
Year Built: 1991
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Michael O'Brien
Phone/Fax: (909) 788-3713/788-8101

4 Grand Central Plaza

3610 Central, #205

Riverside, CA 92506
Total RBA (sq. ft.): 116,261
Available Space (sq. ft.): 53,500
Type: Class B
FSG Rate: \$1.45
Year Built: 1969
Year Renovated: 1997
Leasing Company: Lee & Associates
Agent: Tom Pierik, Dave Mudge
Phone/Fax: (909) 684-4400/788-1468

5 Town Center Corporate Plaza

27450 Ynez Rd.

Temecula, CA 92591
Total RBA (sq. ft.): 84,000
Available Space (sq. ft.): 29,000
Type: Class A
FSG Rate: \$1.25 + electric
Year Built: 1990
Year Renovated: N/A
Leasing Company: CDMWestmar Comm. Real Estate
Agent: Jim Nadal, Patricia Nicholls
Phone/Fax: (909) 676-7177/699-0048

6 University Village

1201 University Ave.

Riverside, CA 92507
Total RBA (sq. ft.): 70,000
Available Space (sq. ft.): 70,000
Type: na
FSG Rate: TBD
Year Built: planned
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Vindar Batoosingh
Phone/Fax: (909) 788-3714/788-8101

7 Westgate Center

2280 Wardlow Cir.

Corona, CA 91720
Total RBA (sq. ft.): 61,825
Available Space (sq. ft.): 3,224
Type: Gross
FSG Rate: \$1.42-\$1.45
Year Built: 1990
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Philip Woodford
Phone/Fax: (909) 788-3718/788-8101

8 Moreno Corporate Center

22690 Cactus

Victorville, CA 92553
Total RBA (sq. ft.): 60,589
Available Space (sq. ft.): 18,177
Type: Class A
FSG Rate: \$1.25
Year Built: 1989
Year Renovated: N/A
Leasing Company: Insignia Commercial Group
Agent: Desiree Lavin Lemos
Phone/Fax: (909) 697-6525/697-6522

9 Sierra Del Oro Office Complex

Green River Rd.

Corona, CA
Total RBA (sq. ft.): 50,000
Available Space (sq. ft.): 50,000
Type: Build-To-Suit
FSG Rate: \$1.40
Year Built: proposed
Year Renovated: N/A
Leasing Company: Grubb & Ellis Co.
Agent: Mano Leventakis, Greg Martin
Phone/Fax: (909) 605-1100/390-8645

10 Entrepreneurial Corp. Center

3400 Central Ave.

Riverside, CA 92506
Total RBA (sq. ft.): 48,547
Available Space (sq. ft.): 0
Type: Tilt-Up
FSG Rate: \$1.75-\$1.80
Year Built: 1990
Year Renovated: N/A
Leasing Company: Jacobs Development Company
Agent: Evie Ocello
Phone/Fax: (909) 788-9887/788-4314

Inland Empire East Area

10 Largest Office Complexes



1 Tri-City Corporate Centre

650 E. Hospitality Ln.
San Bernardino, CA 92408

Total RBA (sq. ft.): 125,605
Available Space (sq. ft.): 18,496
Type: Class A
FSG Rate: \$1.65
Year Built: 1989
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Michael O'Brien
Phone/Fax: (909) 788-3713/788-8101

2 EDA Building

201 North E. Street

San Bernardino, CA 92401
Total RBA (sq. ft.): 82,000
Available Space (sq. ft.): 6,000
Type: Class A
FSG Rate: \$1.25
Year Built: na
Year Renovated: N/A
Leasing Company: Tri-City Services
Agent: Spencer L. Brown
Phone/Fax: (909) 335-2292/335-3693

3 Tri-City Corporate Centre

301 E. Vanderbilt Way

San Bernardino, CA 92408
Total RBA (sq. ft.): 76,607
Available Space (sq. ft.): 0
Type: Class A
FSG Rate: \$1.50 F.S.
Year Built: na
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Michael O'Brien, Philip Woodford
Phone/Fax: (909) 788-3713/788-8101

4 Tri-City Corporate Centre

301 E. Vanderbilt Way

San Bernardino, CA 92408
Total RBA (sq. ft.): 73,773
Available Space (sq. ft.): 6,805
Type: Gross
FSG Rate: \$1.50
Year Built: 1986
Year Renovated: N/A
Leasing Company: Tri-City Corporate Center
Agent: Michael O'Brien, Philip Woodford
Phone/Fax: (909) 788-3718/788-8101

5 Tri-City Corporate Centre

301 E. Vanderbilt Way

San Bernardino, CA 92408
Total RBA (sq. ft.): 71,786
Available Space (sq. ft.): 7,286
Type: Class A
FSG Rate: \$1.50
Year Built: 1987
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Michael O'Brien, Philip Woodford
Phone/Fax: (909) 788-3713/788-8101

MAJOR OFFICE COMPLEX LEASING GUIDE

High Desert Area

10 Largest Office Complexes



1 Carriage Square

12441 Hesperia Rd.
Victorville, CA 92392

Total RBA (sq. ft.): 76,289
Available Space (sq. ft.): 12,740
Type: na
NET Rate: \$0.65
Year Built: 1989
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

2 Sunset Park

13911 Park Ave.

Victorville, CA 92392
Total RBA (sq. ft.): 33,563
Available Space (sq. ft.): 3,587
Type: na
FSG Rate: \$1.25
Year Built: 1991
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

3 Hesperia Center

9655 9th Street

Hesperia, CA 92345
Total RBA (sq. ft.): 33,000
Available Space (sq. ft.): 0
Type: na
FSG Rate: \$1.37
Year Built: 1995
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

4 Mariposa Plaza

12555 Mariposa

Victorville, CA 92392
Total RBA (sq. ft.): 25,903
Available Space (sq. ft.): 1,276
Type: na
Net Rate: \$0.75
Year Built: 1987
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

5 Bear Valley Commerce Center

12138 Industrial Blvd.

Victorville, CA 92392
Total RBA (sq. ft.): 18,050
Available Space (sq. ft.): 3,652
Type: na
FSG Rate: \$1.10
Year Built: 1988
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

6 High Desert Corporate Point

14350 Civic Dr.

Victorville, CA 92392
Total RBA (sq. ft.): 16,000
Available Space (sq. ft.): 1,584
Type: na
FSG Rate: \$1.25
Year Built: 1988
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

7 Spring Valley Plaza

13621 Spring Valley Pkwy.

Victorville, CA 92392
Total RBA (sq. ft.): 15,573
Available Space (sq. ft.): 890
Type: na
Net Rate: \$0.80
Year Built: 1988
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

8 Victor Street

16534 Victor Street

Victorville, CA 92392
Total RBA (sq. ft.): 12,408
Available Space (sq. ft.): 0
Type: na
FSG Rate: \$1.40
Year Built: 1984
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

9 Civic Point

15490 Civic Dr.

Victorville, CA 92392
Total RBA (sq. ft.): 10,200
Available Space (sq. ft.): 0
Type: na
MG Rate: \$1.05
Year Built: 1991
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

10 Apple Valley Medical

18092 Wika

Apple Valley, CA 92307
Total RBA (sq. ft.): 9,800
Available Space (sq. ft.): 2,100
Type: na
MG Rate: \$1.00
Year Built: 1992
Year Renovated: N/A
Leasing Company: R.L. Kuch & Associates
Agent: Ron Kuch, Don Brown
Phone/Fax: (760) 241-5211/241-1208

continued from page 14

Inland Empire East Area

10 Largest Office Complexes

6 Tri-City Corporate Centre

685 E. Carnegie

San Bernardino, CA 92408
Total RBA (sq. ft.): 70,777
Available Space (sq. ft.): 12,865
Type: Gross
FSG Rate: \$1.33
Year Built: 1988
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Michael O'Brien, Philip Woodford
Phone/Fax: (909) 788-3713/788-8101

7 Tri-City Corporate Centre

560 E. Hospitality Ln.

San Bernardino, CA 92408
Total RBA (sq. ft.): 70,069
Available Space (sq. ft.): 18,531
Type: Gross
FSG Rate: \$1.30
Year Built: 1992
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Philip Woodford, Michael O'Brien
Phone/Fax: (909) 788-3713/788-8101

8 Tri-City Corporate Centre

303 E. Vanderbilt Way

San Bernardino, CA 92408
Total RBA (sq. ft.): 69,088
Available Space (sq. ft.): 7,286
Type: Gross
FSG Rate: \$1.50
Year Built: 1987
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Philip Woodford, Michael O'Brien
Phone/Fax: (909) 788-3718/788-8101

9 Cooley Commerce Centre

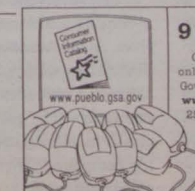
1020 E. Cooley Dr.

Colton, CA 92324
Total RBA (sq. ft.): 48,440
Available Space (sq. ft.): 48,440
Type: Gross
FSG Rate: \$0.65
Year Built: 1985
Year Renovated: N/A
Leasing Company: CB Commercial
Agent: Philip Woodford
Phone/Fax: (909) 788-3718/788-8101

10 The Plaza at Cooley Ranch

1461 E. Cooley Dr.

Colton, CA 92134
Total RBA (sq. ft.): 40,000
Available Space (sq. ft.): 7,743
Type: Plaster-Metal
FSG Rate: \$1.25
Year Built: 1980
Year Renovated: N/A
Leasing Company: MGR Services, Inc.
Agent: Michael Rademaker
Phone/Fax: (909) 981-4468/981-6267



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U.S. General Services Administration

COMPUTERS/SOFTWARE

Friends Don't Let Friends Drive DOS

by J. Allen Leinberger, with John Quinn & Kevin Lamb

I don't know everything. Sometimes I have to ask other experts what I'm talking about. Accordingly, I recently visited the offices of Quinn/Lamb Media, the advertising agency, to ask John Quinn and Kevin Lamb to review a couple of programs for me.

John Quinn writes about Macromedia's Deck II and Sound Edit 16:

These two pieces of software come bundled together and are a very good complement to each other. Basically, Deck II is a recording studio for your computer. It looks and acts like a portable mixer and recorder. Twenty years ago or so when I was recording music in large studios, this much equipment would have taken up 1,000 square feet and cost thousands and thousands of dollars. Of course the same can be said about all computer components and software, so it's no surprise.

I must admit, though, I am constantly appreciative of this software. I am now able to do a voice-over and add effects with a quick touch and click or edit complex musical tracks in a matter of seconds. I am glad that I am not cutting my fingers anymore with a dull razor blade trying to put

pieces of recording tape together.

This software allows you to record tracks, monitor them while recording other tracks, adjust the level and equalization of what you've recorded, and mix down your recording to a master. However, Deck II also offers quite a few things you would not find on a portable analog recorder, including advanced visual waveform edit, noiseless track bouncing, multipoint autolocation and moving fader mixer automation, all while giving CD quality 16-bit sound.

I do like this unit, but it would be wise of Macromedia to make a Deck II: Light, or something less complex, as this is a bit hard to master in one or two sittings.

I am very versed in regular recording techniques and perhaps this is my downfall, as I am not expecting to see all of these features. I don't really need them all and it would be nice to have a choice maybe to just set up a smaller version for a basic four-track down-and-dirty recording.

My point is that, like Microsoft Word or Excel or Quicken, there are so many things this will do that I will never use. The Sound Edit 16 companion piece is able to record, analyze, edit, enhance, play, mix and store sounds and convert them to a variety of file formats compatible with other sound and multimedia

applications. This is a fantastic unit for any studio to have. For my tastes it is a bit ponderous. It certainly does what it's supposed to do, however.

Regarding Adobe PageMaker 6.5, Kevin Lamb writes:

PageMaker and I go way back. Back to the days when it gave the Macintosh a reason to live. And I have remained loyal. I mean, I have the version that had six floppy disks to install, and that was in the days when floppies were just 800K and the program barely made a dent on my hard drive.

So, is 6.5, the new mega-version, worth the price, let alone the RAM and ROM it takes to run it? Absolutely.

In my humble opinion, here is what PageMaker has done: Adobe has given powerful new tools to the low-end user (those using PageMaker as a bridge to something more capable than a word processing program) and to the high-end user (putting any reasons to use Quark finally to rest).

The overall improvement of PageMaker 6.5 makes single document processing more manageable. Now content of documents has the flexibility to use various publishing formats, and that includes electronic.

PageMaker 6.5 has accomplished this by first adding a new series of options and tools I am familiar with in other applications I use all the time in conjunction with PageMaker — specifically, Photoshop and Illustrator type controls — giving PageMaker a very complete feel.

But it is the addition of three primary features that really bring the whole package together: framing, layout re-adjustment and layers. One of the features I always liked about Quark was its ability to insert frames. With three new graphical drawing tools, I can now manipulate text and graphics more freely, linking them together and resizing them in combination to fit my needs.

Then, I can resize PageMaker documents in total with layout and re-adjustment features . . . no more changing print percentage sizes to make things fit with my printer's lim-

itations. Using preset custom sizes, I can re-insert my work to fit different publication formats and sizes. This is quite useful in Web publishing, too.

But my favorite new addition to the program is layers. Much like Photoshop, you can now "play" with your designs to a much greater degree. In the past, I would duplicate files so I could make changes and additions. This at least insured my original document would remain inviolate.

Now single documents can hold much more content and variation, because I can make layers and not harm my "base" document. I can have several versions of a publication integrated into one document. A real nice option, especially if you're still using a Centris or Quadra computer and have not upgraded your hard drive.

The disk space savings is considerable. And because layers can be made invisible, it's not clumsy to "throw more stuff on the wall." Lock the layers and changes and PageMaker becomes idiot-proof.

The other major change in PageMaker has to do with attitude. The program is moving toward electronic publishing in a big way. Adobe wants to make it easier to get your work on the Web. And since Web format has its own page-layout requisites and dimensions, features such as "adjust layout" and "resize" become invaluable.

The commitment to the electronic publishing standard is also realized in more capable HTML export functions. Not meant to compete with its own "PageMill" program, PageMaker 6.5 does let you get far enough into Web publishing to feel committed. This is because the new HTML export filter has so many handy options.

But my guess is that this usefulness is going to make you want to buy PageMill to polish your work. Basically, PageMaker 6.5 is a major upgrade. It makes older versions quite obsolete, especially if you are a high-end user or you're really getting involved in Web publishing.

Thanks to Quinn/Lamb Media, Adobe and Macromedia

SECOND Page 3

Painter Roughs It for Her Passion

by Rebecca Jo James

She's crawled into a cage with a wolf, traveled to Africa on safari and canoed the marshes in search of alligators. She's a wild game hunter, but she captures her prey in an unusual style.

Painter Lindsey Foggett will do whatever it takes to study her subject — even if it means going into the wild herself.

"It's important to get up close to your reference and get to know the animal," Foggett explained. "I do fine detail on the animals to get them anatomically and behaviorally correct."

Foggett says she's "in her element" when she's hiking in the hills behind her California mountain home.

"I have a passion for wildlife," she said. "I love being out in the wilderness — that's all I've ever painted, animals and nature."

Foggett's love for the outdoors and for painting comes to her naturally. While she was growing up in a small English village of 120 people, her parents would take the family outdoors, and she would watch while her father and mother painted. Both painted landscapes — her mother also painted portraits. Even her great uncle is a listed artist — having his work displayed in the Liverpool Art Gallery.

"It was in my blood," she smiled.

At 19, Foggett had enough money in her pocket for one month's rent and set out to become an artist. She moved

into the city and began displaying her work in local banks and playhouses. Local exhibitions gained her some notoriety, but she still needed to subsidize her income by working part-time for a photographer and painting pet portraits.

"I've been a starving artist," she laughed. "But I couldn't imagine doing anything else. When I'm not painting, I feel like something is missing."

The upfront money used for exhibitions is taxing on an artist, Foggett said.

"If you don't do well, you don't eat," she said. "It was stressful because there's no initial income and it can be scary. But it's exciting and challenging — makes you work hard and stay focused."

The major turning point in her career was a print release of a bobcat she had painted. Convinced that prints might be the way to go, her parents loaned her the money to create the first print, and it gained her immediate recognition.

"It was the number one selling print in the art show and paid for itself immediately," Foggett said.

The print got coverage on the Eye-Witness News, cable television and *Artist Magazine*, where it was one of the finalists out of 9,500 entries.

That was back in 1995, and the cost of the original painting has gone up in price 10 times in two years — skyrocketing like her career.

Last year, when she created her Web page using her now familiar bobcat painting, she was invited to exhibit her work with 30 top wildlife artists in



"Artist of the Year" Lindsey Foggett has gained recognition for her life-like portrayals of animals in the wilderness.

Hong Kong's Wonders of Nature exhibit. This year, Foggett was invited to exhibit in the Pacific Rim Wildlife Art Show, which is the top show on the West Coast, representing 10 different countries.

Foggett's next showing will be at the San Bernardino County Museum's Wildlife Art Festival, slated for Nov. 21 to 23 and located in Redlands. She has been named Artist of the Year for the festival.

A full-time painter for 15 years, Foggett oscillates between two mediums: gouache, an opaque-based water-

continued on Page 33

Wildlife Art Festival on the Prowl at Museum

They say, "It all happens at the zoo." Well, this year it's happening at the San Bernardino County Museum in Redlands.

The 15th Annual Wildlife Art Festival will bring 28 prominent wildlife artists to the museum to exhibit their paintings, sculptures, carvings and limited edition prints.

Stamp lovers can flock to this year's first West Coast exhibit of 100 top art entries from the Federal Duck Stamp Competition. Young stamp collectors can enjoy art entries from the Junior Duck Stamp Competition.

Those attendees who want to see the creatures in motion can get up close and personal with the animals brought by the Wildlife Waystation on Saturday and Sunday.

The Wildlife Art Festival will be held Friday through Sunday, Nov. 21 to 23. Daily admission is \$6 for adults, \$5 for senior citizens or students, and \$4 for children. Museum members and children under five years of age are admitted free. Festival hours: Friday and Saturday 9 a.m. to 5 p.m., Sunday 9 a.m. to 4 p.m. For more information, call (909) 798-8570.

ACT Gives Computer Tips

Editor's Note: This article is first in a series of columns.

While most people use computers at work and at home, the nature of the technology can often be frustrating and incomprehensible. Using any tool well requires practice and an understanding of the tool itself.

Academy of Computer Technology (ACT) specializes in teaching how to perform specific tasks on the computer and explaining why. There are enough periodicals for the computer savvy. The purpose of this column is to explain in simple language topics that can increase computer productivity without the accompanying technology headache.

In future articles, you'll learn shortcuts and tips on working in a Microsoft Windows environment; how to know if your computer has a virus and what to do about it; how a computer processes and stores information; navigating computer programs without a mouse; and — most importantly — so what?

Most everyone will have to use a computer at some point in their lives. At the Academy of Computer Technology we emphasize building skills on a solid foundation of basic knowledge. The goal of these articles is to assist readers by increasing computing efficiency and lessening frustration.

Everything Old Is New Again for General Dynamics Building

by Rebecca Jo James

The building previously built by General Dynamics has a new owner and will soon have a new face and new tenants.

The 242,000-square-foot, three-story building was recently purchased by the Lincoln Property Company with Wall Street financing. Vacant for three years, the building will be renovated with more than \$9 million dollars worth of upgrades.

"It's a big building," said Bill Heim, senior director for Lee & Associates Commercial Real Estate Services out of Ontario. "We're going to upgrade the office space and offer numerous high-tech utility provisions such as fiber-optic and T-1 data line connections, electrical redundancy, back-up generators and air conditioning chillers and specific cooling. It will be a general, overall face lift."

The building, which cost

General Dynamics \$25 million when it was constructed in 1986, will be able to house 2,400 workers. Once renovation is complete, 242,000 square feet of space will be available for lease with office space broken into 50,000 square feet units.

Other amenities featured are a full cafeteria and parking space that will provide 10 spaces per 1,000 square feet.

Lee & Associates, who acted as a conduit between

Lincoln Properties and General Dynamics when negotiations began in early spring, will continue to market the office space. So far, Heim said, there are "no takers" for the space, but there are "a lot of interested parties."

Heim said they are aggressively marketing the building — that will lease for 95 cents per foot, triple net — to major corporations as a "premier customer service call center" or data processing center.

WHO'S WHO IN HOSPITALITY

Tim Sullivan



Marriott's Desert Springs Resort & Spa

Currently enjoying the sweet smell of the desert's creosote bush after a summer rain, Tim Sullivan has been with the Marriott International for 19 years, working at several properties throughout the United States.

Prior to his current title, he served as resident manager and director of operations for Marriott's Desert Springs Resort & Spa for three years.

Today, Sullivan is very active in the Palm Desert community and is a member of the Hospitality Industry and Business Council for Palm Springs Desert Resorts Convention and Visitors Bureau, the American Diabetes Association and the Palm Desert Economic Advisory Committee.

Duane R. Roberts



Historic Mission Inn

Affectionately called the "keeper of the inn," owner Duane Roberts is proud of the Historic Mission Inn — giving it special attention during the holidays

with the "Festival of Lights." An exquisite display of grace and beauty, the festival is a holiday experience that has been enjoyed by tens of thousands each year.

"This is what makes business life exciting and helps keep one young," Roberts said. "I enjoy providing this beautiful landmark hotel to our community to visit and enjoy."

In the planning stages and soon to

become reality is a world-class spa to be located at the Mission Inn.

Roberts extends his interests to embrace the community. He is chairman and CEO of Entrepreneurial Corporate Group, which is comprised of Entrepreneurial Capital Corporation, Entrepreneurial Investment Corporation, Entrepreneurial Properties Corporation, Entrepreneurial Hospitality Corporation, Entrepreneurial Restaurants Corporation, Entrepreneurial Venture Capital Corporation, Fernando's Foods Corporation and DRR Properties Inc.

One company, Entrepreneurial Hospitality Corporation, operates and manages the Riverside Convention Center under the direction of President Ted Weggeland. Another company, Entrepreneurial Investment Corporation, is the joint venture partner of Riverside-based Sheffield Homes. Sheffield Homes has built or has under various stages of development 13 projects in Riverside, San Bernardino, Los Angeles and Orange counties, which total more than 850 homes.

Ted Weggeland

Entrepreneurial Hospitality Corporation

He's given the Riverside Convention Center a face lift to the tune of \$2 million. He's also helped to make it one of the pre-eminent meeting facilities in Southern California. As president of the Entrepreneurial Hospitality Corporation, Ted Weggeland manages both the Riverside Convention Center and the Riverside Convention Bureau.

Overseeing the bureau, he has helped to build a well-experienced sales team, which has recently booked events such as the Congressional Medal of Honor Society Convention, the American Legion State

Convention and the Ernst & Young Entrepreneur of the Year Awards Banquet.

Weggeland also heads up the Entrepreneurial Restaurants Corporation, which operates the Mission Inn Coffee Company and is developing restaurants in the Riverside area.

Ladislav "Ladi" Brank



Miramonte Resort

From the city to the desert, Ladislav Brank brings with him more than 20 years of hotel management experience to Miramonte Resort.

Brank has worked at such prestigious properties as The Whitehall and Ritz-Carlton Hotels in Chicago, The Mark Hopkins in San Francisco and The Bostonian Hotel in downtown Boston.

As general manager of the Miramonte, Brank oversees a 226-room luxury resort in Indian Wells. Miramonte Resort is owned by Marcus Hotels & Resorts.

Kanellos Astor



Ontario Convention Center Corporation

He's orchestrated the building, design and construction of the new Ontario Convention Center. Although most people

might shy away from all the responsibility, Kanellos Astor feels right at home stomping around in muddy boots and wearing a hard hat.

"The planning and construction of the

WHO'S WHO IN HOSPITALITY

building is the exciting part of the business," Astor said.

As executive director of the convention center, Astor has had his hands full helping design the building, bringing new staff members on board and developing a marketing plan.

Although he had no desire to get into the food business, he fell into it naturally, helping his father at a restaurant.

Through the years, Astor rose to prominence in the food industry, ultimately becoming president of Szabo Food Services, Western Division. That job was a stepping stone for Astor to start his own total-management business, Group II International.

Since then, Astor has opened public

assembly facilities in Alaska, New York, Hawaii, Puerto Rico and London.

To help open the convention center in Ontario, Astor put his business on hold. When it is complete, Astor will pass the torch to a predecessor and tromp around the world finding another building to build.

Tom Cullinan



Rancho La Quinta

As the vice president and project manager at Rancho La Quinta, Tom Cullinan is responsible not only for guiding the 700-acre master-planned community but is charged with hosting 20,000 fans over a three-day period and four of the top professional golfers in the world at his facility. Opened in 1993, Rancho La Quinta is a

gated neighborhood built around a Robert Trent Jones Jr.-designed golf course that will serve as the host for the SKINS GAME, Nov. 28 through 30. This PGA-sanctioned event is shown world-wide on ABC and Cullinan, who was instrumental in bringing the match to the club, is responsible for the staging, hospitality and promotion of what has become one of the biggest golf events in the desert.

As a long-time expert in desert resort properties, Cullinan oversaw the successful Desert Horizons project in the late '80s before taking over at Rancho La Quinta.

"Being able to stage a world-class golf event and entertain world-wide media and fans that number almost 20,000 over the weekend is a true task but one that brings a lot of satisfaction and recognition to our golf course community," says Cullinan.

"This is one of golf's premier events, and for Rancho La Quinta to be associated with it and players like Tiger Woods and Fred Couples is a big boost to neighborhood spirit. It has helped put us on the map."

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ADVERTORIAL

Be a Part of the Revival

Riverside is in the midst of a glorious revival. Launched by the reopening of the world-famous National Historic Landmark Mission Inn Hotel almost five years ago, the downtown village has exploded with quaint shops, boutiques, restaurants, coffee houses, musical entertainment

and nationally recognized festivals.

Add to this the recent \$2 million remodel of the Riverside Convention Center and you can see why thousands of visitors are finding their way to Riverside for meetings, conventions, banquets and tourism.

Offering the highest quality facilities available in Southern California, at an exceptional value, the Riverside Convention Center has been gaining the attention of meeting, party and convention planners. Unlike most facilities in Southern California, the Riverside Convention Center

offers exclusively to groups with approximately 45,000 square feet of flexible indoor meeting space, including a large exhibit hall and a beautiful ornate banquet room. Groups find it the perfect size to meet all of their convention needs.

In addition to its newly decorated rooms, the convention center boasts a spacious, covered outdoor plaza. The plaza makes an excellent meeting space for an outdoor trade show or convention.

If you are looking for extraordinary food service at the Riverside Convention Center, you've got it in the palm of your hand . . . Gary Palm, that is. The Mission Inn's award-winning chef, Palm oversees all of the food and beverage service at the convention center.

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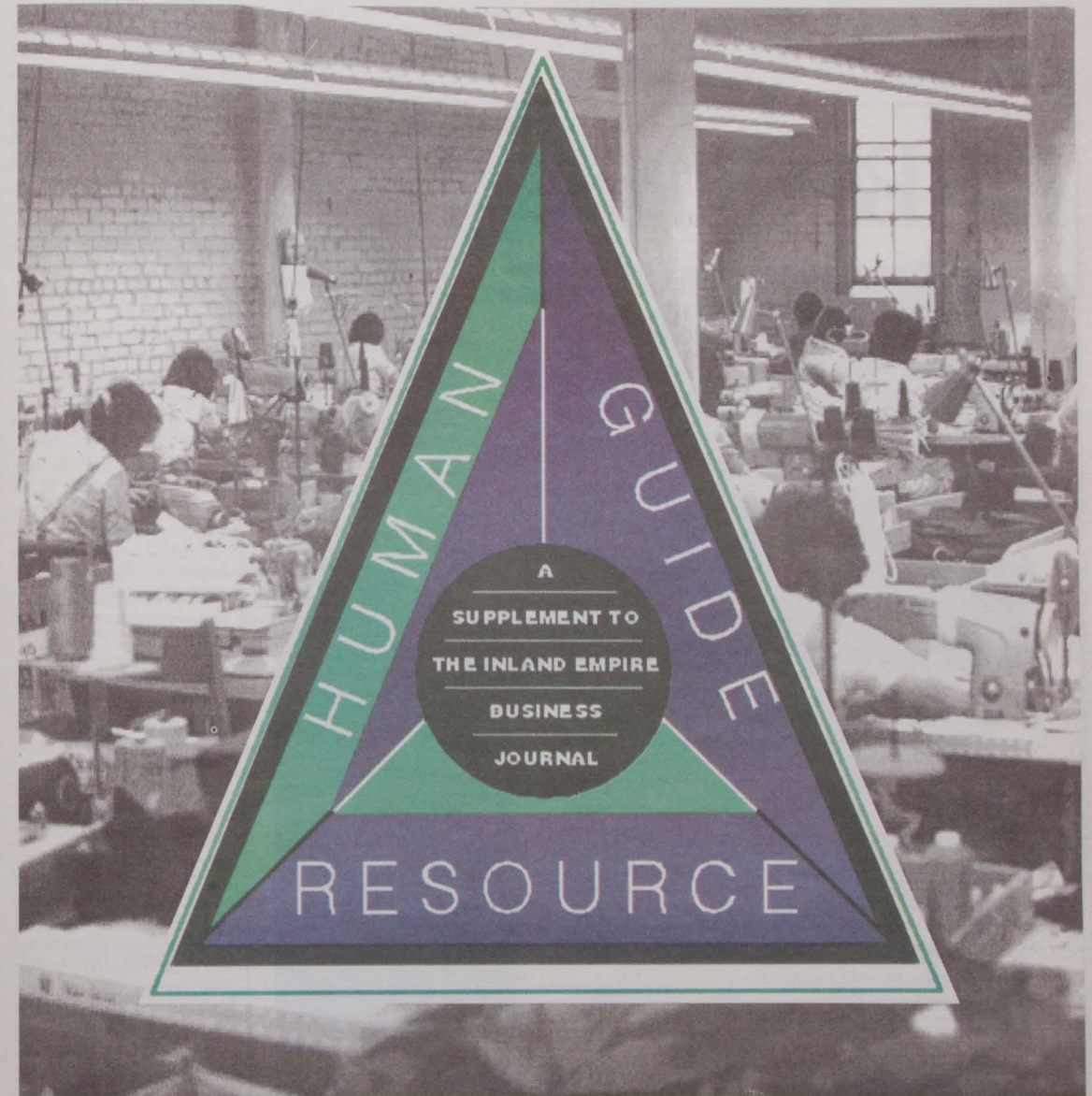
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HUMAN RESOURCES GUIDE

Can You E-mail Yourself Out of a Job?

by Bill Floyd

An employee sends a co-worker an intra office e-mail message that references his employer as a "back-stabber." The employer as a routine practice reads all office e-mail messages and finds the mes-

sage from the disgruntled employee.

Is the reading of personnel e-mail allowed? Can the employer discipline the employee for making the negative statements? What policies, if any, can the employer establish to protect itself from a claim

that it invaded its employee's privacy?

In the workplace, e-mail has consumed the office, replacing the formal memo. At the same time, e-mail systems have also replaced the office "water cooler" talk. As a result, there is growing litigation

over the appropriate use of e-mail. However, most litigation can be averted with minor adaptations to office policies and manuals.

Federal and state laws do not specifically address an employer's ability to access or monitor e-mail. Bills have been proposed in the state legislature but never escaped committee meetings. However, the federal Electronic Communications Privacy Act and California Wiretapping and Electronic Surveillance Act regulate all manner of wire and electronic communication and are therefore the most likely legal sources to consider when attempting to regulate e-mail.

These state and federal laws specifically prohibit the intentional interception of any wire, oral or electronic communication, yet the laws contain three major exceptions. An employer may intercept or access electronic communications: (1) if the user/employee consents; (2) where providers of the electronic communication services monitor lines to ensure adequate service; and (3) where interception occurs by a device provided by the communication's provider and in the provider's "ordinary course of business."

The combined effect of the above exceptions is that an employer's monitoring of e-mail, if done properly, may be permitted under state and federal law. However, in light of potential liability, employers are strongly urged to adopt policies that mirror the three exceptions found in the state and federal laws.

An employer's policies should contain the following elements and statements: (1) The e-mail system is a business tool owned and paid for by the employer; therefore, the system is the employer's private property; (2) The e-mail system is limited to communications regarding business-related subjects; (3) The employer intends to periodically monitor, audit and review e-mail messages sent and received at any time; (4) The use of authorization passwords by employees should not be construed as creating

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THE EMPLOYERS GROUP

How to Write Holiday Pay Policies

by Barbara Lee Crouch

Although most private sector employers provide holiday time off, they are not required by federal or state law to provide holiday pay. In addition, there is nothing on the books that requires employers to pay for days that an employee does not work.

However, if a company has a practice of granting holiday pay, the U.S. Department of Labor-Wage and Hour Division, the California Department of Labor Standards Enforcement or the courts can enforce the company's policy. If a collective bargaining agreement (union labor contract) is involved, holiday pay issues would then normally be enforced through the grievance procedure, including an arbitration clause.

By definition, a "holiday" is viewed by workers as a day off "with pay." Yet often, not all holidays granted by companies are paid holidays for every employee.

To avoid employee misunderstandings, holiday policies should clearly state who will receive holidays and who will not. Also, this policy should set down conditions that must be met for an employee to be eligible for holiday pay. Following are elements to be considered in preparing a holiday policy:

Holiday eligibility

Whether an employee is probationary, part-time or full-time is often determinative of whether or not that employee is eligible for holiday pay. Many companies do not provide holiday pay to probationary or part-time employees.

Most companies require employees to work their last scheduled day before a holiday and their first scheduled day after a holiday in order to be eligible for holiday pay. In addition, some policies go on to

explain what an employee must do to receive holiday pay even if they cannot work on the day before or after a holiday. In the case of an illness, the company may require proof of illness in order to qualify for holiday pay.

Computation of pay

Many companies will tell

employees which days they will get off from work as paid holidays but fail to inform employees how much holiday pay they will receive. Companies should define how many hours of holiday pay employees receive and at what rate of pay.

Keep in mind that neither federal nor California state law requires that

paid time-off be taken into consideration when calculating daily or weekly overtime requirements. Companies need to ensure that the holiday policy clearly defines the company's position on holiday pay and whether or not it is counted as hours worked for purpose of overtime calculations.

continued on Page 45

PROJECTED PAID HOLIDAYS -1998

** Scheduled Work Day

+ No firms reported such a holiday

Top ten paid holidays for 1998 in bold

| | INDUSTRY GROUPINGS | | | |
|--|--|---|---|--|
| | Manufacturing Durable Goods Total No. of firms | Manufacturing Nondurable Goods Total No. of firms | Financial Services Total No. of firms | Services And Nonmanufacturing Total No. of firms |
| | 101 | 65 | 32 | 114 |
| Avg. # of reported paid holidays for 1998 | 9.93 | 9.81 | 9.77 | 10.00 |
| Projected paid holidays for 1998 | # of Firms as a % of total | # of Firms as a % of total | # of Firms as a % of total | # of Firms as a % of total |
| New Year's Day (Thursday, Jan. 1st) | 98.0% | 100.0% | 100.0% | 100.0% |
| Friday, Jan. 2nd | 21.8% | 24.6% | 3.2% | 17.7% |
| Martin Luther King Jr.'s Day, Jan. 19 (Birthday, Jan. 15th) | + | 4.6% | 22.6% | 23.0% |
| Lincoln's Birthday (Thursday, Feb. 12th) | 1.0% | + | + | 1.8% |
| Presidents' Day (Monday, Feb. 16th) | 27.7% | 41.5% | 83.9% | 56.6% |
| Washington's Birthday (Sunday, Feb. 22nd)** | 1.0% | 3.1% | + | 0.9% |
| In lieu of Washington's Birthday (Monday Feb. 23) | 4.0% | + | + | + |
| Good Friday (April 10th) | 26.7% | 26.2% | 6.5% | 11.5% |
| 1/2 Day, Good Friday (April 10th) | 2.0% | 1.5% | 25.8% | 3.5% |
| Easter Sunday April 12** | + | + | + | 1.8% |
| Friday before Memorial Day (May 22nd) | 1.0% | 3.1% | + | 1.8% |
| Memorial Day (Monday, May 25th) | 99.0% | 98.5% | 96.8% | 95.6% |
| Friday, July 3rd, before Independence Day | 65.3% | 41.5% | 67.7% | 55.8% |
| Independence Day (Saturday, July 4th)** | 30.7% | 55.4% | 32.3% | 46.9% |
| Monday (July 6th) | 4.0% | 3.1% | + | + |
| Labor Day (Monday, Sept. 7th) | 98.0% | 95.4% | 100.0% | 94.7% |
| Columbus Day (Monday, Oct. 12th) | + | + | 9.7% | 4.4% |
| Monday before Veterans Day (Nov. 9th) | + | + | + | 0.9% |
| Veterans Day (Wednesday, Nov. 11th) | 3.0% | 4.6% | 16.1% | 9.7% |
| Thanksgiving Day (Thursday, Nov. 26th) | 99.0% | 100.0% | 100.0% | 99.1% |
| Day after Thanksgiving (Friday, Nov. 27th) | 89.1% | 84.6% | 80.6% | 80.5% |
| 1/2 Day Christmas Eve (Thurs. Dec. 24th) | 10.9% | 7.7% | 9.7% | 17.7% |
| Christmas Eve (Thursday, Dec. 24th) | 48.5% | 49.2% | 25.8% | 40.7% |
| Christmas Day (Friday, Dec. 25th) | 97.0% | 96.9% | 96.8% | 98.2% |
| Saturday December 26** | 1.0% | + | + | + |
| Monday, December 28th | 13.9% | 7.7% | + | 4.4% |
| Tuesday December 29th | 5.9% | 1.5% | + | 1.8% |
| Day before New Year's Eve (Wednesday, Dec. 30th) | 13.9% | 6.2% | + | 7.1% |
| 1/2 Day, New Year's Eve (Dec. 31st) | 4.0% | 6.7% | 9.7% | 15.9% |
| New Year's Eve (Thursday, Dec. 31st) | 25.7% | 23.1% | 6.5% | 19.5% |
| Employee's Birthday | 7.9% | 13.8% | 3.2% | 14.2% |
| Employee's Date of Hire | 1.0% | + | + | 0.9% |
| Floater 1/2 day | + | + | + | 0.9% |
| One Floating Holiday | 18.8% | 20.0% | 19.4% | 16.8% |
| Two Floating Holidays | 10.9% | 9.2% | 9.7% | 7.1% |
| Three or more Floating Holidays | 8.9% | 1.5% | + | 4.4% |
| 1 Personal Day | 2.0% | 15.4% | 3.2% | 8.8% |
| 2 Personal Days | 1.0% | 4.6% | 9.7% | 6.2% |
| 3 or more Personal Days | 3.0% | 1.5% | 6.5% | 2.7% |
| Miscellaneous | 2.0% | + | + | 2.7% |
| By Employment Size | 1 - 100 | 101 - 300 | 301 - 750 | 751 + |
| | 10.00 | 10.00 | 9.64 | 9.62 |
| Major Metropolitan Area | San Francisco / Bay Area | Metro Los Angeles | San Diego | Other |
| | 10.15 | 9.82 | 9.88 | 9.98 |

HUMAN RESOURCES GUIDE

The Value of Background Screening

by Mark A. McClain

The person sitting across from you in the interview looks okay, and your gut feeling is: "This person would make a good employee." Do you trust your instincts and leave yourself open to a lawsuit for negligent hiring or take the time to conduct a background investigation to be sure that person is a good fit for your business?

Background screenings of applicants or current employees up for promotion are appropriate and useful for many reasons. They verify the accuracy and completeness of statements made by the candidate and develop additional information necessary to make an informed decision. A properly conducted employment screening assures that what the candidate has claimed is truthful and sufficiently accurate to allow fair evaluation of that person's suitability.

Federal, state and local laws control to some degree what the employer can and cannot do when conducting employee screening. Penalties for violating these laws can be stiff, and as a result, some employers play it safe and check no one. But the price of doing nothing is even higher. With increases in employee substance abuse and crime in the workplace, companies face ever-shrinking bottom lines and the risk of very expensive negligent-hiring lawsuits.

What employers are left with is the search of public records. Remarkably, the information available is immense. It is reasonably accessible and inexpensive. And for those employers who go after it, the information can be invaluable.

Some of the areas most often checked are criminal convictions, driving history, civil court filings, credit, education verification and employment history.

Criminal convictions are researched by county, and should include both felonies and misdemeanors. If a record turns up, be sure to get the particulars, including the current disposition. The employment application should ask candidates if they have been convicted of a crime in the past 10 years. You can also ask candidates if they are currently out on bail for a criminal act.

The driving history is an excellent tool to identify a history of substance abuse. Convictions for driving under the influence will appear, along with lesser violations, including failures to appear. A driving history littered with citations and failures to appear is reflective of an individual who does not respect authority.

Civil court filings are listed by both plaintiff and defendant. This is quite helpful when screening candidates who will have access to

funds. Be sure their former employers did not file for embezzlement.

The credit history is also invaluable when screening candidates who will be handling your finances. You want someone who is responsible with his or her own money, and the credit history will provide that information. It will also disclose bankruptcies, notices of default, tax liens and civil court judgments.

Verifying education is the most important part of the screening. Of all the components discussed in this article, education is where most applicants list false information. It is not uncommon for a candidate to list a degree was obtained when in fact that person only attended the school for a short time.

The employment history should be checked for at least five years. Verify dates of employment,

continued on Page 48

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You can find this information and more with the AppleOne Wage, Salary & Benefits Survey. Conducted in con-

junction with Coopers & Lybrand, this powerful resource is available from AppleOne at no cost. In it you'll find valuable information about California businesses that will help you determine how to shape your own company's programs.

Because of the weighty information it contains, the survey is valued at

\$250, but AppleOne offers it to companies for free.

"It's part of our continuing effort to find and fulfill the needs of business," says AppleOne President Bernard Howroyd. "This survey provides information that every company needs and I am proud to provide it."

The Wage, Salary & Benefits

Survey was distributed to 50,000 California companies, encompassing a broad spectrum of industries. Because California has a unique business environment, only California companies were questioned.

This ensures the Wage, Salary & Benefits Survey addresses the issues that affect you. Information is presented by industry, region and company size so you can research trends among companies like yours.

"When I took over human resources (HR) for my company, I wanted to make it more progressive in employee relations," says HR Director William Provan. "My boss thought we were too small to put formal programs into place, but with the Wage, Salary & Benefits Survey, I showed him that most companies of our size already had official policies in place.

"Thanks to the information I got from the Wage, Salary & Benefits Survey, I convinced my boss to establish policies regarding sexual harassment, substance abuse and AIDS in the workplace. I could have spent a lot of time and money researching the information that I got from the AppleOne Survey for absolutely free."

The Wage, Salary & Benefits Survey provides information you can use to track trends and anticipate future developments in areas like benefits, insurance, child care, salaries, vacations and sick days... all with a single phone call and at absolutely no charge.

Are California companies still downsizing? You might be surprised to discover the answer to that is "no." The Wage, Salary & Benefits Survey reports that the trend toward downsizing has diminished by half among most industries. In fact, the survey found that most companies were increasing the size of their staffs in the coming year.

What percentage of management jobs are held by women? Do other companies in your field offer child care assistance to employees? How much should you offer the new accounting clerk to remain competitive?

Could you offer extra vacation time in lieu of benefits? The answers to these and many other questions can all be found in the Wage, Salary & Benefits Survey. To receive your free copy of the AppleOne Wage, Salary & Benefits Survey, call (800) 564-5644.

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Hiring the Right People

by Christine Watson Bozar

Hiring the right people can place your company heads above the competition. Yet the awesome litany of illegal questions not to ask applicants often causes instantaneous paralysis in interviewers. Too often, they focus on circumventing the law instead of capitalizing on asking perfectly legal questions. Successful interviewers concentrate on finding out job-related information, not asking personal information.

Preparation

As in real estate, employment interviewing has three basic rules: prepare, prepare, prepare. Know the requirements for the job you're filling. Not sure of the duties? Ask the incumbent. Need to change some requirements? Ask colleagues how they handled similar situations. What type of personality will do best in your business? Are you a start up that requires entrepreneurial spirit or does the job demand a detailed, nose-to-the-grindstone personality?

Before starting the interview process, make a list of your questions. Make sure your questions are open-ended, meaning that they will require more than a single-word response. Asking "How are you today?" and "How was your last job?" may elicit a "good" to both questions. The first tells you that the applicant is feeling well; the second reveals little information.

Making a list of questions ensures consistency. Why is consistency important? When it comes time to evaluate the candidates, a consistent approach is essential in comparing the candidates' answers. Preparing a list in advance reminds you to ask all of your questions to all of the applicants.

Probing

What makes a good interviewer? He or she knows how to get inside an applicant's "head." A good interviewer doesn't settle for the applicant's initial responses, but probes, and then probes some more, to gain an in-depth understanding of the applicants and their experiences.

One simple probing technique involves using the word "how" throughout the interview. Most interviewers concentrate on asking "where" and "what" questions, such as "Where did you last work?" and "What did you do?" They ignore questions such as "How did

you do that?"

Here's an example:

Q: Your office manager experience is very extensive. What did you do?

Ms. A: I ran Mr. X's office for 10 years. I did everything.

Q: Tell me how you did the billing?

Ms. A: Every month I would go

over the books and write the checks.

Q: How did you supervise the office staff?

Ms. A: There was just me. Sometimes Mr. X's wife helped when things

continued on Page 28



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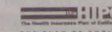
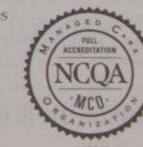
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HUMAN RESOURCES GUIDE

Hiring ...

continued from Page 27

got busy.

Ms. A's responses to the "how" questions reveal that her experience is limited to manual billing systems and that she really doesn't have supervisory experience. Since you have an office staff of five and your records are computerized, this applicant probably isn't a good fit. But without probing into Ms. A's background, you could have easily assumed she was a quite a capable candidate.

Scenarios

As part of your preparation, think of various situations that the new hire might encounter. Develop a line of questioning to see how applicants would handle various situations. For instance, suppose you're looking for someone to organize and automate your client,

vendor and employee records. Present this situation to the applicants and ask, "How would you change our current system to be more effective and efficient?" If applicant B recommends using Access software and explains how a relational data base works, you may have a winner on your hands.

Public relations

Probing questions are very powerful interviewing tools with an interesting flip side. While you are getting to know the applicants, they are mentally drawing an image of your company. You're not just an interviewer but also the company representative. Even applicants who don't land the job will probably remember the "best darn interview" they ever had. You can't buy that kind of public relations.

Conclusion

Asking questions about age,

race, religion, marital status, national origin, etc. is not only illegal but provides little insight into the purpose of an employment interview — finding out if the applicant can do the job. Prepare in advance, ask open-ended questions and probe for job-related information. Stay away from questions you don't want your spouse, child or mother to answer. By following this "golden rule," you'll avoid legal problems and, more importantly, wind up with employees your competitors wish they had.

Christine Watson Bozar is the director for the master of science in human resources design program at Claremont Graduate University. She is also an adjunct faculty member. She can be contacted at (909) 607-3286 or by e-mail at "christine.bozar@cgu.edu".

Open-Ended Interviewing Questions

Prepared by Christine Watson Bozar
Tell me about yourself?

- Describe your three biggest career accomplishments?
- How did you accomplish them?
- Who was the best boss you ever had? Why?
- Who was your worst boss? Why?
- What is the most difficult challenge of your current job?
- How did you initially tackle it?
- How do you rate your supervisory skill?
- How would your subordinates rate your supervisory skills?
- How do you feel about your current workload?
- What was the most boring job you had? Why?
- How does your recent job differ from your previous one?
- What motivates you?
- How do you reconcile differences with your boss?
- What would your boss say about your organizational skills?
- What risks have you taken in your current job?
- How do you reward people who work for you?
- What is your greatest strength?
- What is your greatest weakness?
- Why should I hire you?

HUMAN RESOURCES GUIDE

Less Money, Less Headaches with Temps

by Bonnie Hanna

Temporary personnel agencies have placed 19,000 workers since January, bringing the industry's job total to 2.4 million in August. As employers find it harder to find skilled workers, so do the "temp" firms.

But this is not slowing down one of the fastest growing industries today. Recruiting and staffing in today's highly competitive market challenges agencies to generate the maximum exposure for clients. Temporary staffing firms account for 80 percent of employment in the help industry, according to the Department of Labor.

Employers are snapping up many of the best temporary employees for regular (permanent) positions within their firms. As the unemployment rate goes down, many companies look to temp firms for hiring employees on a regular basis. They utilize the temp firm to recruit the right person for the position without the risk of taking on an underqualified individual to their payroll.

Temp firms help to reduce the cost of recruiting, as well as the cost of paperwork processing in both the human resource and payroll departments. This saves the employers the direct cost of advertising, interviewing, testing and creating tax and internal accounts for an employee who, if hired in the traditional way, might prove to be unsuitable.

The savings in using a temp service aren't always obvious but are nonetheless real. The controller of a Temecula firm says, "It costs us money to put people on the payroll and then take them off."

She added, "We don't have to do the W2s or the processing or tracking [when using a temp agency]. It permits us to get the right skill base at the right time without having to tie up money or bear the responsibility of maintaining a permanent work-force."

With technology and the

demand for temporaries in all fields, many firms are now specializing and recruiting technical and professional personnel. Agencies are becoming specialized in certain technical and professional fields.

There are firms that place only accountants or legal work-

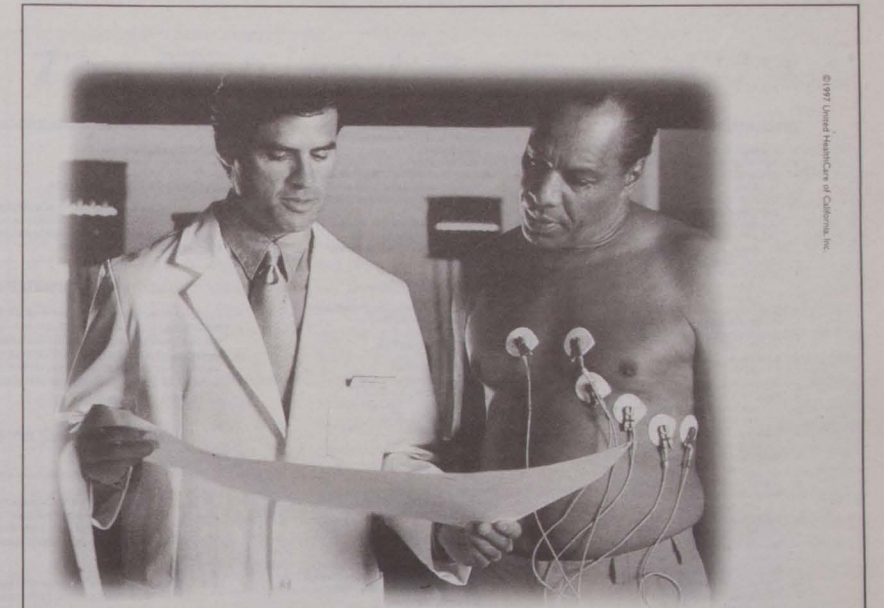
ers. And now temporary agencies place engineers, computer programmers, medical personnel and many other professionals.

The Internet offers a wide variety of job sites. Employers can search the Internet and find ads from all sorts of temp firms. Next time you are in need of a

specialized professional, check the Internet.

Employers are reaping the benefits of the staffing firms that have grown with the economy. The primary reason why any company uses temporary

continued on Page 39



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Symphony Guild Plans New Year's Eve Gala

The Inland Empire Symphony Guild is planning its second annual New Year's Eve party, principally to benefit the guild's Music in the Schools program.

Hosted at the Radisson Hotel and Convention Center, 295 N. "E" St., San Bernardino, the black-tie optional event will begin with a social gathering at 7:30 p.m., a light classical concert of Strauss waltzes and other popular selections played by the San Bernardino Symphony Salon Orchestra at 8 p.m., followed by a four-course gourmet dinner. The Inland Empire Jazz Ensemble will play popular dance music until 1 a.m., Jan. 1.

Highlights of the evening will be a Viennese waltz exhibition, bidding at a live auction and the announcement of silent auction winners.

Tickets are \$100 per person and special room rates at the Radisson

Hotel are available. For information, call (909) 882-0080.



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EMPLOYMENT LAW REQUIREMENTS BY COMPANY SIZE FOR CALIFORNIA EMPLOYERS

ONE OR MORE EMPLOYEES

- Age Discrimination (State)
- Agriculture Labor Relations Act (State)
- Change of Status Notification Requirement (State-EDD)
- Child Labor Laws (Federal & State)
- Confidentiality of Medical Information Act (State)
- Disability Insurance Coverage (State)
- Deferred Compensation Plans - Quarterly & Annual Reports
- Dress Code Requirements (State)
- Drug Free Workplace (State)
- Employee Registry-Limited to Specific Industries (State)
- Equal Pay Act (State)
- Equal Pay Act (Federal) (Applies to employers engaged in interstate or foreign commerce with annual gross sales of \$500,000 or more)
- Hazardous Communications Act (State)
- Health Insurance Portability and Accountability Act (Federal)
- Health Insurance Premium Payments (State)
- Immigration Reform and Control Act (Federal) (I-9 Form Requirement)
- Income Taxes Withholdings (State & Federal)
- Injury/Illness Prevention Plans (IPP) (State)
- Insurance Conversion Privileges (State)
- Jury/Witness Duty Leave (State)
- Military Duty Leave (State & Federal)
- National Labor Relations Act
- No Smoking Policy (State)
- OSHA (State)
- Reference Checking Reports (State & Federal)
- School Visits for Suspended Child (State)
- Sexual Harassment (State & Federal)
- Sexual Orientation-Political Activity (State)
- Social Security Withholding (FICA) (Federal)
- Summary Plan Descriptions and Annual Report Form 5500's Required Under Federal ERISA (e.g., Health and Welfare Plans, Retirement/Pension Plans, Severance Plans, etc.)

- Time off to Vote (State)
- Unemployment Insurance Coverage (UI) (State/Federal)
- Veterans "Reemployment Law" (Federal)
- Wage and Hour Provisions-FLSA (Federal) (Applies to employers engaged in interstate or foreign commerce with yearly gross sales of \$500,000 or more)
- Wage and Hour Provisions -IWC Orders (State)
- Whistleblower Protection Act (State)
- Workers Compensation Insurance Coverage (State)

FOUR OR MORE EMPLOYEES

- National Origin Discrimination (Federal) (Other than an unauthorized alien)

FIVE OR MORE EMPLOYEES

- Applicant Flow Log (State)
- Fair Employment Practice Laws (State)
- Pregnancy Disability Leave (State)

TEN OR MORE EMPLOYEES

- Ergonomic Standards - State

FIFTEEN OR MORE EMPLOYEES

- Americans With Disabilities Act (Federal)
- Equal Employment Opportunity (Federal) (Title VII, Civil Rights Act 1964)

TWENTY OR MORE EMPLOYEES

- Age Discrimination (ADEA) (Federal)
- COBRA - Continuation of Health Care Coverage (Federal) (Including California's HIPF notice to terminating employees)
- COBRA Extension Rights (State)
- Health Insurance Premium Program (HIP) (State)

TWENTY FIVE OR MORE EMPLOYEES

- Drug/Alcohol Rehabilitation (State)
- Literacy Education for Employees Act (State)
- School Visitation by Parents, Guardians, Grandparents (State)

FIFTY OR MORE EMPLOYEES WITHIN 75 MILE RADIUS

- California Family Rights Act (CFRA)
- Federal Family and Medical Leave Act

ONE HUNDRED OR MORE EMPLOYEES

- Car Pooling (Option under Rule 2202 of SCAQMD) (Effective 1/1/97 applies to over 250 employees)
- Employee Information Reports (EEO 1 Forms) must be filed - (Federal)
- Employer Information Reports (EIR) must be filed - (State)
- Plant Closure Law (Warn Act) (Federal)

FEDERAL/STATE CONTRACTORS:

- Drug Free Workplace (Federal Contracts of \$25,000 or More)
- Rehabilitation Act Handicapped Affirmative Action Plan (AAP) (Federal Contracts, Subcontracts, and institutions receiving financial assistance from the federal government of more than \$2,500)
- Veterans AAP (Federal Contracts of \$10,000 or more)
- Veterans, Vets (100 report must be filed (Federal contracts of \$10,000 or more)
- Written AAP (Contracts with the State or Federal Government of \$50,000 or more and 50 employees or more)

PREVAILING WAGE, FRINGE BENEFIT & OVERTIME REQUIREMENTS:

- A. Federal
1. Davis-Bacon Act - governs on-site construction (Federal contracts in excess of \$2,000)
 2. Walsh Healey Public Contracts Act - governs production of goods (Federal contracts in excess of \$10,000)
 3. Service Contract Act (McNamara-O'Hara Act) governs services provided thru use of service employees. (Federal contracts in excess of \$2,500)
- B. State
1. California Public Works Act - Includes any construction, alteration, demolition, or repair work performed under contract for the state.
- Note: Check with your city and county governments for laws that would not be on this list such as Los Angeles has a wage ordinance for businesses that applies to companies contracting with the city. San Francisco has mandated that domestic partners must be eligible for group health insurance coverage.

BARBARA LEE CROUCH is Regional Manager (Riverside & San Bernardino Counties) of The Employers Group (formerly the Merchants & Manufacturers Association and Federated Employers), one of the largest U.S. employer representatives in human resources management. Headquartered in Los Angeles, California, it serves 5,000 member firms employing approximately 2.5 million workers.

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Ergonomics: What Does This Term Mean for You and Your Company?

by Kathy Espinoza

Quiz time! Take a guess at what is considered the "occupational hazard of the '90s." If you said cumulative trauma, or repetitive motion injuries, you were right! According to the U.S. Bureau of Labor and Statistics, the number of job-related illnesses due to repeated trauma leaped from 23,000 in 1981 to more than 308,000 in 1995 (the latest data available). That's an increase of more than 1,200 percent!

Now take a moment to imagine the cost behind these injuries. A 1997 issues report by the National Council on Compensation Insurance on carpal tunnel syndrome in workers' compensation found the average carpal tunnel claim was \$14,039! According to a

statement made in 1997 by Linda Rosenstock, director of the National Institute for Occupational Safety and Health (NIOSH), a conservative estimate of the cost of occupational musculoskeletal disorders would be \$13 billion annually (as previously published by NIOSH).

Why so many injuries? The explosion in computer use over the past 10 years is generally seen as the major culprit. Individuals now have the capability of doing more, and as a result of corporate downsizing, rightsizing or whatever you choose to call it, individuals have been placed in the pressure cooker

and pushed themselves into repetitive motion injuries.

What causes repetitive motion injuries? Any activity, from working at a computer to sitting over a microscope to scanning groceries eight hours a day, can ultimately

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The Nuts and Bolts of HIPAA

by Robert Lancaster

Since Congress enacted the Consolidated Omnibus Budget Reconciliation Act (COBRA 1995), the federal government has continued to design plans to shift costs from the government to the private sector. The Health Insurance Portability and Accountability Act (HIPAA) is a continuation of government regulations that offer new protection for American workers.

HIPAA was signed into law by President Clinton on August 21, 1996 and amended the Employee Retirement Income Security Act (ERISA), the Public Health Service Act and the Internal Revenue Code to provide improved portability and continuity of health insurance coverage.

HIPAA applies to any employer with two or more individuals enrolled in the group health plan. Failure to comply with HIPAA can result in a penalty of \$100 per day, per participant. Therefore, it is important that every employer make certain they have their compliance guidelines in order.

The new law:

- Provides credit for prior health coverage and a process for providing certificates concerning prior coverage to a new group health plan or issuer.
- Limits exclusions for pre-existing medical conditions.
- Provides new rights that allow individuals to enroll for health coverage when they lose other health coverage or add a new dependent.
- Prohibits discrimination in enrollment and in premiums charged to employees and their

dependents based on health-status related factors.

- Guarantees availability of health insurance coverage for small employers and renewability of health coverage in both the small and large group markets.
- Preserves the state's roles in regulating health insurance, including the state's authority to provide greater protection.

The employer must understand some of the terminology in order to manage under the new HIPAA guidelines.

Pre-existing Conditions Exclusions:

- Must relate to a condition for which medical advice, diagnosis, care or treatment was recommended or received during the six-month period prior to an individual's enrollment date.
- May not last for more than six months (12 months for late enrollees) after an individual's enrollment date.
- Must be reduced by the number of days of the individual's prior creditable coverage that occurs without a break in coverage of 63 days or more.

Creditable Coverage:

- Includes prior coverage under another group health plan, an individual health insurance policy, COBRA, Medical, Medicare or a public health plan.

Certificates of Creditable Coverage:

- Must be provided automatically by the plan when an individual loses coverage under the plan or exhausts COBRA Continuation

Coverage.

- Must be provided if requested before losing coverage or within 24 months of losing coverage.

• May be provided through the use of a model certificate, which is contained in the preamble to the regulations

There are also special enrollment rights which are provided for individuals who lose their coverage in certain situations and for individuals who become a new dependent through marriage, birth, adoption or placement for adoption. In addition, there is a prohibition against discrimination that ensures individuals are not excluded from coverage or charged more for benefits offered by a plan or issuer based on health-status related factors.

The Department of Labor has issued interim rules regarding new disclosure requirements under ERISA for group health plans. These new rules would require an employer to:

- Furnish a summary of a material reduction in covered services or benefits to cover workers within 60 days after the change has been adopted by the plan.
- Provide information to workers if an insurance company is used by the plan, including an explanation of whether their benefits are guaranteed under an insurance contract policy.
- List in their plan brochure where in the office of the Labor Department individuals can get assistance or information about their rights under federal law.

Robert E. Lancaster is a principal with the Averbeck Company.

HUMAN RESOURCES GUIDE

Keys for Success in the Changing World of Human Resources

by Trish Jacobson

The role of the human resources (HR) professional has changed dramatically over the past several years. While the traditional role of the HR professional was that of an administrative officer, the corporate playing field has shifted to a point where we are now utilized by our companies as strategic internal consultants on HR-related issues.

The transition has been smooth for some, but many HR pros have become frazzled by the changing nature of their positions. There are new skills and competencies that must be considered if we, the HR professionals and "internal consultants," are to keep up with the times.

How to stay on top of this shift and ahead of the game? For starters, there are five basic principles that should be considered:

1. Work to establish credibility

In the new world of "HR Pro as Internal Consultant," HR professionals must establish themselves within their companies as credible. This involves exhibiting skills and knowledge beyond traditional HR expertise. An understanding of the company's business as a whole,

including a working knowledge of the industry and the competition, will demonstrate the HR pro's desire to contribute to the company in a manner that ranges much wider in scope than that of the traditional "employee-services-and-enforcement-of-company-policies" role.

2. Know the customers and how to communicate with them

As an internal consultant, it is imperative that the HR practitioner understand and communicate with individual employees regularly and effectively if he or she is to successfully provide strategically sound consultation to the company. This includes holding occasional meetings with employees and department managers even when there is not a crisis or direct problem to be discussed.

Other regular practices can help in "knowing the customer." Discover what troubles the employees. Explore senior management's goals as they evolve. Study organizational charts. Visit employee offices. Ask employees what are the things they need in order to be effective in their jobs. There is no better way to learn more about customers than spending time with and around them.

3. Exhibit leadership

HR professionals must become leaders in the eyes of employees. This can be accomplished whether or not the HR pro has supervisory or management titles. Exhibiting an authoritative knowledge of the way the company works and making oneself available to the employees are the principal keys to being sought out for information by employees and, thus, being considered a leader.

This includes discussing awkward or difficult issues in a confident manner and not being afraid to challenge assumptions. Keeping sight of the big picture when dealing with even the smallest issues is also a major component to exhibiting leadership.

4. Be a problem solver

The HR professional who is able to diagnose and provide solutions for employee and/or management problems is elevated in status from order-taker to analyst. To successfully adapt to this role, HR pros must concentrate on gathering information quickly and being able to get to the "heart of the matter."

If, as an analyst, an HR person can swiftly determine which issues are critical for the business and which aren't, then there will be less

organizational problems and the HR person will be more effective in general, moving securely into the role of internal consultant.

5. Be versatile

HR practitioners who are successfully evolving into internal consultants must be able to work on a wide range of projects simultaneously. This means being able to diplomatically manage projects concerning individuals up and down the organizational ladder. It also means knowing how to carefully prioritize projects and master time management. Once the other steps on this list are accomplished, prioritizing and accomplishing multiple projects will become second nature.

Of course, meeting the challenges listed above involves dedication, and perhaps the changing of some old habits. But once these principles are made a part of the everyday practice of an HR professional, the transition from "old-school" HR person to strategic internal consultant will be achieved.

Trish Jacobson is the vice president of human resources at Inter Valley Health Plan, a Pomona-based non-profit HMO servicing Southern California.

Fastest Growing Companies in the I.E.

(Ranked Alphabetically)

| Company Name Address City, State, Zip | % Change in Revenue, Last Corporate Year Compared to Prior Corporate Year | \$ Revenue 1995 \$ Revenue 1996 \$ Revenue 1/2 1997 | # Employees 1995 # Employees 1996 # Employees current | % Annual Average Profit Range | Year Founded | Top Local Executive Title Phone/Fax |
|---|--|---|---|----------------------------------|--------------|---|
| Keystone Automotive Industries, Inc. 700 E. Bonita Ave. Pomona, CA 91767 | 23.5 | 157,000,000 194,000,000 108,000,000 | 1,400 1,500 1,500 | 4 to 5 | 1950 | Charles Hogarty President (909) 624-8041/624-9136 |
| Mitsuba Corporation 1925 Wright Ave. La Verne, CA 91750 | 13 | 102,000,000 115,000,000 70,000,000 | 48 60 70 | WND | 1982 | Dr. Chen President (909) 392-2000/392-5043 |
| Safariland Ltd. Inc. 3120 E. Mission Blvd. Ontario, CA 91761 | 15 | 38,000,000 40,000,000 46,000,000 (Full Year) | 450 525 580 | WND | 1963 | Neale Perkins Chairman (909) 923-7300/923-7400 |
| U.S. Filter 40-004 Cook St. Palm Desert, CA 92211 | 70 | 812,322,000 1,376,601,000 1,270,000,000 | 4,000 8,000 12,000 | 7 (Est.) | 1990 | Richard J. Heckmann Chairman/CEO (760) 340-0098/340-4408 |
| Watson Pharmaceuticals, Inc. 311 Bonnie Circle Corona, CA 91718 | 30.3 | 192,474,000 250,801,000 136,683,000 | 554 623 834 | 31 | 1984 | Allen Chao Chairman/CEO (909) 270-1400/270-1096 |
| Young Minds, Inc. 1906 Orange Tree Ln., #220 Redlands, CA 92374 | 15 | 7,051,553 8,093,288 96/97 Fiscal Year | 49 60 37 | 4 | 1989 | Matthew Hornbeck President (909) 335-5780/335-8751 |

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss Copyright 1997 Inland Empire Business Journal.

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Sewage bill ...

continued from Page 3

1998, when SB 105 becomes law. The bill requires local health agencies to determine if there is a threat to the public health in the event of a sewage spill, and, if so, to post notices of the spill "or use other appropriate means to inform the public of the measures that should be taken to protect themselves."

In the Jurupa case, local health officials said by the time they were notified of the spill the problem had already been corrected and the sewage had moved downstream, no longer posing a health risk.

"It has always been our practice to work with the county health departments to insure that the public is made aware of any sewage spills that could have an effect on public health," said Kurt Berchtold, assistant executive officer with the water quality control board.

But sewage spills can lead to infectious agents such as typhoid, hepatitis and salmonella spreading in the water, said John Fanning, director of the county health department.

The threat of such dangerous bacteria and viruses spreading without public knowledge was enough of a threat to convince the Riverside County Board of Supervisors to adopt procedures that require that the board and the public be notified of hazardous sewage spills.

Even with the new procedures, Fanning said SB 105 is an important bill for public safety.

He said that in the event of a sewage spill SB 105 "will make it more clear and specific" as to when and how the public should be notified.

But if health officials fail to notify the public the bill does not impose penalties on them.

Despite the omission of penalties, Sen. Ayala said the bill is strong and received overwhelming support in both houses.

"I don't think I got any negative votes," Ayala said.

Painter ...

continued from Page 17

color, and acrylic. She gets the soft-fur effect of her paintings by doing fine layers of detail and then washing the detail before adding another layer. Using this time-consuming technique, it took 400 hours to complete the painting "Winter Crossing."

Painting mostly predatory ani-

mals, Foggett tames down the aggressive personality of the beast.

"I try to project a softer side of the animals," she said. "It helps people to relate to them and makes the animal more approachable."

Having traveled extensively, Foggett has sketched, photographed and painted in Alaska, British Columbia, Connecticut, Washington

and California. But one of her biggest thrills is to meet the public and discuss the endangered species she paints.

"There is a tremendous need for the preservation of wildlife," Foggett said. "And a need to preserve them in their habitat. I have a genuine passion and love for wildlife, and I feel fortunate that I can express that passion through my work."



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-by Mathew Padilla

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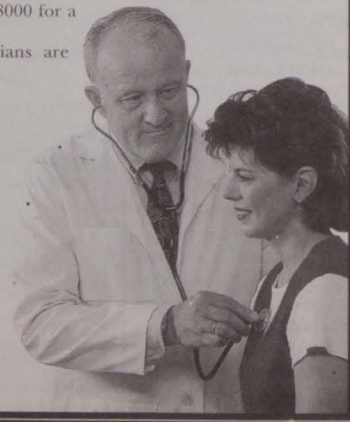
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HUMAN RESOURCES GUIDE

Leaves of Absence in the '90s: Are You in Compliance?

by James Whitmer

Many employers may be impacted by as many as 17 types of leaves of absence, some mandated by state or federal requirements. Are you in compliance?

Because of recent regulations, employers are diligently trying to determine their obligations to comply. Employers are advised to review all leave policies as well as to post notices to ensure their own compliance with the law.

Specific employer and employee obligations involve paid or unpaid leave, reinstatement privileges, maximum duration of leave, effect to insurance benefits and impact to existing fringe benefits such as vacation, holiday pay and sick pay.

Points to consider include what kind of effect the leave will have on seniority status, performance review dates, anniversary dates and wage adjustment dates. If a leave is for medical disabilities, it's wise to explain the doctor certification requirements to your employee.

How will the state disability benefit rights be coordinated (if applicable)? Will the employer utilize a short-term or a long-term disability plan (if applicable)? What procedures will the employer establish for the employee to be able to return under restricted work status?

A listing of the potential types of employee leaves follows:

1. Federal Family Leave Act (FMLA)

Same as California Family Rights Act (CFRA).

2. California Family Rights Act (CFRA)

Both of these laws (CFRA & FMLA) require employers with 50 or more employees, as well as government agencies, in any 20 weeks of the current or preceding calendar year, to grant a qualified employee up to 12 weeks of leave time for (a) the birth of a child; (b) placement of a child by adoption or foster care; (c) to provide care for a child, spouse or parent with a serious health condition; and (d) for an employee's own serious health condition.

3. Other medical disability leaves

The obligation to provide disability leaves extends to many employers who are not covered by FMLA or CFRA. When considering leaves of absence for employees with disabilities, employers must be aware of the following federal and state statutes that prohibit employment discrimina-

tion on the basis of disability: the federal Vocational Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 and the California Fair Employment and Housing Act (FEHA).

While none of these statutes articulates a specific obligation to provide

disability leaves, an employer must understand the reasonable accommodation requirements of each statute and how it relates to disability leaves.

4. California Pregnancy Disability


continued on Page 36

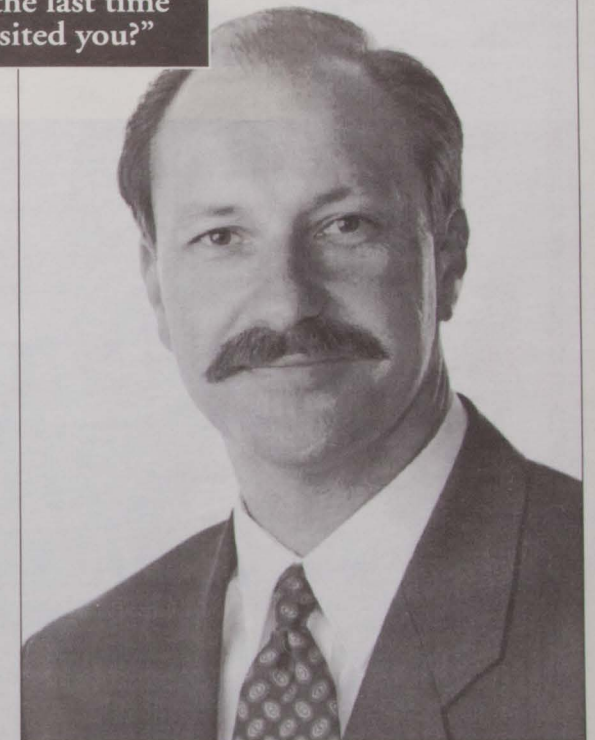
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HUMAN RESOURCES GUIDE

Leaves of Absence ...

continued from Page 35

Leave Act (CPDLA)

Employers with five or more employees must comply. An employer must provide up to four months disability leave for pregnant women. If more than four months is provided for other types of temporary disabilities,

the same benefits must be made available to women who are pregnant.

The California Fair Employment and Housing Act has established six new posting and notification obligations for California employers with respect to the right of employees to request pregnancy disability leaves and temporary

transfers because of their pregnancies.

5. Workers' compensation

Employees who are disabled due to an injury or illness that arises out of and in the course of their employment are entitled leave under the California Workers' Compensation Act. Leave

rights largely depend upon the opinion of physicians selected to evaluate the employee's medical condition.

6. Alcohol/drug rehabilitation leave

The California Labor code 1025 provides that an employer may refuse to hire or may discharge an employee who, because of current use of alcohol or drugs, is unable to perform their duties or cannot perform such duties in a manner which would not endanger the health or safety of the employee or other persons. However, an employer is still obligated to reasonably accommodate an employee's request to voluntarily enter and participate in an alcohol or drug rehabilitation program.

7. Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)

Imposes affirmative obligations on public and private employers in California to provide their employees with leave for the purpose of military service. The act also requires employers to rehire returning employees into their former or similar positions and provide the employees with adjustments (such as certain raises, promotions and the like) that they would have received had they not been on leave. Finally, this act requires that employers not discriminate against their employees because they will be taking, or have taken, such leaves.

The California Military and Veterans Code (CMVC) creates rights and obligations similar to those under USERRA. An employer must always be aware of both state and federal law as employees are entitled to the rights offered by both leaves.

8. Jury/witness duty leave

As a civic duty, all citizens must serve both as a juror or a witness when called upon. Employees must participate in administrative agency proceedings when summoned. Consequently, all employers, including both private and public, are obligated to provide leave for administrative proceedings. While serving inquest jury duty, trial jury duty or witness duty as required by law, an employee is entitled to receive unpaid leave. California Labor Code 230 pro-

continued on Page 46

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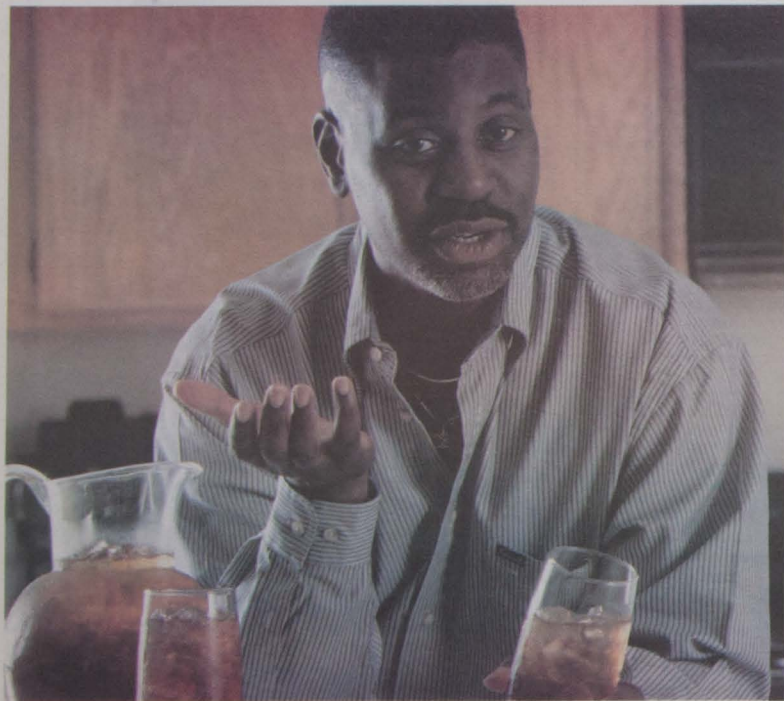
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Vernard Williams, Critical Care Nurse, Riverside Community Hospital, 15 years.

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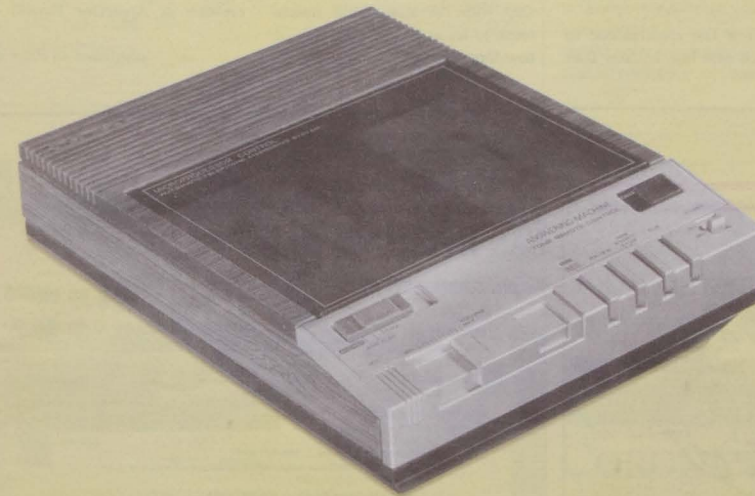


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ADVERTORIAL HUMAN RESOURCES GUIDE

A Solution to More Regulation

On October 1, a new federal law went into effect that requires companies to report all new hires to the state. This requirement extends to rehires and employees returning to work after a lay-off, furlough or unpaid leave of absence. To alleviate the burden this new regulation places upon business, AppleOne Payroll & Tax Filing Services has added new-hire reporting to its basic service plan.

The law was created to alleviate unemployment compensation fraud and to track down parents who owe child support money. The state is required by federal law to maintain a database of all child support orders entered in California.

With the new-hire reporting law, the government will be able to match new-hire forms against child support orders filed in the state. If they come across a match, the state will send a withholding order that

requires the employer to withhold a portion of that employee's pay to support the child support debt.

Since this is a federal law, new-hire reports get passed along to the federal government as well. The federal government cross-references new-hire reports against a national database of people who are delinquent in child support payments in order to catch so-called "dead-beat dads" who have moved out of California.

There have been laws in place to try to catch parents who fail to pay child support for several years, but the requirements of business were slightly different. For instance, until now, one could file new hire reports once a month, grouping new employees together regardless of their respective hire dates.

The new law requires one to report each new hire no later than

20 calendar (not business) days after the individual's hire date. Subtle, but critical, differences like these can make the new requirements confusing and result in fines of up to \$250 a day per employee for unsuspecting business owners.

"The fines are large enough to destroy a business," says AppleOne Payroll Director of Operations Ellen Gehring. "For really large companies like the IBMs and the Nissans, the new law isn't a big deal because they are accustomed to being regulated to death. But for the smaller companies where they stretch every payroll dollar, it is just another cumbersome detail they have to figure out."

She added, "We already understand the intricacies of the new regulation and have a good relationship with the state, so it makes sense to let us handle the filing of new-hire reports."

Filing new-hire reports is one of many services AppleOne Payroll gives to clients at no additional charge. While others make clients pay by the report and then add on a lot of extra fees, AppleOne takes a simplified approach.

CEO Marc Goldman says that the "bundle pricing" AppleOne uses keeps customers happy by leaving nothing to surprise.

"We provide an all-inclusive service," Goldman says. "We charge for very few extras as part of our overall commitment to making life simpler for our clients. That shouldn't break down when an invoice arrives."

AppleOne has been processing payroll since 1964. This experience and a growing demand for personal, customized service led to the creation of AppleOne Payroll &

continued on Page 48

HUMAN RESOURCES GUIDE

Temp's ...

continued from Page 29

employees remains the same over the years: to meet its job placement needs as quickly as possible to get the job done on time, no matter what that job may be.

The demand for temporary personnel will increase each year. Temp firms will emerge to meet the growing demand for qualified workers in every industry. Remember, by utilizing a temp firm you can staff up or down easily because it is so cost effective.

When searching for a temp firm ask the following questions:

What is the reputation of the temp firm?

How long have they been in your area and how long have they been in business?

What benefits do they offer the temps?

Are they giving safety training and do they have an IPP program?

Can they staff any position within your firm?

There are many agencies to choose from so do your homework before you place that call. Call and interview several agencies before you put your trust in one. Many companies are using more than one agency. They feel that this gives them a better selection of candidates.

Bonnie Hanna is the CEO of Diversified Temporary Services Inc. For more information on temporary staffing, contact Hanna at (909) 676-8077.

ADVERTORIAL

New Occupational Clinic Offers EAP Access

It is good business for companies to show their employees that they care about them. One of the ways they can do that is by offering them an Employee Assistance Program (EAP) to help them deal with their personal and/or family problems involving such areas as drug and alcohol abuse, emotional problems, marital or family problems and work-related problems.

Inland Empire Occupational Medicine in Riverside is offering employers access to a basic EAP as one of its new options in employee care. Beyond the basic medical treatment of industrial injuries, these options carry the message that the employer really cares about the well-being of the employee.

The EAP program is voluntary for the employee and maintains strict confidentiality. The employee or family member calls the EAP resource center to arrange a counseling appointment, unless immediate crisis intervention is needed. After assessment and basic resolution counseling are completed, if

necessary, referral is made for continuing professional or medical help, with various cost reduction strategies applied.

Although most large employers already provide an EAP for their employees—either through their group health insurance plan or through a separate contract—most small- to medium-size companies currently make no resources available to their employees to help them identify, address and resolve personal problems.

Because those problems may be negatively impacting their job performance, and perhaps even affecting morale and productivity of co-workers as well, providing at least a basic EAP may well be one of the best investments that a company can make in its employees. These are the companies that are welcoming the assistance of Inland Empire Occupational Medicine in helping them add this important program.

For more information, call Inland Empire Occupational Medicine at (909) 341-9333.

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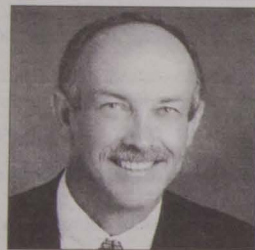
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NOVEMBER 1997

INLAND EMPIRE BUSINESS JOURNAL • PAGE 41

Animals ...

continued from Page 3

its investors that their stock is secure, Ogden Corp., a \$2 billion New York-based company, is trying its hand at unleashing the first of eight wilderness experiences.

Rose Jones, marketing manager for American Wilderness Experience, was at the grand opening in the Ontario Mills Mall Aug. 31.

"We're looking to open other attractions in Arizona and Texas," Jones said. "They will feature some of the highlights shown in the California attraction."

Featuring up to 70 species of live animals, the attraction is expected to take approximately an hour and a half to explore, including a simulator ride and interactive exhibits. The cost is \$9.95 for adults and \$7.95 for children.

Visitors are greeted by guides who explain the various ecosys-

tems and animals.

"Many of our guides are students who are studying animal husbandry or biology," Jones said. "Not only do they lend credibility to the attraction, but they are well-versed in their explanations."

Better known for catering airplane food and incinerating waste, Ogden Corp. is looking for a ticket out of the slow-moving industries and on the prowl for a more profitable entertainment extravaganza. The company has committed nearly \$100 million to opening its first eight wilderness attractions.

The mall is filled with major attractions. But in spite of its location next to Dave & Buster's restaurant and game arcade, and GameWorks' virtual reality arcade, Senior Vice President Jonathan Stern is not concerned.

"We're going to blow them away," Stern said.

Concert ...

continued from Page 6

funds left over at the end of the year from staff vacancies and that those funds could be used to cover concert expenses until the city finds another revenue source.

It is time for an independent audit of the Economic Development Agency. The public has the right to know exactly how the agency is spending its money. Is it following appropriate laws dictat-

ing how economic development agencies can use funds? Why is there such a large surplus every year, when so many city services are being cut or downsized?

Residents deserve honest answers to these questions, and city officials are too personally involved to provide them. The soon-to-be-elected mayor should make an audit of the Economic Development Agency "top priority" on the mayor's "to do" list.

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HUMAN RESOURCES GUIDE

Ergonomics ...

continued from Page 31

contribute to developing a repetitive motion injury.

What's the common factor? Repetitive movement involving the same body part, usually performed in poor posture for long periods of time, without allowing that body part a periodic rest, is the most common factor. Repetitive motion injuries usually develop gradually over time, thus the trauma is cumulative. Symptoms of repetitive motion injuries can range from minor discomfort to debilitating pain and can include such problems as tingling, numbness, limited movement and loss of strength. The body parts most commonly affected by job-related cumulative trauma include the neck, shoulder, lower back, elbow, wrist and fingers.

Is the situation likely to change? Unless you're planning to

ditch your computer within the next year, things aren't going to change for the better. They will continue to get worse as more and more companies embrace computerized technology. One thing that has changed in California is the legislation. The new ergonomic law has brought the word ergonomics into the forefront of business language.

Ergonomics has recently become an issue of concern among human resources (HR) directors and risk and safety managers in California, thanks to the new ergonomic regulation, Title 8, section 5110, adopted by the Occupational Safety and Health Standards Board, July 3, 1997. Rick Rice, at the California Department of Industrial Relations, feels that although this rule is still being challenged, there is every indication that corporations in California will, at some

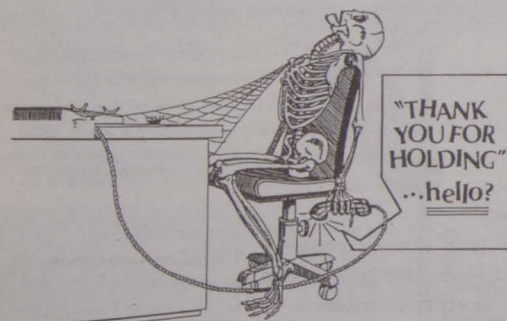
point in the future, have a solid ergonomic law to deal with, either at the state or federal level.

What exactly is "ergonomics?" Ergonomics is the science of arranging the workplace to fit the worker, not the other way around. It is the science of fitting workplace conditions and job demands to the capabilities of the working population. A good ergonomics program will help prevent repetitive motion injuries from developing. Ergonomic programs help a company eliminate as many risk factors as possible, such as repetition, awkward positions, static posture, pressure, force, vibration, cold, etc. They teach employees to practice good body mechanics when performing their job duties. An ergonomics program will offer your employees mini work breaks/stretch breaks for body parts that are common sites of injury: wrist and fingers, neck and

shoulder, and lower back. These mini exercises will provide relief from static postures.

How does implementing an ergonomics program benefit the employer? Ergonomic programs make "Sense" for the employer. If there are fewer injuries, there will be less money paid in workers' compensation claims, less paperwork to file, lower yearly insurance premiums, fewer days off work and less temporary personnel replacement costs. So, whether you decide to implement an ergonomics program because the law mandates it or because you proactively realize the value to the company, the bottom line is that a good ergonomics program will be a benefit to both the employer and the employee.

Kathy Espinoza is the president of Fitness Improvement Techniques Inc.



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EXECUTIVE TIME OUT

Visiting the Oldest Town in San Mateo County

by Camille Bounds, Travel Editor

An unforgettable, relaxing getaway to Northern California can be found in the area that was settled by Italians and Portuguese and was known as "Spanish town" at the turn of the century. Their claim to fame was their artichokes, Brussels sprouts and farming. Dull and dreary during the early 1900s, prohibition brought excitement and color to this quiet, gentle area. Renamed Half Moon Bay by the Canadian rumrunners, the area became a safe harbor and a place to bring in the banned booze, romance and adventure.

This charming area has become known for its rustic main street with unique small craft shops, art galleries and outdoor cafes — some of which are housed in renovated 19th century buildings. Fine restaurants and enchanting inns are an added bonus with a claim to fame for flowers and pumpkins. With a population of about 9,000, most natives make the visitor welcome and at home.

Relax or participate in the many activities offered throughout the year. Kite flying, bicycling, golfing, hiking, seasonal whale watching, bird watching and festivals throughout the year can keep the most active visitor busy and interested.

A rewarding visit

A visit to the James V. Fitzgerald Marine Reserve is a rewarding one. Discover crabs, starfish and other shore-based sea life at low tide. This reserve is one of the best places in California to view tide pool life. Three miles of beach and tidal rock inhabited by more than 200 species of marine life are right there for you to inspect at your leisure. Remember that marine life are protected and may not be removed. Tide charts are available at bait and fish shops in the nearby area.

A hike to the bluffs that over-

look the reserve will be rewarded with a stunning view of the ocean relentlessly rolling onto the beach, hitting the rocky coves with a tempo and sound of a symphony orchestra. The wind swept cypress trees form cathedrals with their different sizes and shapes that can offer an avid photographer an opportunity not to be missed. If in this area, don't miss the James V. Fitzgerald Marine Reserve. For more infor-



At the tidepools when the tide is out at James V. Fitzgerald Marine Reserve.

Camille Bounds

mation, call (415) 728-3584.

A grand place to stay

The Beach House Inn is absolutely one of the most pleasant, inviting inns anywhere. A three-story Nantucket-type building with the flavor of Cape Cod nestles into the seashore, offering beautifully appointed, bright, meticulously clean, mini suite, loft-type rooms with grand panoramic views of sunsets, mountains and the Pacific Ocean. The comfort factor here is so high it becomes difficult to leave your room to explore the wonderful area of Half Moon Bay.

The inn was opened in the fall of 1996 with 54 unique "ocean lofts." It overlooks the Pacific Ocean at Pillar Point Harbor just three miles from Half Moon Bay.

Everything is there: two televisions, VCRs, high-quality stereos, wood-burning fireplaces (logs supplied), deep tubs, terry robes, down

pillows, and the wet bar/kitchenette with refrigerator and microwave, which are situated so they do not take from the luxury and the lovely surroundings. There are large private patios and luxury king-sized beds with queen-sized sleeper sofas in the living room areas.

A heated lap pool and fitness facility can be found on the first floor, and an outdoor Jacuzzi overlooking the Pacific Ocean is hard to pass up after a day of exploring and

doesn't get much better than that."

The menu is varied and everything is excellent. The salmon or the crab cakes are highly recommended, and the coffee is special. A jazz combo is offered on Sunday afternoons with brunch, and if you look and listen when there is a quiet moment, you might see and hear the beautiful resident ghost running on the beach. That's a whole other story.

Ride a happy horse

Visit Sea Horse Ranch & Friendly Acres for a delightful horseback ride on the beach. Al Shipley is the colorful president of this company made up of around 200 very well kept horses and organized riding opportunities. The rates are fair, the trails are good, riding on the beach is beautiful, with young polite wranglers there to help the tenderfoot.

But beware of one thing, do not even think of mistreating any of Shipley's horses or you will suffer the wrath of God... or Shipley. I don't know which is worse.

We heard someone produced one of the horses with a stick on one of the trails. This was reported by one of the wranglers by a walkie-talkie communication system throughout the trails. They were ordered to bring him in at once, and he was told in so many words to "never darken Sea Horse Ranch again."

For more information about Sea Horse Ranch, call (415) 726-2362.

Getting there

Half Moon Bay is just 30 minutes from San Francisco International Airport and also 30 minutes south of San Francisco. A weekend at Half Moon Bay will send you home relaxed and with a smile on your face, guaranteed!!!!

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

HUMAN RESOURCES GUIDE

Holiday Pay ...

continued from Page 23

Holiday work

Many holiday policies do not contain an explanation of situations in which employees have to work on scheduled holidays. Do the employees receive a straight-time rate or a time-and-a-half rate or possibly double time plus the holiday pay for working on a holiday. Addressing this issue in a holiday policy will be helpful in eliminating dissatisfaction among workers.

Religious holidays

Federal and California state employment discrimination laws require employers to reasonably accommodate an employee's religious beliefs. This includes allowing employees to take time off from work to observe religious holidays if doing so is reasonable and would not create an undue hardship for the employer.

Floating and personal holidays

The definition of "floating or personal" holiday can vary from company to company. Some companies view them as days that the companies designate or in some companies they are employee-designated and must be approved by management.

Days designated "paid days off" are, in effect, vacation days and will be treated as vacation and subject to payment at time of termination.

Holidays on non-work days

Many holiday policies do not include statements as to what happens if a holiday falls on a non-scheduled work day. For Saturday and Sunday holidays, the general rule is if it falls on Saturday, it is observed on Friday and a Sunday holiday would be observed on Monday.

Holidays during leaves and layoffs

What happens if an employee is on a leave-of-absence at the time a holiday occurs? Companies generally fail to cover this. It should be defined as "an employee must be full-time on the active payroll and not on a leave-of-absence, layoff, etc., to be eligible for holiday pay."

Holidays during vacations

Companies need to include in holiday policies what happens during an employee's vacation. Do they receive

holiday pay in addition to the vacation day pay or do they receive an additional day off.

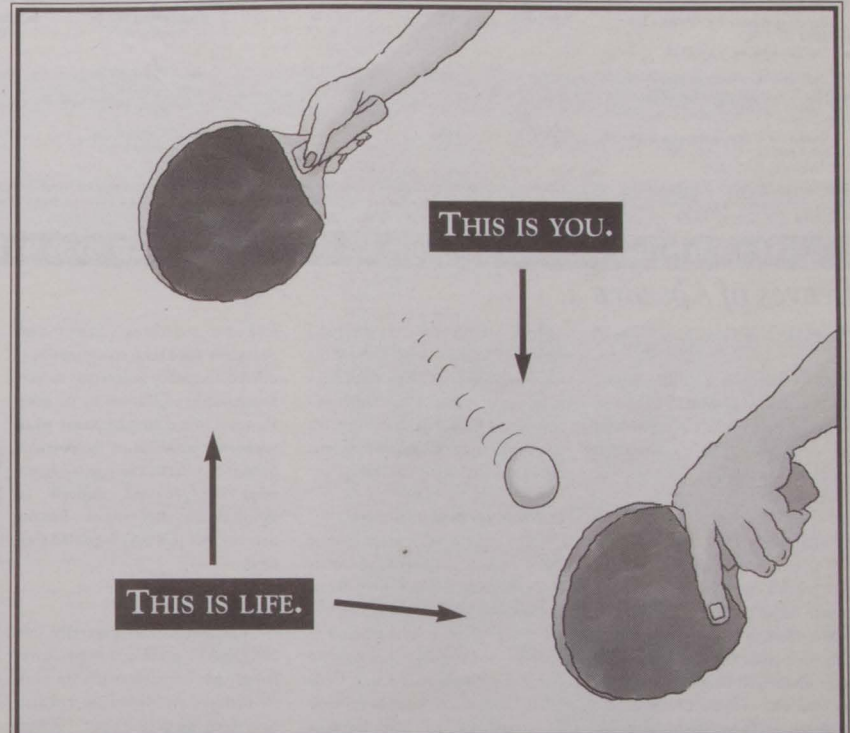
Holidays during sick leaves

Companies need to address whether or not the employee will receive holiday pay if out due to an illness/injury. If they do, they need to

define under what conditions employees will or will not receive holiday pay.

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for The Employers Group, formerly Merchants & Manufacturers Association. The 100-year-old non-profit company is one of the largest

employer representatives for human resources management issues in the nation. The group serves over 4,000 member firms, which employ approximately 2.5 million workers. Crouch may be contacted by calling (909) 784-9430. Or refer to the group's website at "http://www.hronline.org".



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| 3. Hamilton Brewart Insurance Agency 1294 W. 7th St. Upland, CA 91786 | 10,000,000 | WND | 7 15 | All Commercial & Personal Lines | Upland 1976 | Hamilton Brewart Owner/Broker (909) 981-5210/985-3448 |
| 4. Raintree Insurance Agency, Inc. 2037 N. D St. San Bernardino, CA 92405 | 7,500,000 | WND | 6 14 | Commercial Bonds, Homeowners | San Bernardino 1923 | Holly A. Fietsch President (909) 881-2654/886-3558 |
| 5. CalBond Insurance & Surety Agency 400 S. Ramona Ave., Ste. 205 Corona, CA 91719 | 2,200,000 | WND | 3 6 | Workers Compensation, Property, GL, Vehicle | Corona 1991 | George Burchfiel President (909) 371-8147/371-2027 |
| 6. Paul J. O'Brien Insurance Services 6864 Indiana Ave., Ste. 100 Riverside, CA 92506 | 1,200,000 | WND | 2 3 | Small Commercial & Personal Lines | Riverside 1929 | Paul J. O'Brien Owner (909) 682-0431/784-5098 |

N/A = Not Applicable. WND = Would Not Disclose. na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions to company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss Copyright 1997 Inland Empire Business Journal.

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Leaves of Absence ...

continued from Page 36

hibits the employer from discriminating in any way against an employee for taking time off to serve, provided the employee gives "reasonable" notice to the employer of the need for the leave.

9. Voting leave

All public and private employers must provide employees with time off to vote under California Labor Code 14352. Election Code 1655 also protects any person from being suspended or discharged because of absence due to service as an election officer on election day. The breadth of the statute implies that all public and private employers are required to provide employees with time off to serve as election officials on election day.

10. Literacy leave

Any employee who reveals a literacy problem to an employer and who also requests assistance in enrolling in an adult literacy education program is entitled to reasonable accommodation and assistance by the employer. The leave obligation applies to every private employer in California who regularly employs 25 or more employees. California Labor Code 1040-1044.

11. School visit leaves

All public and private employers,

will offer employees vacation compensation, once such compensation is offered, the policy is generally subject to substantial regulations by the state. However, there are exceptions when vacation compensation is provided through a collective bargaining agreement or provided through an Employment Retirement Income Security Act (ERISA) regulated trust fund.

12. Volunteer firefighter leave

All employers, except public safety agency employers of emergency medical services, must allow employees who are registered as volunteer firefighters to take time off to perform emergency fire-fighting duties under California Labor Code 230.0. Leave can be taken at any time for emergency duty. No leave is required for non-emergency duty, such as training.

13. Religious leave

Title VII of the Civil Rights Act of 1964 and the California Fair Employment and Housing Act (FEHA) require an employer to reasonably accommodate an employee's religious observance or practice, unless undue hardship would result. Title VII applies to all public and private employers with 15 or more employees. FEHA applies to private and public employers with five or more full- or part-time employees.

14. Vacation leave

While employers usually have the discretion to determine whether they

will offer employees vacation compensation, once such compensation is offered, the policy is generally subject to substantial regulations by the state. However, there are exceptions when vacation compensation is provided through a collective bargaining agreement or provided through an Employment Retirement Income Security Act (ERISA) regulated trust fund.

15. Holiday leave

Employers are generally not obligated to provide holiday leave, holiday pay or premium pay for work on holidays. While certain holidays have been declared "legal" holidays by the federal and state governments, a legal holiday results in the closing of certain offices but does not guarantee employees a day off. There is no requirement that the federal, state and local legal holidays be the same.

16. Bereavement leave

This has become a relatively common employee benefit. A death in an employee's family can have a traumatic effect on an employee's personal and professional life. Bereavement policies allow an employee time off to deal with funeral and personal matters and to grieve privately before making the transition back into work. Bereavement leave policies follow similar patterns and concerns on the part of employers. There are no state

or federal laws that obligate employers to provide bereavement leave to their employees. Employers have complete discretion to determine whether to provide the leave and under what conditions the leave will be taken.

17. Personal leave

There is no statutory requirements that an employer provide personal leave for its employees. Employers often use personal leave policies to accommodate employees who encounter unusual or unexpected circumstances that necessitate an absence from work. Personal leave policies can cover non-medical leaves of absence, such as military leave, education leave, sabbaticals, literacy leave, leave for religious reasons and leave for personal reasons, if such leaves are not covered by any other leave policy.

James Whitmer is a senior staff consultant for The Employers Group, formerly Merchants & Manufacturers Association. The 100-year-old nonprofit organization is one of the largest employer representatives for human resources management issues in the nation. The group serves more than 4,000 member firms, which employ approximately 2.5 million workers. Whitmer may be contacted by calling (909) 784-9430 or at "<http://www.hronline.org>".

Can You E-mail Yourself ...

continued from Page 22

a private communication medium; (5) E-mail is an extension of the workplace and abusive or inappropriate e-mail will subject an employee to disciplinary action up to and including termination; (6) By using the e-mail system, the employee user expressly consents to the employer's monitoring policy; (7) The e-mail system should not be used to solicit outside business ventures; and (8) All messages on the e-mail system can be traced to their author even after they are "deleted." Additionally, all e-mail messages are subject to discovery orders in litigation matters.

The policy should be disseminated to all employees. The employer should also provide a written acknowledgment for every employee using the e-mail system to sign. Employers should note, however, that creating such a policy and monitoring e-mail messages

may destroy the active communication between employees that the system was designed to create. As always, an employer should seek counsel to assist in creating a specified policy suitable to their particular field.

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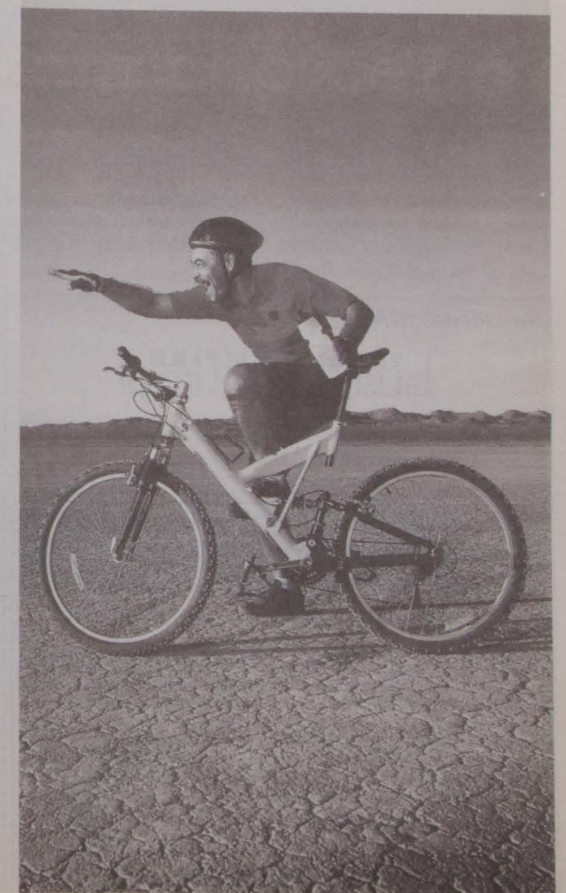
employer, he was fired for "inappropriate and unprofessional comments."

The employer successfully had the wrongful termination case thrown out of court, largely because the company had an e-mail policy, similar to the one described above. The court found, given the

established policy, the employee had no reasonable expectation of privacy in the use of the e-mail system.

Bill Floyd is a partner with Best Best & Krieger LLP, working in the firm's Riverside Labor Department.

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Regulation ...

continued from Page 38

Tax Filing Services in 1996.

"We created AppleOne Payroll as an alternative to payroll management challenges," says AppleOne Payroll Vice President Bill Dunn. "In the past, businesses have had a choice between putting up with inflexible, restrictive national payroll vendors or incurring the high costs and hassles of doing their payroll themselves. AppleOne provides a better option: an organization that is totally committed to providing comprehensive payroll and tax management with an emphasis on client care."

It is a mission whose time has come, apparently, as AppleOne has built a strong client base in a very brief time. In the past year, clients of larger payroll services have flocked to AppleOne.

Small business owner Karen Rice says that she switched to AppleOne out of frustration.

"I used to think bigger was better but no more!" she said. "I tried the largest payroll company and almost went broke because they kept charging me for extras that I didn't even know were considered 'extra.' I would get so angry every time my invoice arrived, eventually I just got fed up with it all. Thank

God a friend told me about AppleOne. They do a great job every time for one low price."

Too many companies settle for less than the best when outsourcing their payroll. They either accept an expensive systems development and maintenance plan or end up with far less service than they require. With AppleOne Payroll & Tax Filing Services, there are no generic, mass-marketed mainframe systems. Every account is customized to fit the needs of each client.

No matter how large or how small the company, AppleOne Payroll will design a system especially made for it.

Vice President Dunn explains that "payroll and tax filing have gotten so complicated these days, even for small companies, that many other vendors take advantage of that fact. Most of the other payroll services have a rigid system in place for all companies that ignores the individuality of each business.

To deviate from the system in place is punishable by huge additional charges. We here at AppleOne believe that just because payroll and taxes are all about numbers, you shouldn't be treated like one."

Screening ...

continued from Page 24

position held, rate of pay, reason for leaving and always ask if they are eligible for rehire. Be especially aware of applicants whose last several employers have gone out of business. Do not take their word for it — call yourself.

Be sure your employment application is current and does not ask any questions that violate federal law. For instance, you cannot ask candidates for their date of birth, but their social security and driver's license numbers are acceptable and necessary to conduct a thorough screening.

A proper application must include a stand-alone authorization to conduct a background investigation and must be signed by the applicant. In California, a copy of the credit report, if obtained, must be offered to the

applicant. Be sure that language is included.

It is recommended that an "applicant screening checklist" be used. It should include all of the areas that must be addressed before an applicant is hired and prevents the employer from missing anything.

A proper background screening is essential for the savvy employer. Results are usually available in 48 to 72 hours, and you'll have the peace of mind of knowing you are not hiring someone else's reject.

Mark A. McClain, CPI, is vice president of SmartHIRE, a pre-employment screening service based in Glendora. SmartHIRE is a division of Krout & Schneider Inc., a full-service investigation agency serving businesses since 1927. For more information, call SmartHIRE at (800) 599-9202.

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HUMAN RESOURCES GUIDE

Employers Group 1997 Regional Wage Rate Surveys (Non-Exempt)

The Employers Group has recently completed the 1997 Inland Empire Regional Wage Rate Survey. This marks the 18th year of publication for this survey. Sixty firms (38 manufacturing

firms and 22 non-manufacturing firms) participated and a total of 179 benchmark hourly and salaried non-exempt jobs were surveyed.

As part of this survey, partici-

pating firms were asked to give data concerning wage/salary actions occurring between June 1, 1996 and May 31, 1997 for Los Angeles County and July 1, 1996 through June 30, 1997 for the

Inland Empire and Orange and San Diego counties. The overall average percentage for total movement of wages (general increases and merit increases confirmed) during this period were as follows:

| Wage Increases | Office Clerical | Maintenance | Production |
|--------------------|-----------------|-------------|------------|
| Inland Empire | 3.8% | 3.7% | 4.0% |
| Orange County | 3.8% | 3.9% | 3.9% |
| Los Angeles County | 3.9% | 3.7% | 3.7% |
| San Diego County | 4.4% | 4.4% | 4.3% |

The "projected" merit percentage increases for 1998 are as follows:

| Wage Increases | Office Clerical | Maintenance | Production |
|--------------------|-----------------|-------------|------------|
| Inland Empire | 3.8% | 3.8% | 3.8% |
| Orange County | 3.9% | 3.9% | 3.7% |
| Los Angeles County | 4.0% | 3.9% | 3.7% |
| San Diego County | 4.4% | 4.4% | 4.3% |



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Sample Survey Data of Salaried & Hourly Non-Exempt Pay Rates

| Position | Inland Empire | Orange County | L.A. County | San Diego County |
|--------------------------------|---------------|---------------|-------------|------------------|
| Receptionist | \$ 8.99 | \$10.79 | \$ 9.28 | \$ 9.75 |
| Secretary II | \$10.62 | \$13.52 | \$13.00 | \$11.37 |
| Accounting Clerk (Junior) | \$ 9.70 | \$11.01 | \$11.59 | \$ 9.50 |
| Light Truck Driver | \$ 8.76 | \$ 9.40 | \$10.29 | \$ 7.37 |
| Warehouse Person (Level II) | \$10.53 | \$11.91 | \$11.04 | \$ 9.11 |
| Leader (Assembly Group 4) | \$11.62 | \$12.51 | \$11.55 | \$10.16 |
| General Machinist (Production) | \$ 8.77 | \$14.50 | \$13.77 | \$11.68 |

Based on the Employers Group's Southern California Hourly Wage Rate Surveys, Inland Empire Wage rates overall are approximately 3.4 percent less than Los Angeles and 3.1 percent less than Orange County wage

rates. The Employers Group publishes fourteen major wage and salary surveys each year, covering nearly 800 benchmark job positions within industries and geographic areas. The Employers Group also

conducts wage surveys in Ventura and Santa Barbara counties combined, Sacramento and the San Francisco Bay Area.

For more information, visit their Web site at "http://www.hronline.org".

BANKRUPTCIES

Ibrahim M. Assaf, aka Abraham Assaf, aka Simon Assaf, Patricia E. Assaf, aka Patty Assaf, dba A & A Auto Sales, 821 W. Fern Ave., Redlands, debts: \$123,750, assets: \$8,830; Chapter 7.

Van Earl Beaver, Judy Frances Beaver, dba Van Beaver Agency, 29342 Murrieta Rd., Sun City, debts: \$107,364, assets: \$78,790; Chapter 7.

Richard M. Beckman, Lois M. Beckman, 7265 Idyllwild Ln., Riverside, debts: \$212,199, assets: \$145,125; Chapter 7.

Sergio Bejarano, Sandra Bejarano, aka Sandra L. Bejarano, selling merchandise in Swap Meet, 13090 Navajo Rd., #1, Apple Valley, debts: \$129,390, assets: \$223,932; Chapter 7.

Samuel E. Beshara, Sharon A. Beshara, dba An Island of Hair, 1201 E. Lucerne Dr., Hemet, debts: \$92,139, assets: \$97,051; Chapter 13.

Tracy Brod, Elisabeth Ann Brod, dba Brod Distribution, 15348 Villaba Rd., Fontana,

debts: \$352,090, assets: \$169,254; Chapter 7.

David J. Burrus, aka David J. Beaudion, dba Redlands Business Machines, dba Redlands Typewriter & Business Machines, dba Southern California Hockey Arena, 140 W. Pioneer, #3, Redlands, debts, assets schedule not available; Chapter 7.

Roy Louis Clark, Donna Marie Clarke, dba Add-A-Jack, dba Haircuts To Go, 23705 Cadenza Dr., Murrieta, debts: \$485,932, assets: \$727,825; Chapter 7.

James A. Couture, 8688 Tourmaline Crt., Riverside, debts: \$311,768, assets: \$144,400; Chapter 7.

Maher Salameh Dugom, aka Mike Dugom Ind., fdba Mike's Mobil Service, 1068 N. Rosalind Ave., Rialto, debts: \$188,156, assets: \$153,775; Chapter 7.

Bradley Allen Ense, Terri Jean Ense, faw Ense Enterprises Inc., fdba Automated Services, 733 Acacia St., Lake Elsinore, debts: \$258,709, assets:

\$63,530; Chapter 7.

Phillip Espinoza, Priscilla Espinoza, fdba Espinoza Family Day Care, 2271 Mangulan Ave., Corona, debts: \$234,562, assets: \$177,475; Chapter 7.

Jarrod Tranell Favors, La Shaun Smith, 13138 Brentwood Ln., Moreno Valley, debts: \$278,686, assets: \$166,140; Chapter 7.

Thad Fillman, Gail S. Fillman, 30420 Novato Way, Murrieta, debts: \$203,680, assets: \$178,975; Chapter 7.

Caryl Elizabeth Fisher, aka Caryl Fisher, aka Caryl E. Fisher, 42-735 Glass Dr., Bermuda Dunes, debts: \$225,407, assets: \$195,460; Chapter 7.

Edwards L. Flores, Melinda O. Flores, 33316 Bellamy Ln., Menifee, debts: \$256,980, assets: \$210,585; Chapter 7.

Donald Chambers Freeman, Judith Belle Freeman, 23074 Rancho Peak Pl., Murrieta, debts: \$394,232, assets: \$222,891; Chapter 7.

George Michael George, aka George Chahade, Rose Marie George, dba Fresh Look Janitorial, 637 S. Church Ave., Bloomington, debts: \$252,212, assets: \$102,500; Chapter 7.

Alan Glaser, Nily Glaser, 7619 Frazer Dr., Riverside, debts: \$251,620, assets: \$148,695; Chapter 7.

Gregory Allan Grover, 19520 Chinotto Ln., Riverside, debts: \$231,978, assets: \$172,905; Chapter 7.

Stephen Douglas Gundrum, Linda Alice Gundrum, 39229 Salinas Dr., Murrieta, debts: \$434,266, assets: \$182,280; Chapter 7.

David E. Harries, 43187 Camino Caruna, Temecula, debts: \$212,199, assets: \$159,800; Chapter 7.

Stephen R. Hayden III, Donna Jean Hayden, dba Temecula Outlet, dba Ratta & Wicker, 30391 Deer Meadow Rd., Temecula, debts: \$174,325, assets: \$191,100;

Chapter 13.

Christopher David Hayward, Donna Joy Hayward, 21254 Beach Blvd., #102, Huntington Beach, debts: \$255,146, assets: \$254,152; Chapter 7.

Daniel D. Henderson, Mary E. Henderson, fdba D & M Machining, dba Dan's Carpet Cleaning, 23838 Peach Blossom Crt., Murrieta, debts: \$168,914, assets: \$182,075; Chapter 7.

Patrick Edwin Howard Jr., Sheri Lynn Howard, aka Sheri Lynn Morosco, aka Sheri Lynn Riddle, dba D & S Enterprises, 12309 Loma Verde Crt., Victorville, debts: \$487,358, assets: \$234,916; Chapter 7.

Barbara Michelle-Vincent Hughes, aka Barbara Vincent, aka Barbara Michelle Vincent, aka Barbara Michelle Hughes, 2045 Adobe Ave., Corona, debts: \$218,780, assets: \$167,281; Chapter 7.

Thomas M. Hunter, Billie C. Hunter, aka Billie C. Ali, aka Billie C. Pion, dba Hunter Automotive Repair, 44785 Camino Alamosa, Temecula, debts: \$204,085, assets: \$149,900; Chapter 7.

James E. Hughes, Norma F. Hughes, 281 W. Mayberry Ave., Hemet, debts: \$468,830, assets: \$34,896; Chapter 7.

Michael Joseph Jackson, 23686 Bouquet Canyon Pl., Moreno Valley, debts: \$227,473, assets: \$179,025; Chapter 7.

Hans Anthony Kraker, Alice Andrews Kraker, dba Sun Security & Stereo Systems, 53-700 Avenida Villa, La Quinta, debts: \$121,912, assets: \$133,433; Chapter 7.

Darla Denise Ladika, aka Darla Denise Dugal, aka Darla Denise Pelissero, aka Darla Denise Lundy, 11247 Berry St., Riverside, debts: \$247,380, assets: \$234,100; Chapter 7.

Calvin E. Lemke, aka Cal Lemke, Jeannette R. Eagan-Lemke, aka Jeannette R. Eagan, dba C & J

Enterprises, 3932 Overland St., Riverside, debts: \$54,042, assets: \$87,065; Chapter 13.

Anthony J. Leogrande, aka Anthony Joseph Leogrande, aka Tony Leogrande, Deborah Lu Leogrande, aka Debbie Leogrande, faw Golf Shoppe, a Partnership, 16455 Fontlee Ln., Fontana, debts: \$190,362, assets: \$138,495; Chapter 7.

Robert Scott Lindow, Linda Lynn Lindow, dba O' For Heaven's Sake, 41600 Zinfandel Ave., Temecula, debts: \$177,456, assets: \$27,263; Chapter 7.

Robert J. Luzzi, aka Robert Joseph Luzzi, Stacy A. Luzzi, aka Stacy Ann Luzzi, 45010 Desert Fox Dr., La Quinta, debts: \$216,516, assets: \$188,343; Chapter 7.

Jihad Jay Maroun, aka Jay Maroun, fdba Tyler Auto Service, 9787 Keller Ave., Riverside, debts: \$304,151, assets: \$129,985; Chapter 7.

Christine Ellen McManigal, 1848 Kingsford Dr., Corona, debts: \$246,827, assets: \$180,701; Chapter 7.

Michael G. Meza, Barbara Meza, aka Barbara Rodrigues, 638 E. 5th St., San Jacinto, debts: \$225,026, assets: \$154,390; Chapter 7.

Dale C. Miller, 3837 10th St., Riverside, debts: \$74,765, assets: \$400,500; Chapter 13.

Rowen Negrin, Barbara Benham, 61579 Sun Terrace Ln., #210, Mountain Center, debts: \$563,285, assets: \$172,841; Chapter 7.

Charles R. Nelson, Ruth D. Nelson, fdba C. Nelson Construction, 4407-A Joseph Canyon Trl., Corona, debts: \$88,990, assets: \$28,318; Chapter 7.

Yolanda Pachacos, dba Family Daycare, 5820 Arlington Ave., Riverside, debts, assets schedule not available; Chapter 13.

Pacific Leisure Communities Inc., 38500 Calle Del Lobo, Murrieta, debts, assets schedule not available; Chapter 7.

HUMAN RESOURCES GUIDE

HR Source-cery on the Internet

by John Vitali and Joe Underwood

Does the World Wide Web have you in a tangle in your search for useful sites? Are the "rip tides" of advertising frustrating your skillful surfing of the Net? Do bad links leave you feeling unconnected?

Savvy students in Claremont Graduate University's Human Resources Design program brought on the bug spray, combed the beaches and tested the mettle of the links to spare you the kinks of searching for good Human Resources sites on the Internet.

Well over 500 sites were sifted through and rated using the following criteria:

- Context
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 - Site organization
 - Use of advertising
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Sexual harassment, alternative dispute resolution and diversity are just a sampling of the breadth of subjects covered to help you stay informed on today's hot HR topics. Only the best of the best are presented for your review. May the "source" be with you!

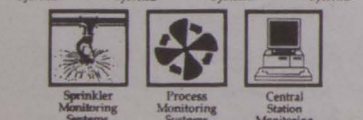
Special thanks to Christine Bozar, program administrator of the Human Resources Design Program at the Claremont Graduate University, and the following students who contributed to the content of this article: Annie Avanesian, Jennifer Bircher, Diane DeVusser, Jay Helmer, Beyong Ho and Kerstin Latto.

John Vitali is manager of revenue protection at Southern California Edison. He has his MBA from the University of Phoenix and is currently pursuing his MSHRD at CGU. Joe Underwood is a regional human resources specialist at Ameriquest Mortgage Company. He has his MA in cognitive psychology and is also currently pursuing his MSHRD at CGU.

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| Benefits benefitslink.com | comprehensive link source for benefit research | **** | **** | **** |
| Compensation www.mercer.com | current newsletter and pubs on hot compensation issues | **** | **** | **** |
| Diversity www.fga.com/aaaa www.inform.umd.edu | laws, legislation and regs at the federal and state levels comprehensive resource index | **** | **** | **** |
| Employee Selection world.std.com/~bunt frontliercorm.net/ ~stanlock/intro.htm | ensures that hiring practices are within legal compliance devoted entirely to personnel testing services | **** | **** | **** |
| External Recruiting careermosaic.com/cm | one of the most recognized and complete recruitment sites | **** | **** | **** |
| General HR Sites www.workindex.com www.shrm.org www.hr2000.com | best link site available SHRM's own site - need we say more? especially useful for those new to HR | **** | **** | **** |
| International Issues www.watsonwyatt.com www.pacificbridge.com | intern'l consulting company - subscription required great link page for international HR issues | **** | **** | **** |
| Performance Management www.brint.com www.cpmnet.com | very current, specific PM info emphasis on reward systems | **** | **** | **** |
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Loma Linda University Medical Center is a hospital recognized for expertise in a wide array of specialties and has recently been acknowledged as one of the nation's top hospitals in the treatment of cancer by *U.S. News and World Report*. Ranked among other well respected facilities like Johns Hopkins, Mayo Clinic, Massachusetts General Hospital and Stanford University Hospital; Loma Linda University Medical Center is proud to provide the Inland Empire Community with the latest technology in cancer treatment.

Through the Loma Linda University Cancer Institute and its comprehensive Breast Health Center, Proton Treatment Center, a facility providing highly focused radiation treatment in the form of proton beams, and numerous other cancer programs, Loma Linda University Medical Center continues to stay on the leading edge of cancer treatment.

It is nice to be chosen one of the best hospitals in the nation by a publication such as *U.S. News & World Report*. It's even better to be chosen by you.

For information on choosing the care of Loma Linda University Medical Center affiliated physicians, call 1-800-LLUMC-97. Visit our website: www.llu.edu/llume



LOMA LINDA UNIVERSITY MEDICAL CENTER

Johns Hopkins
Massachusetts General Hospital
LOMA LINDA UNIVERSITY MEDICAL CENTER
STANFORD UNIVERSITY HOSPITAL
MAYO CLINIC

PEOPLE, PLACES AND EVENTS

Fantasy Springs Casino Promotes Two Managers

Fantasy Springs Casino near Indio has promoted Duff Wenz and Al Vasquez to high-ranking managerial positions.

As director of operations, Wenz will be responsible for the production area as well as selling the vast services of the casino.



Duff Wenz

A native Californian, Wenz worked nearly five years for Fantasy Springs supervising bingo, off-track betting, video pull-tab machines and cashiers. His vast managerial experience includes positions with General Telephone & Electronics, Western Bancorp (First Interstate) and Levi Strauss.

Vasquez has been appointed to the position of executive director of Casino Productions and Outreach where he will be responsible for public outreach in the areas of marketing, special events, entertainment, sales and transportation and concierge operations.

A southern Texas native, Vasquez worked nearly four years for Fantasy Springs in casino operations as a bingo and casino supervisor, manager on duty and in Latino sales. He is the former national executive director of the League of United Latin America Citizens.



Al Vasquez

Fantasy Springs is an economic development owned and operated by the Cabazon Band of Mission Indians.

Wiest Named to Board of ATHENA Foundation

Candace Wiest has been appointed to the national ATHENA Foundation board of directors and named southwestern regional vice president.

The ATHENA foundation is an international network of business professionals dedicated to opening doors to leadership for women in the workplace and beyond.

The Mich.-based nonprofit orga-

nization is most known for the ATHENA award, which recognizes women, men and companies that have advanced the position of women. To date, more than 2,300 individuals and companies have received the award in more than 350 cities in the United States,

Russia and Canada.

Wiest, of Riverside, will monitor participation and program development in California, Utah, Nevada, Arizona and Hawaii.

Wiest is the president and chief operating officer for Inland Empire National Bank. She received the

ATHENA award from the California Area Chamber of Commerce in 1995.

Hospital Gets a Good Check Up

Scoring high among its peers, Pomona Valley Hospital Medical

continued on Page 54

AN OPEN LETTER FROM BUSINESS OWNER TO BUSINESS OWNER!



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Brian

The internet everything place.

continued from Page 53

Center (PVHMC) received a score of 94 out of 100 and gained accreditation from the Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

"We are very proud of our score," said Richard E. Yochum, PVHMC president and CEO. "The survey process requires a tremendous amount of preparation by our staff and employees and is very rigorous."

Formed in 1951, the JCAHO is an independent, nonprofit organization that develops standards of quality in collaboration with health professionals and others. The commission evaluates and accredits more than 11,000 hospitals and home-health agencies, and more than 5,000 other health-care organizations.

An organization voluntarily undergoes a survey by a full team of joint commission experts every three years.

Yochum said the high score shows the community that the hospital is maintaining its commitment to providing the highest quality health care to its patients.

Charles Blair, executive vice president with the joint commission, said the survey is a check and balance for the hospitals involved.

"Above all, the national standards are intended to stimulate continuous, systematic and organization-wide improvement in a health care facility's performance and the outcomes of care."

PVHMC is a 436-bed, nonprofit facility that has been serving the community since 1903. It is the only hospital in the Inland Empire and San Gabriel Valley to be recognized nationally as a 1996 Top 100 Hospital in an independent national survey of more than 3,600 hospitals, conducted by HCIA Inc. and William M. Mercer Inc., said Yochum.

Columbia/HCA Affiliate Brings New CEO on Board

Jeffrey P. Winter will take over the reigns of CEO for Riverside Community Hospital, an affiliate of Columbia/HCA Southern California Division.

Winter brings 15 years of experience as a hospital chief executive officer with emphasis on operations

management, design of managed care systems and business development in California. He received a



Jeffrey P. Winter

master's degree in business administration and hospital administration from Golden Gate University in San Francisco. Most

recently, Winter served as the assistant vice president of mergers and acquisitions for Columbia Western Group. In this capacity, he expanded the California Division of Columbia to 17 hospitals.

Founded in 1901, Riverside Community Hospital (RCH) encompasses 25 acres and includes four medical office buildings. RCH employs 1,180 people and has 421 physicians on staff, 85 percent of which are board certified. It has 369 licensed beds and 321 auxiliary members who, during 1996, contributed 63,094 volunteer hours.

Located at the Park Tower Building, the Fontana-based medical facility will offer family medicine, pediatrics, pharmacy, lab and x-ray services.

Noted for being the nation's largest HMO, Kaiser Permanente has been providing comprehensive health care to the Inland Empire for more than 50 years. The nonprofit group-practice prepayment plan evolved from health care programs at industrial locations such as the Kaiser Steel mill in Fontana and was opened to public enrollment in 1945.

Today, Kaiser Permanente Medical Center Program provides comprehensive health care to more than 2.1 million members in Southern California and more than 7.4 million nationwide, including more than 300,000 people in the Inland Area at the Fontana Medical Center and at outpatient offices in Claremont, Colton, Loma Linda, Montclair, Ontario, Rancho Cucamonga and San Bernardino.

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Redlands Federal Names Three to New Division

The needs of small- and mid-sized businesses will be served by three experts spearheading a new business banking division.

Heading the division is Lydia Orrantia, as vice president and director of commercial lending. Prior to joining Redlands, Orrantia was president of LMA

Realcorp., a management consultant firm specializing in the disposition and acquisition of major real estate assets for its clients. She also served as senior vice president of First Interstate Bank, where she managed the Nevada Real Estate Division's \$750 million commercial real estate loan portfolio.

Her 25 years of professional experience also includes executive positions in the lending divisions of Coast Savings and Security Pacific Bank.

Janis M. Gaines and Ronald J. Cameron have joined the bank as business development officers. Gaines brings nearly 30 years of banking experience to Redlands, including positions as assistant vice president, financial services manager of First Interstate Bank in Montclair, operations officer for Interfirst Bank of Dallas (now NationsBank) and consumer loan officer for Dallas International Bank.

Following a statewide search, Douglas C. Spencer was selected to preside over the 70-year-old, locally-owned bank. In West Covina, Spencer served as senior vice president/branch administration for California State Bank. While there, he managed eight branches as well as alternative investments and technology. Spencer brings with him a total of 12 years experience in the banking industry with Landmark Bank and Texas-based Interfirst Bank.

Redlands Centennial Bank officials found their new president and CEO in West Covina.

Following a statewide search, Douglas C. Spencer was selected to preside over the 70-year-old, locally-owned bank. In West Covina, Spencer served as senior vice president/branch administration for California State Bank. While there, he managed eight branches as well as alternative investments and technology. Spencer brings with him a total of 12 years experience in the banking industry with Landmark Bank and Texas-based Interfirst Bank.

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Riverside, Gateway Western Bank in Beaumont and Guardian Bank in Los Angeles.

Redlands Federal Bank has 14 branch offices throughout the Inland Empire and nearly \$1 billion in assets. The bank was founded in 1891.

Mansker Builds Base with Barratt

Mary Mansker has been promoted to sales and marketing administrator for Barratt American.

Joining the Barratt ranks five years ago as an administrative assistant, Mansker, of Temecula, has a total of 20 years experience in the real estate development and marketing arena.

"Mary has been a significant contributor to Barratt's marketing efforts," said Rick Fletcher, director of sales and marketing. "She will be playing an expanding role as Barratt steps up its activity to respond to the strongly reviving new-home marketplace."

Barratt American is a subsidiary of The Barratt Group, which has built and sold more than 200,000 homes in the United States and Europe.

Search Is Over for President/CEO of Redlands Bank

Redlands Centennial Bank officials found their new president and CEO in West Covina.

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Lydia Orrantia



Mary Mansker



Janis M. Gaines



Ronald J. Cameron



Douglas C. Spencer

Who's Who in Commercial R.E.

Al Fabiano



Lee & Associates
Commercial Real Estate
Services

Al Fabiano is the managing principal of the Riverside office of Lee & Associates Commercial Real Estate Services, the largest regional brokerage firm in the Western United States.

A 25-year veteran of the commercial real estate industry, Fabiano began his career with Grubb & Ellis. After five years in the firm's Newport Beach office, Fabiano left Grubb &

Ellis in 1979 to join long-time friend and colleague Bill Lee to form Lee & Associates, which has grown to 17 offices in California, Arizona and Nevada.

In 1989, amid the worst real estate downturn in California history, Fabiano launched the firm's Riverside office on the second floor of a small downtown two-story office building.

Within a year after starting out with four salespeople and an administrative assistant, Fabiano designed and was instrumental in building a new and larger office at 1650 Spruce Street. His Lee & Associates Riverside office has grown to 21 principal and associate brokers with a support staff of eight and has produced more than \$100 million in annual transactions.

Managing an office and training persons new to the business are what Fabiano enjoys most. He says witnessing the growth and success of young professionals in his office and helping to solve complex real estate issues give him the greatest satisfaction.

Fabiano has been married for 29 years. He and his wife have two daughters and a son.

Ronald Kuch



R. L. Kuch &
Associates Inc.

Ronald Kuch, president of R.L. Kuch & Associates, has been providing exceptional commercial real estate services to the community for nearly 20 years.

Under Kuch's leadership, R.L. Kuch & Associates has become the largest commercial real estate firm in the High Desert. Firm staff manage more than 1.5 million square feet of commercial space plus a half million square feet of lease space.

Kuch has applied his knowledge and skill in the field of commercial real estate since 1977. For 10 years, his creativity and hard work enabled him to consistently remain in the top 10

continued on Page 57

CONSTRUCTION NOTICES

PERMITS \$500,000 OR LARGER

NEW
\$1,866,000
9/26/97
Ref. #66
Temecula
17 SFRS FROM \$97,805 TO \$115,506
OWNER: VanDaele Development, 2900 Adams Ave., C 25, Riverside, CA 92504 909-354-2121
PROJECT: 32863-32951 Levi Cr., 32917 Cinon Dr.

NEW
\$2,126,012
9/25/97
Ref. #67
Temecula
23 SFRS FROM \$75,095 TO \$107,119
DES/ARCH: Ted Schidlosky (applicant), 24472 Via Carissa, Laguna Niguel, CA 92677 714-362-0509
OWNER: Colrich Communities Inc., 4141 Jutland, San Diego, CA 92117 619-490-9505
PROJECT: 32177-32228 Corte Sabrinas.

NEW
\$2,646,635
9/25/97
Ref. #20
Fontana
24 SFRS FROM \$80,728 TO \$115,491
OWNER: Young Homes, 10370 Commercenter Dr., Rancho Cucamonga, CA 91730 909-477-6715
PROJECT: 14015-14098 Clover Cr., 8272-8322 Mint Ln.

NEW
\$533,111
9/23/97
Ref. #52
Palm Desert
7 SFRS FROM \$64,104 TO \$97,831
OWNER: Del Web Calif Corp., 39755 Berkey Dr., Palm Desert, CA 92211 760-772-5300
CONTRACTOR: Donald Mickus, P.O. Box 29040, Phoenix AZ 85038
PROJECT: (Tr 27404 Lots 9, 16, 40 & Tr 27365-2 Lots 62, 66, 106, 138)

COMM'L
\$6,746,271
9/23/97
Ref #65
Temecula
MANUFACTURING AND OFFICE BLDG.
CONTACT: Scott Buckles, 909-694-5780
OWNER: Hydro-Flow Filtration Systems, 38655 Sky Canyon Dr., Temecula, CA
CONTRACTOR: Dekkon Development Inc., 42346 Rio Nedo, Temecula, CA 92590 909-694-5780
PROJECT: 38655 Sky Canyon Dr.

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Riverside, CA 92506

Commercial Real Estate Brokers Serving the Inland Empire

Ranked by Dollar Volume

| Company Name Address City, State, Zip | I.E. Commercial Property Leased/Sold (total \$ volume Jan. 1996 - Oct. 1997) | # of Commercial Projects Represented in the Inland Empire | # of Active Licensed Commercial Agents In I.E. # of Employees (I.E.) | # of Offices In I.E. | Year Founded in IE Year Founded Nat. | Top Local Executive Title Phone/Fax |
|--|--|---|--|-------------------------|---|--|
| 1. Lee & Assoc. Comm. Real Estate Services 3535 East Inland Empire Blvd., Ste. 400 Ontario, CA 91764 | 439,900,000 | 468 | 40 12 | 2 | 1987 1979 | John Vogt/Al Fabiano Managing Principals (909) 389-7771/944-8250 |
| 2. CB Commercial Real Estate Group 3750 University Ave., Ste. 250 Riverside, CA 92501 | 385,539,700 | 474 | 35 53 | 4 | 1979 1906 | Marianne Waggoner Sr. Managing Officer (909) 788-0880/788-8101 |
| 3. Marcus & Millichap Real Est. Invst. Bkg. Co. 3401 Centrelake Dr., Ste. 150 Ontario, CA 91761 | 287,112,284 | N/A | 27 9 | 1 | 1989 1971 | Kevin A. Assef V.P./Regional Manager (909) 605-1800/605-1832 |
| 4. Grubb & Ellis Commercial RE Services 3401 Centrelake Dr., Suite 500 Ontario, CA 91761 | 243,207,338 | 285 | 45 28 | 3 | 1985 1958 | Mark A. Piscitelli Sr. V.P. & District Manager (909) 605-1100/390-8645 |
| 5. Cushman & Wakefield of Calif., Inc. 701 N. Haven, Ste. 300 Ontario, CA 91764 | 207,000,000 | 97 | 9 15 | 1 | 1978 1917 | Richard Davis Managing Director (213) 955-5100/(909) 989-4440 |
| 6. DAUM Commercial Real Estate Services 3350 Shelby St., Ste. 125 Ontario, CA 91764 | 76,000,000 | 106 | 11 2 | 1 | 1983 1904 | T. Ryer Pickren Vice President (909) 980-1234/980-3775 |
| 7. John Burnham & Co./ONCOR Int'l 41593 Winchester Rd., Ste. 111 Temecula, CA 92590 | 63,800,000 | 20 | 10 7 | 3 | 1986 1891 | Carlene Anderson Sr. Vice President (909) 676-1500/676-1757 |
| 8. Stephen Daniels Comm. Brokerage, Inc. 8311 Haven Ave., Ste. 200 Rancho Cucamonga, CA 91730 | 45,000,000 | 60 | 9 13 | 1 | 1983 1983 | Daniel W. Richards Owner/Broker (909) 980-6868/987-8183 |
| 9. C.D.M. Westmar Commercial R.E. Service, Inc. 27311 Jefferson Ave., Ste. 103 Temecula, CA 92590 | 30,000,000 | 71 | 7 5 | 1 | 1988 | Charles Nichols President (909) 676-7177/699-0048 |
| 10. Baxley Properties 41865 Boardwalk, Ste. 206 Palm Desert, CA 92211 | 21,415,605 (Does not include leasing) | 16 | 5 1 | 1 | 1968 | Dick Baxley Broker/Owner (760) 773-3310/773-3013 |
| 11. Capital Commercial Real Estate 1881 Business Center Dr., Ste. 76 San Bernardino, CA 92408 | 16,800,000 | 70 | 4 1 | 1 | 1996 1979 | David W. Moore Executive Vice President (909) 890-0445/890-0425 |
| 12. R. L. Kuch & Associates Inc. 15490 Civic Dr., Ste. 205 Victorville, CA 92392 | 15,000,000 | 50 | 3 4 | 1 | 1991 1991 | Ron Kuch President (760) 241-5211/241-1208 |
| 13. Rancon Real Estate Corp. 27740 Jefferson Ave. Temecula, CA 92590 | 14,816,777 | 26 | 10 4 | 2 | 1971 1971 | Robert H. S. Kirkpatrick CEO/President (909) 676-5736/699-0387 |
| 14. BRE Commercial/NAI 41790 Winchester Rd., Ste. G Temecula, CA 92590 | 10,000,000 | 35 | 3 1 | 1 | 1996 1986 | Marc H. Doyle Sr. Senior Vice President (909) 693-4200/693-2633 |
| 15. Jacobs Development Company 6820 Indiana Ave., Ste. 210 Riverside, CA 92506 | WND | 15 | 3 16 | 1 | 1969 1969 | Doug Jacobs President (909) 788-9887/788-4314 |
| 16. Tri City Services 1323 W. Colton Ave., #220 Redlands, CA 92374 | WND | 10 | WND | 2 | 1990 | Spencer Brown Sr. Vice President (909) 335-2292/335-3693 |
| 17. Collias Commercial Corporation* 3401 Centrelake Dr., Ste. 370 Ontario, CA 91761 | WND | 25 | 6 7 | 3 | 1983 1983 | Richard John Senior V.P. (909) 390-1400/390-1409 |
| 18. Sperry Van Ness* 3633 E. Inland Empire Blvd., #955 Ontario, CA 91764 | WND | 165 | 18 10 | 1 | 1989 1987 | David E. Jones Regional Managing Partner (909) 466-2500/466-2512 |
| 19. The Seeley Company* 21660 E. Copley Dr., Ste. 300 Diamond Bar, CA 91765 | WND | 27 | 4 10 | 1 | 1983 1908 | Thomas E. Taylor Vice President (909) 595-5705/860-9669 |

N/A = Not Applicable WND = Would Not Disclose na = not available. * Did not respond to numerous requests; data repeated from 1996. 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 to company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

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WHO'S WHO IN COMMERCIAL R.E.

continued from Page 55

percent as an agent in Spokane with more than 2,000 competitive realtors.

His reputation in the community as a successful, dedicated businessman has given him the opportunity to be a court-appointed receiver and referee for numerous properties.

While a resident of the state of Washington, Kuch held various government-related positions as an officer and counselor. He moved to California in 1989, where he concentrates his efforts in commercial real estate.

Alex Garcia Jr.



Marcus & Millichap

Alex Garcia Jr., an eight-year veteran of Marcus & Millichap in

Ontario, has recently been appointed senior investment associate by the managing directors of the firm.

The promotion recognizes those agents who have been with the firm for six years, have maintained senior status for three years and consistently produce in the top 10 percent of the firm.

Garcia, 32, specializes in the Inland Empire apartment complexes and has exclusively represented clients in the acquisition and disposition of \$100 million in investment real estate.

He received a bachelor's degree in communications arts from California State Polytechnic University, Pomona.

Garcia has served his community by mentoring and training students and agents interested in commercial real estate.

Marcus & Millichap Real Estate Investment Brokerage Company is the largest investment real estate brokerage firm in the nation and one of America's fastest expanding professional real estate organizations. Its network includes more than 450 brokers in 26 regional offices.

The Marcus & Millichap Ontario office has brokerage specialists for apartment, retail, office, industrial and hotel investment properties. During the first six months of 1997, the Ontario office transacted 57 per-

cent of all apartment and 34 percent of all retail brokered sales valued at more than \$500,000.

Dan Richards

Stephen Daniels Commercial Brokerage Inc.

Stephen Daniels Commercial Brokerage was established 15 years ago. Dan Richards bought out his original partner's interest 10 years



ago and currently is CEO.

Stephen Daniels has grown to be the largest independent commercial brokerage firm based in the Inland Empire. Annual sales and leasing volume generally exceed \$50 million.

continued on Page 60

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Mira Loma, CA
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Business Acquisition Financing

Industrial R & D Building
Chino, CA
\$325,000
Commercial Real Estate Financing

Industrial Warehouse Building
Ontario, CA
\$302,000
Commercial Real Estate Financing

Industrial R & D Building
Anaheim, CA
\$296,000
Commercial Real Estate Financing

Former Bank Building
Brea, CA
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Evolution of Real Estate Management Industry Broadens Skill Sets of Today's Managers

by Carlene Anderson

The evolution of the real estate management industry over the last five years has allowed only the fittest managers to survive in a very difficult and competitive environment; a process that John Burnham & Company says has built a hardy stock of real estate managers with very broad skill sets.

Not only have these managers had to act as adjunct asset managers and guide their clients through the very turbulent years of the Southern California recession, but they have had to deal effectively with the institutionalization and securitization of real estate.

Through ongoing training, education and a strong commitment to learn, these managers are clear survivors of a

very challenging five years. These challenges have demanded greater knowledge in facilities as well as sophisticated financial, computer, negotiation, communication, leasing and legal skills, along with a sense of urgency to "get the job completed."

As market conditions have dramatically improved over the last 18 months, the expanded skill sets of these real

estate managers are now being redeployed.

Today's market is still one of significant transition, with substantial amounts of real estate being bought and sold. Investors are pushing the limits to find opportunities in the Southern California market, which may include rehabilitation of projects, new development, counter-cyclical investment, negotiated sales and build-to-suit opportunities.

As a result, the role of the real estate manager in this process continues to evolve. The required skill sets learned in the early to mid-'90s are now being used to help in the due diligence and underwriting effort of today's investors. Opportunities must be processed quickly in order for buyers to be competitive. Investors must rely on local expertise to effectively interpret market information and trends and to process the underwriting effort.

Today, these highly skilled real estate managers are a critical component of the underwriting process. Their involvement includes financial analysis, market research and trends, facility review, environmental review and lease audits.

The real estate manager is also critical to the disposition process, providing continuity of knowledge for the project and carrying much of the burden for the actual disposition process.

As markets start to settle, the real estate manager will adapt once again. The focus will be on providing asset management-level services to projects whose holding periods are likely to lengthen. The real estate manager will be intimately involved in executing long-term business plans for many of the projects he or she helped underwrite during the extremely active markets of 1996 and 1997.

Skill sets acquired through the first five years of the '90s will make today's surviving managers uniquely qualified to successfully carry out the longer-term goals and objectives of investors.

Carlene Anderson is a senior vice president with John Burnham & Company ONCOR International's Inland Empire Operations. With a commercial real estate portfolio in excess of 11 million square feet, Burnham is one of Southern California's largest real estate and asset management providers. The company also provides commercial real estate brokerage and leasing, capital markets, advisory, corporate services and construction and project management services.*

Bigger Isn't Better.

There's a trend towards bigness in the real estate industry. Rather than grow by merit of hard work, firms are gobbling each other up at fantastic speed. Fact is, though, it's easier to structure a merger or acquisition than it is to make it work for the customers of the involved firms.

At first, clients like the idea of dealing with a large conglomerate. Later, they discover

the trade-offs. The new giants don't pay sufficient attention to detail. How could they? They're too busy downsizing, getting rid of the people whose services you rely on.

Think about it. A company headquartered thousands of miles away is not able to handle your Southern California real estate needs as efficiently as one headquartered here. You end up paying for long-distance management by losing the benefits of local experience and knowledge.

We hate to burst anyone's balloon, but if you want quality time, dedication and expertise delivered by people with a local reputation to protect, call John Burnham & Company. We're not being acquired - but we are being joined daily by clients and professionals who have been.

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& Company**
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Real Estate Services

Commercial Building Developers

(Ranked by total square feet developed thru September 1997)

| Company Address City, State, Zip | I.E. Development Completed Thru Sept. 1997 (Total Square Footage) | Current Projects: # Companywide # of I.E. Projects Market Value I.E. | Proposed Projects: Square Footage Years to Complete | Locations of Projects | Employees: I.E. Co. Wide | Top Local Executive Title Phone/Fax |
|--|---|---|---|--|--------------------------------|--|
| The Magnon Companies* | 3,136,000 | 1 | 300,000 | Riverside | 15 | Ray Magnon President (909) 684-0860/784-2545 |
| 1. 1650 Spruce Street, Ste. 400 Riverside, CA 92507 | | 1 | 2 | | 25 | |
| Insignia Commercial Group | 2,400,000 | 35 | 2,100,000 | Meridian | 8 | Kim Snyder Director of Development (213) 553-7980/680-8725 |
| 2. 510 W. Sixth St., #1000 Los Angeles, CA 90014 | | 4 | 2 | Rancho Cucamonga | 9,025 | |
| Safari Business Center | 2,300,000 | 13 | 100,000 | Riverside, Ontario | 12 | Carl Ross Owner/Developer (909) 947-7933/947-5896 |
| 3. 2020 Lynx Trail Ontario, CA 91761 | | 10 | 1 | San Bernardino | 12 | |
| Koll Real Estate Group | 2,202,000 | \$110,000,000 | | Fullerton | | Charles Kanne Vice President (714) 833-3030/474-1084 |
| 4. 4343 Von Karman Ave. Newport Beach, CA 92660 | | 29 | N/A | Rancho Cucamonga | 2 | |
| Master Development Corporation* | 2,200,000 | 3 | 1,312,000 | Ontario | 1 | Bruce McDonald President (714) 724-8886/724-8887 |
| 5. 3991 MacArthur Blvd., Ste. 215 Newport Beach, CA 92660 | | 1 | 2 | Rancho Cucamonga | 12 | |
| Glenborough Corporation* | 1,667,500 | 8 | 2,000,000 | San Bernardino | 15 | David Peacock Vice President (909) 381-5301/885-7127 |
| 6. 650 E. Hospitality Ln. San Bernardino, CA 92408 | | 8 | 7 | Ontario/Temecula | 150 | |
| Catellus Development Corporation* | 1,643,000 | 2 | 7,000,000 | Ontario | 0 | Glen Allen Vice President Ind'l. Dev. (714) 237-7304/237-7425 |
| 7. 1065 N. Pacific Center Dr., #200 Anaheim, CA 92806 | | WND | 5 | Rancho Cucamonga | 275 | |
| Reservis, Inc. | 1,450,000 | 2 | 437,000 | Denver | 2 | Russ E. Hatle President (760) 776-8838/776-8842 |
| 8. 74-225 Highway 111, Ste. C Palm Desert, CA 92660 | | 1 | 2 | San Bernardino | 2 | |
| Industrial Development International | 1,434,000 | \$8,500,000 | | Mira Loma | 0 | J.R. Wetzel Vice President, Dev. (714) 883-9988/476-4495 |
| 9. 18101 Von Karman Ave., Ste. 1040 Irvine, CA 92612 | | 6 | 2,500,000 | Ontario | 95 | |
| Investment Building Group* | 1,200,000 | 4 | 1,658,000 | Corona | 0 | Jack Langson President (714) 263-1111/263-1120 |
| 10. 500 N. State College Blvd., Ste. 525 Orange, CA 92868 | | 3 | 1 | Mira Loma | 6 | |
| Jacobs Development Company | 1,000,000 | WND | | | | Doug Jacobs President (909) 788-9887/788-4314 |
| 11. 6820 Indiana Ave., Ste. 210 Riverside, CA 92506 | | 1 | 400,000 | Riverside | 14 | |
| EJM Development Company | 514,298 | 20 | 2,200,000 | Ontario, Oxnard | 1 | Bret Mackay Director of Industrial Dev. (310) 278-1830/278-2965 |
| 12. 9061 Santa Monica Blvd. Los Angeles, CA 90069 | | 2 | 2 | Valencia, Phoenix | 45 | |
| Turner Development Corporation | 330,000 | 7 | 1,030,000 | Ontario | 6 | Rusty Turner President (714) 757-5400/955-1328 |
| 13. 1200 Quail St., Ste. 160 Newport Beach, CA 92660 | | 4 | 1.5 | Ontario | 6 | |
| Ontario Mills | 198,850 | 18 | na | Mira Loma | | James G. Mance General Manager (909) 484-8301/484-8306 |
| 14. One Mills Cir., Ste. 1 Ontario, CA 91764-5200 | | 1 | | Calif., Ariz., Texas, Ill., Fla., Pa., D.C. | | |
| American Trading Real Estate Properties, Inc. | 177,515 | 25 | 400,000+ | Nationwide | 6 | Ralph I. Murphy V.P.—Western Region (213) 481-2600/482-5417 |
| 15. 1055 Wilshire Blvd., Ste. 1504 Los Angeles, CA 90017 | | 1 | 2 | | 350 | |
| Four-Sher Development Company | 95,000 | 15 | 225,000 | Temecula | 0 | Dave Dufour General Partner (619) 792-8800/792-1332 |
| 16. 990 Highland Dr., Ste. 202 Solana Beach, CA 92075 | | 2 | 0.5 | | 5 | |
| Cabazon Band of Mission Indians | 80,000 | 3 | 500,000 | Eastern | 20 | Ted Newman Planning Director (760) 342-2593/347-7880 |
| 17. 84-245 Indio Springs Dr. Indio, CA 92203 | | 3 | 5 | Coachella Valley | 20 | |
| Affiliated Construction Co., Inc.* | 80,000 | 6 | 150,000 | Coachella | 15 | Wesley Oliphant Vice President (760) 345-2626/345-5501 |
| 18. 77-900 Avenue of the States Palm Desert, CA 92211 | | 6 | 2 | Valley | 15 | |
| A.H. Reiter Development Company | N/A | 5 | 52,000 | Rancho Cucamonga | 5 | A.H. Reiter Owner (909) 980-1643/989-0446 |
| 19. 9650 Business Center Dr. Rancho Cucamonga, CA 91730 | | 3 | 1 | Ontario | 5 | |

N/A = Not Applicable WND = Would Not Disclose na = not available. * Did not respond to numerous requests; data repeated from 1996. The information in the list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

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WHO'S WHO IN COMMERCIAL R.E

continued from Page 57

Richard was created to honor the memory of Richard's son, who was killed in an automobile accident in February 1997.

In addition to a full-service commercial-industrial brokerage, Richards owns Health Facilities Management Inc., Stephen Daniels Property Management Inc., Kendrew Development Company and Urban Assessments.

Richards is the general partner in numerous office, industrial and commercial properties in the Inland Empire. Most recently he orchestrated the purchase of the 440-acre San Antonio Lakes Project in Upland and serves as its co-managing general partner.

Aside from his brokerage duties, Richards places a very high value on community service. He has served on the board of directors of both the Upland and Rancho Cucamonga Chambers of Commerce and is the president elect of the latter.

Recently, he completed eight years of service on the San Antonio Community Hospital Foundation board of directors, the last two as chairman. Foundation assets grew in excess of \$16 million during his tenure.

Richards, his wife and daughter are chairman, vice chairman and secretary, respectively, of the Andrew Winfield Richards Foundation,

which was created to honor the memory of Richard's son, who was killed in an automobile accident in February 1997.

The foundation will award \$1,000 grants annually to area students and teachers who exhibited well-rounded excellence in academics, leadership and citizenship. They anticipate awarding about 25 grants in 1998.

Tom Taylor



The Seeley Company

Tom Taylor joined The Seeley Company in December of 1976. During calendar 1995 and 1996, Taylor successfully negotiated and closed 113 transactions totaling

\$122.4 million.

Taylor was The Seeley Company's top producing salesman and manager in 1996 with 61 closed transactions totaling \$72.6 million.

Since 1979, Taylor has been an industrial specialist in the San Gabriel Valley and Inland Empire West market areas. In 1983, Taylor was charged by The Seeley Company to open a new

office to increase Seeley's market share in those geographic regions and was concurrently appointed sales manager. Since 1985, that office has consistently been Seeley's top profit center.

Recent Inland Empire transactions concluded by Taylor include the long-term lease of 100,661 square feet to Cutler-Hammer Inc., a division of Eaton Corporation.

Taylor represents Staples in its search for a new 500,000-square-foot distribution center.

Taylor said he enjoys the commercial real estate business because it offers an entrepreneurial free market environment where one can earn an income commensurate with his or her effort. And the industry rewards an individual who can turn a creative idea regarding a parcel or building into a productive asset which benefits society.

Boyd R. Plowman



Lee & Associates Commercial Real Estate Services

Boyd Plowman is the executive vice president and senior director of investment properties and

WHO'S WHO IN COMMERCIAL R.E

finance for Lee & Associates Commercial Real Estate Services in Ontario.

Plowman says he finds working in commercial real estate rewarding because the profession "allows me to associate with positive, enthusiastic people that I enjoy."

He added that the most fulfilling part of his job is "to assist clients with creative but practical solutions to their real estate and business problems."

Before joining Lee & Associates, Plowman was the senior vice president and chief financial officer for Fleetwood Enterprises Inc.

Plowman is a Magna Cum Laude graduate of Utah State University, Financial Executives Institute.

Robert H.S. Kirkpatrick Rancon Real Estate

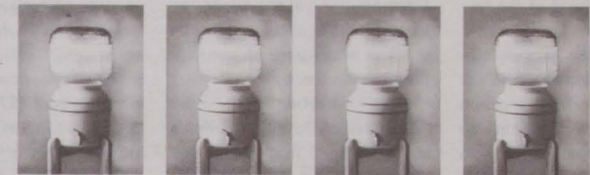


Robert Kirkpatrick is a busy man. As president and CEO of Temecula-based Rancon Real Estate, he oversees brokerage, develop-

ment, escrow and property management divisions doing business throughout Southern California.

He also served as the president, CEO and chief financial officer for Rancon Financial

continued on Page 70



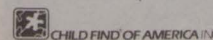
She's had 7 different names, 16 identities and 21 homes. And she's only five years old.



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THERE'S NO PLACE QUITE LIKE CALIFORNIA FOR ENTREPRENEURIAL SPIRIT. Take Chris Utsumi-Puryear for example. After 20 years in personnel, Chris decided to open her own employment agency as a franchisee of Snelling & Snelling. Then she turned to us for an SBA loan. We gave Chris help in preparing a business plan. We gave her our encouragement and support. And, of course, we gave her the loan. In the first year, Chris and her small staff exceeded their business plan with \$1.6 million in billings. They were named best employment agency by two major newspapers. And they added some of the largest companies in the San Francisco Bay Area as clients. Not long ago Chris wrote us a note that said in part: "I can't begin to thank Union Bank of California. The process was an invaluable experience in business planning and forecasting. I loved it!" We salute Chris Utsumi-Puryear for helping to build California's reputation as a place where small businesses thrive. And we're grateful for her kind words. Almost as grateful as the thousands of people who've found their jobs through her hard work.



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Inland Empire Restaurant Review

Frisella's: A Night at the Roastery

by Joe Lyons

They say that white men can't jump. They say that they can't barbecue either. Larry Bird proved the first point was wrong, and Frisella's Roastery proves the falsehood of the second.

Located in the very un-ethnic city of La Verne, Frisella's is the sort of store-front location that a guy dreams of opening up after many corporate years. And that's exactly what John Frisella did.

Working from recipes he

developed in his own kitchen, he opened his door about four years ago to share his food with the world.

Don't be looking for cute geographic associations here. Nothing says or implies Texas or Deep South or Memphis or any location other than where you are. But what you find, you will find in abundance.

You begin with the "Appetizers." And yes, that's how they spell it. They include everything from Rib Snack 'n Roll (\$5.99) down to the Homemade Potato Chips with Salsa (\$2.99). Very few restaurants do their own potato chips, but after you try these you will never want to go back to bags again.

Salads include the now stan-

dard Chicken Caesar (\$6.49). I've never had a bad one.

We passed over the sandwich menu, but it must be great for lunch or take-out. We went straight to the dinners, all of which come with two side dishes, like cole slaw, baked beans or potato salad, and fresh-baked rolls.

The dinner entrees are sliced pork or beef (\$7.49), half-rack pork ribs (\$8.99), full-rack pork ribs (\$12.99) or full-rack beef ribs (\$10.99)

There is also the chicken strip or shrimp basket dinner (\$6.99).

On top of all that, you will find a selection of pasta and a la carte rib and chicken orders. For dessert, there are giant cookies (\$1 each) or home-made apple

pie (\$8.95 a slice).

We visited Frisella's on a Monday night and were amazed at the crowd squeezing in. John says he plans to either expand to the store next to him or just start opening other locations. You will want to get in on the ground floor here, before this becomes one of those local eateries that gets a line of people waiting around the corner to get in.

I violated my own rules and took a box of ribs home with me to share with some friends. They are planning a trip back to Frisella's for more.

Frisella's Roastery is at 1351 E. Foothill Blvd., La Verne. For more information, call (909) 593-1137 or for catering call (909) 392-3969.

Pro ...

continued from Page 7

means is: "We want you to cover-up our mistakes."

In the final analysis, however, it is the person in the job that makes the difference. A bad attorney is bad for the city and the public whether he or she is elected or

appointed, and a good attorney is usually effective however chosen.

But, if you do get a good city attorney, his or her effectiveness is enhanced in an elected position rather than in catering to the whims of politicians and appointed bureaucrats. My sad experience, as a city attorney for the past 10 years, is that the folks in city hall usually

look out for their own interests, not the public's.

Why shouldn't the people have an attorney who is their advocate, fighting for their interests and doing it from the inside?

James F. Penman is the elected city attorney for the city of San Bernardino.

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MEAD ON WINE

A Nevada County Winery Puts the County on the Map

by Jerry Mead

It's just not possible to know everything about every California winery. And just when you think you have a pretty good handle on the important ones, another one sneaks in to keep you humble.

Indian Springs is one of those properties that discovered me, rather than the other way around. From what seemed like out of nowhere, this winery I'd never heard of from an unrecognized appellation (Nevada County) was winning every medal in sight: Best of Class Awards, Best of Variety Awards and international trophies.

While Merlot, Cabernet Sauvignon and Semillon have the longest track record of medal wins, Indian Springs released its first ever Syrah from the very first crop off new vines and immediately won not only a gold medal and Best of Price Class honors at the New World International Wine Competition (NWIWC) in 1996 but also the Australian Wine Importers Trophy and went on to become the number one Syrah in the nation with more medals than any other.

If you're lucky enough to find a bottle of that 1994 vintage lurking on some retail shelf, grab it!

Indian Springs is a family affair. This is not some giant corporation into agriculture as an investment. It is Dennis Ball with his son, daughter and son-in-law, along with famous consulting winemaker Jed Steele.

In the beginning, Indian Springs was primarily a grape, growing operation, with the wine-making bug coming later. The Ball family sold grapes to some of the most famous winemaking names in the state and still do sell a sizable portion of their crop.

Indian Springs is not the only grower in Nevada County; there are a few others and at least three other small producers, but it is this fruit and these wines that have gained the region the most national recognition.

The vineyard takes its name from its address on Indian Springs Road, and, if you're not exactly sure of the location of Nevada County, it is the northernmost of the Sierra Foothills growing regions, with a cooler climate than its southern neighbors—Amador, El Dorado and Calaveras.

Nevada County runs mostly north of Interstate 80 between Sacramento and Reno, from Nevada City (its most picturesque town) all the way to the Nevada border. It is beautiful and heavily forested country and apparently has very special microclimates for grape growing.

Indian Springs wines are just being established in national distribution but have established wholesale networks in California, Nevada and several other states. Contact the winery for the nearest retail outlet: Indian Springs Vineyards, 16110 Indian Springs Rd., Penn Valley, CA 95946 (916) 273-2550 or e-mail "isv@gv.net".

Indian Springs 1996 Nevada County Semillon \$10.50

Soft, rich and appealing melon and fig flavors. Barrel-fermented in French oak cooperage, but wood notes are not overpowering. If you are not familiar with Semillon, imagine a cross between Sauvignon Blanc and Chardonnay, and at least for this version you'll be very close. Rating: 88/88

Indian Springs 1996 Nevada County Chardonnay \$13.50

In the style of Chardonnay grown in cool climates, that is crisp of acidity, very refreshing and with citrus and lemon notes rather than tropical flavors. Also barrel-fermented. I think the barrels must have been newer because there's more noticeable oak vanillin in the aftertaste. Rating: 88/88

Indian Springs 1995 Nevada County Sangiovese (\$16)

This new variety from Indian Springs is its most honored so far

this year, winning a Best of Price Class from the NWIWC and a string of others. It is also my least favorite, but that's strictly a matter of personal style preference. It is the lighter style, what I jokingly refer to as "Italy's answer to Pinot Noir," as opposed to the darker, more intense "Super-Tuscan style." It is almost totally berry-like in aroma and flavor, with color somewhere between rose and real red wine. It is blended to some Cabernet Franc, but it could have used something beefier, like Cabernet Sauvignon or Syrah, in my opinion. Rating: 85/84

Best Buy Indian Springs 1995 Nevada County Merlot (\$15)

This is the wine they are best known for. They win medals for it every year, and it is conveniently the variety of which they produce the largest quantity. Earthy, dusty, very complex black cherry flavors; pleasant cherrystone bitter finish; toasty wood notes in the after-flavors. This is no wimpy Merlot. Rating: 92/90

Wines are scored using a unique 100 point system. First number rates quality; second number rates value.



Wine Selection & Best Values

California Wines by Bill Anthony

| | | | |
|---|---------|---|---------|
| Beaulieu Vineyard | | Port 1993 | \$17.00 |
| Cabernet Sauvignon 1993 | \$40.00 | Napa Valley, California, Port of Cabernet Sauvignon | |
| Napa Valley, California, "Georges De Latour," Private Reserve | | Pinot Noir 1994 | \$30.00 |
| Chardonnay 1995 | \$19.99 | Stanly Ranch, Napa Valley, California | |
| Carneros, California, Reserve | | Gamay Beaujolais 1995 | \$8.00 |
| Sangiovese 1994 | \$13.95 | California | |
| Napa Valley, California, Signet Collection | | Davis Bynum Winery | |
| Varietal Rose 1995 | \$10.00 | Fume Blanc 1996 | \$10.50 |
| Napa Valley, California, Signet Collection | | Shone Farm, Russian River Valley, California | |
| Meritage Style Red 1993 | \$20.00 | Pinot Noir 1995 | \$16.00 |
| Napa Valley, California, Red Table Wine | | Russian River Valley, Sonoma County, California | |
| Cabernet Sauvignon 1994 | \$14.99 | Indian Springs Vineyards | |
| Napa Valley, California, California, Beattour | | Sangiovese 1995 | \$16.00 |
| Pinot Noir 1995 | \$10.99 | Nevada County, California | |
| California, Beattour | | Cabernet Franc 1995 | \$15.00 |
| Chardonnay 1995 | \$11.99 | Nevada County, California | |
| Carneros, California | | Merlot 1995 | \$14.00 |
| Beringer Vineyards | | Nevada County, California | |
| Gewurztraminer 1996 | \$8.00 | Rodney Strong Vineyards | |
| California | | Merlot 1994 | \$16.00 |
| Chardonnay 1995 | \$25.00 | Sonoma County, California | |
| Napa Valley, California | | Sauvignon Blanc 1995 | \$10.00 |
| Chardonnay 1995 | \$15.00 | Charlotte's Home, Northern Sonoma, California | |
| Napa Valley, California | | Pinot Noir 1994 | \$17.00 |
| Cabernet Sauvignon 1993 | \$15.00 | River East, Russian River Valley, California | |
| Knights Valley, Sonoma County, California | | Cabernet Sauvignon 1993 | \$22.00 |
| Riesling 1996 | \$8.00 | Alexander's Valley, Northern Sonoma, California | |
| California | | Swanson Vineyards | |
| Merlot 1993 | \$40.00 | Sangiovese 1994 | \$22.00 |
| Howell Mountain, Bancroft Ranch, California | | Napa Valley, California | |
| Chenin Blanc 1995 | \$7.50 | | |
| Napa Valley, California | | | |

NEW BUSINESS

A B C Tutoring, 10027 Hemlock St., Rancho Cucamonga, CA 91730-2928, Cheryl Dye

Homes 4 Less, 10181 Hole Ave., Riverside, CA 92503-3441, Ruben Mendez

J & J Plastering, 10254 Ashford St., Rancho Cucamonga, CA 91730-3003, Julian Robledo

Executive Athletics Club, 104 E. State St., Ste. C, Redlands, CA 92373-4709, Allan Steward

Brite Cleaning Svc., 10400 Arrow Rte., Apt. V7, Rancho Cucamonga, CA 91730-4782, Tracy Ford

Christian Family Favorites, 10763 Poplar St., Loma Linda, CA 92354-2203, Derrick Proctor

Fortin Engineering, 10882 Norwood Ave., Riverside, CA 92505-2659, Edward Fortin

Enchanted Memories, 11100 Riverpool Lane, Riverside, CA 92503, Deborah Maxwell

Bonanza Realty, 11146 Silver Run, Moreno Valley, CA 92557-4926, Stephen Timar

Artistic Expression, 11183 Northstar Ave., Mira Loma, CA 91752-2042, Laura Rossi

Allnet Lending, 11195 Saddle Ridge Rd., Moreno Valley, CA 92557-4811, Mike Lawson

J & H Service, 1121 Apple Blossom Ln., Corona, CA 91719-8394, Hilal Arabi

A B C Appliance Svc., 1124 W. Chapman Ave., Orange, CA 92868-2829, James Webb

Fresh Donuts, 1150 N. Riverside Ave., Rialto, CA * 92376-4342, Try Seng

Bounce 4 Fun, 11543 Spring St., Adelanto, CA 92301-4070, Thomas Gallegos

Island Breeze Network Solutions, 1173 Topaz St., Corona, CA 91720-3926, Randall Hunt

Bomb Squad Consulting Svc., 11811 Sutter Ave., Yucaipa, CA 92399-3971, Jason Underwood

J M Gonzalez & Assoc., 1182 Monte Vista Ave., Ste. 19, Upland, CA 91786-8205, Jose Gonzalez

Inter City Svc., 1200 Arizona St., Ste. B10, Redlands, CA 92374-4539, Ray Verches

Auto Center Electric, 1201 E. Foothill Blvd., Upland, CA 91786-4050, Robert Strawser

Info Works Research Svc., 1205 E. D St., Ontario, CA 91764-4329, Terry Moore

Collage Hair Design, 12061 Jacaranda Ave., #1, Hesperia, CA 92345-4956, Derrick Sandwick

D C Furniture, 12125 Day St., Ste. B208, Moreno Valley, CA 92557-6703, Dao Vu

American Dream Realty Grp., 12125 Day St., Ste. F305, Moreno Valley, CA 92557-6704, Steven Coleman Sr.

14th St. Bar & Grill, 12131 14th St., Yucaipa, CA 92399-1870, Katha Powell

C M Motors, 12146 Severn Way, Riverside, CA 92503-4808, Carissa Mancha

Action Bookkeeping & Tax Svc., 1215 S. Bon View Ave., Ontario, CA 91761-4402, Bob Lopez

J R T Insurance Agency, 12188 Central Ave., #365, Chino, CA 91710-2420, Doris Hardridge

Duffy Appraisals, 1220 E. Washington St., Ste. 24, Colton, CA 92324-6436, Peter Duffy

Dust Bunnies, 12212 Industrial Blvd., Ste. I, Victorville, CA 92392-4788, Jeanean Moore

Harris' Kenpo Karate, 12220 Pigeon Pass Rd., Ste. P, Moreno Valley, CA 92557-6903, Michael Schutz

Cal Auto Specialist, 1228 E. Holt Blvd., #B, Ontario, CA 91761-2027, Edward Berki

Chino Postal Place, 12345 Mountain Ave., Ste. N, Chino, CA 91710-2783, Steve Feinman

High Desert Food Svc., 12402 Industrial Blvd., Victorville, CA 92392-5871, Thomas Carpio

A Rated Trucking, 12460 Telephone Ave., Chino, CA 91710-2583, James Escobar

Century 21 Olde Tyme, 1261 6th St., #A, Norco, CA 91760-1400, Dottie Horn

Inspiring Images, 12625 Frederick St., #15-157, Moreno Valley, CA 92553-5216, Julianne Tregillis

Cripple Creek I Ltd., 12691 Apple Valley Rd., Apple Valley, CA 92308-6705, John Schaffer

Desert View Ranch, 12693 Apple Valley Rd., Apple Valley, CA 92308-6705, Patricia Schwartz

Abundance Of Giggles, 12742 17th St., Redlands, CA 92373-7538, Kim Hollis

Collman Produce, 1275 1st Ave., Barstow, CA 92311, Maria Negrete

Impressions Int'l., 12813 Vivienda Ave., Grand Terrace, CA 92313-6041, John Jenkins

Central Funding, 12838 Central Ave., Chino, CA 91710-4119, Thomas, Gruden

Isabella's Corona, 1296 Border Ave., Corona, CA 91720-3801, Martin Felix

Financial Freedom Network, 1318 Morrison Dr., Redlands, CA 92374-5444, Michael Puric

Alliance Trans. & Auto Repair, 133 Washburn Cir., #B, Corona, CA 91720-2024, James McGrath

Fraddella Appraisal Works, 13319 Branding Iron Pl., Chino, CA 91710-4706, Gary Fiadella

Carnicera Y Taqueria La Perla, 13373 Perris Blvd., Ste. D301, Moreno Valley, CA 92553-4208, Juan Fernandez

D & R Cleaning, 13489 Havasu Rd., Apple Valley, CA 92308-6060, Raul Herrera

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It's A Joy Home Health, 13800 Heacock St., Moreno Valley, CA 92553-3339, Aviar Duckett

El Rey Taco, 13819 Foothill Blvd., Fontana, CA 92335-0502, Amalia Meza

Astech, 13824 Cherry Ave., Chino, CA 91710-7404, Adrian Sanders

A O Mega, 13961 Rose Ave., Fontana, CA 92337-7044, Toni Di Rienzo

J C Pharmaceuticals, 1410 3rd St., Ste. 13, Riverside, CA 92507-3400, Martin Copon I I

Greenville, 14101 Yorba St., Ste. 203, Tustin, CA 92780-2042, Elizabeth Merhab

Desktop & Processing Svc., 14116 Remington Ct., Fontana, CA 92336-3543, Yvette Guevreyan

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Idyllwild Sheet Metal, 1444 Michigan Ave., Spc. 21, Beaumont, CA 92223-1731, Ty Wordham

Hani's Chevron, 14507 Palmdale Rd., Victorville, CA 92392-2744, Hani Baskaron

Angel Wings, 1456 E. Philadelphia St., Spc. 225, Ontario, CA 91761-5727, Joseph Esquivel

Golden Promise, 1465

Norwood Ct., Upland, CA 91786-4344, Vincent Dudziak

Creative Solutions, 14713 Amigos Rd., Chino Hills, CA 91709-4739, Angela Wright

Game Day Sports, 14720 Wilson Pl., Hesperia, CA 92345-4832, Mark Piraino

Cam Auto Sales, 14784 Foothill Blvd., Fontana, CA 92335-8016, Jose Camarena

Gift Basket Boutique, 14789 Rolling Ridge Dr., Chino Hills, CA 91709-1945, Cindi Specht

Jessie's Lawn Svc., 1487 Call Way, Corona, CA 91720-3804, Ana Vazquez

All Write Mail Cntr. Plus, 1489 S. San Jacinto Ave., San Jacinto, CA 92583-5105, Simon Contreras

Cleaning Svc. Unltd., 14920 Brighton Ct., Fontana, CA 92336-1688, Darrin Mohacsi

Accountability Concepts, 14944 Culley Ct., #4, Victorville, CA 92392-3947, Matthew Reichmann

Grease Monkey, 14949 Bear Valley Rd., Hesperia, CA 92345-1684, Barbara Montgomery

G C L Construction, 14962 Bear Valley Rd., #G227, Victorville, CA 92392-9224, Gary Lamay

Adamson Automotive, 150 Campbell St., Lake Elsinore, CA 92530-4404, Ellie Adamson

High Desert Capitol, 15063 Clovis St., Victorville, CA 92394-1105, William Barrett

A Better Auto Pawn & Sales, 15120 Palmdale Rd., Victorville, CA 92392-2501, James Peach

A Better Bail Bonds, 15120 Palmdale Rd., Victorville, CA 92392-2501, Michael Bench

All Gold Properties, 15437 Anacapa Rd., #24, Victorville, CA 92392-2458, Phyllis Wyatt

Accessories For Less, 155 C St., Upland, CA 91786-6028, Landre Clark

B B E, 1550 E. Victoria Ave., San Bernardino, CA 92408-2926, Donald Bowker

Global Business Solutions, 15587 Carrera Dr., Fontana, CA 92337-0954, Jimmy Williams

A B S Company, 15720 Ventura Blvd., Ste. 301, Encino, CA 91436-2922, Paul Allen

Cal Smith Co., 1579 De Anza Dr., San Jacinto, CA 92582-2267, Calvin Smith

Door Unlimited, 1600 Cortina Dr., San Jacinto, CA 92583-3054, Jerry Houchens

Desert Haven Family Home, 16045 Mission St., Hesperia, CA 92345-4236, Bernardo Songco

Comp. Intra Operative Svc., 16210 Hidden Cove Dr.,

Riverside, CA 92503-0503, Mic McGrath

Bad Boyz Towing, 1624 W. Bellevue St., San Bernardino, CA 92410-2257, Willie Rivers

Dreamsoft Online Svc., 1625 N. D St., San Bernardino, CA 92405-4403, Jason Williams

Golden Umbrella Publishing, 1627 Chermus Ln., Chino Hills, CA 91709-2314, Lorraine Ives

C M A Enterprise, 16407 Abedul St., Moreno Valley, CA 92551-2040, Cheryl Armstrong

Corona Ceiling Care, 1654 Shirley Dr., Corona, CA 91720-4236, Larry Casias

A A Driving School, 16545 Bear Valley Rd., Hesperia, CA 92345-1806, Kristina Barfoot

Auto Outlet, 16810 Ceres Ave., #D, Fontana, CA 92335-8600, Malachi Banales

Enchanted Treasures Antiques & Collectab., 169 N. Main St., Lake Elsinore, CA 92530-4005, Joy Maniscalco

Fontana Cleaners, 16960 Foothill Blvd., Fontana, CA 92335-3502, Paresht Patel

Footworks, 17049 Valley Blvd., Ste. E, Fontana, CA 92335-6823, Jesus Stoelto

Adamson Tool & Equipmt. Co., 17283 Regency Cir., Riverside, CA 92503-0221, Todd Adamson

Denis Dell Mkt. & Liquor, 17664 Adelanto Rd., Adelanto, CA 92301-1744, Sami Alawneh

Denny's Restaurant #7080, 1770 W. Florida Ave., Hemet, CA 92545-3718, Hamid Navran

A+ Auto Repair, 1775 W. Foothill Blvd., Upland, CA 91786-3535, Nasser Abujudeh

Diversified Medical Grp., 17868 Hwy. 18, #104, Apple Valley, CA 92307, Richard Litak

Apple Valley Liquor Store, 17993 Hwy. 18, #9, Apple Valley, CA 92307, Soni Pratapi

Canon Coating Co., 1830 5th St., Norco, CA 91760-1910, William Marquet

J R Custom Painting, 18375 El Nido Ave., Perris, CA 92570-7429, James Rea

Hesperia Alarm & Security, 18404 Main St., Hesperia, CA 92345-6385, Dana Dutcher

Beeline Janitorial Svc., 1846 E. Hawthorne St., Ontario, CA 91764-2220, Ronald Marin

Gallimore Auto Transport, 186 N. Nebraska St., Lake Elsinore, CA 92530-1861, Bobby Gallimore

Administrative Regal Support Grp., 1864 Baywood

MORE NEW BUSINESS

Dr., Apt. 201, Corona, CA 91719-3352, Clarence Scott

B & G Performance Muffler, 18737 Hwy. 18, #5, Apple Valley, CA 92307, Gregory Willis

Alanas Aromatherapy, 18889 Valley Blvd., Bloomington, CA 92316-2210, Ginger Fisher

Cup O' Joe, 19059 Valley Blvd., Ste. 319, Bloomington, CA 92316-2247, Cliff Young

Data Health Pool Svc., 19250 Foxtail Ln., Riverside, CA 92508-6012, Davis Chung

Gabrielo Transport, 19380 Envoy Ave., Corona, CA 91719-3803, Yolanda Mesa

Hard Times Liquor, 1946 Southeast St., San Bernardino, CA 92408, Suhail Hawara

Abbey Rd. Studios, 195 N. Del Rosa Dr., #F, San Bernardino, CA 92408-0136, Chau Beck

Hangar Inn, 195 N. Del Rosa Dr., #G, San Bernardino, CA 92408-0136, Chau Beck

Family Ranch Mkt., 19579 Temescal Canyon Rd., Corona, CA 91719-5658, Patricia Hernandez

3 Buck Bouquet, 1980 W. Foothill Blvd., Upland, CA 91786-3538, Mercedes Shaw

Creative Designs, 200 E. 30th St., Apt. 337, San Bernardino, CA 92404-2364, Frank Taylor

Franklin Terrace Apts., 200 N. Yale St., Hemet, CA 92544-4778, Robert Reeves M. D.

Gran View, 2050 Executive Dr., Palm Springs, CA 92262-4002, Mark Cieskowski

Belief Therapy, 2055 Kellogg Ave., D. Corona, CA 91719-3111, Daniel Degeodee Ph. D.

Eggshell Eggs, 206 W. Colton Ave., Redlands, CA 92374-3236, Michael Wolfe

E & D Truck & Auto, 2060 E. Locust Ct., Ste. E, Ontario, CA 91761-7644, Dawn Martinez

C & D Transporting, 20840 Oleander Ave., Perris, CA 92570-9414, Deborah Eschrich

J M Enterprise, 211 E. Palm Canyon Dr., Palm Springs, CA 92264-8823, Kirk Pittman

F & L Enterprise, 21600 Corwin Rd., Apple Valley, CA 92307-1004, Rose Crotwell

C G W Computer Sales & Svc., 21650 Temescal Canyon Rd., Trlr. 19, Corona, CA 91719-7302, Chris Erickson

Jacks Electric, 2175 N. Euclid Ave., Upland, CA 91784-1477, Jack Oschman

Buckin T Rodeo Specialties, 21927 Viento Rd., Apple Valley, CA 92308, Martin Terry

J & S Designs, 2225 S. Greenwood Pl., Apt. A, Ontario, CA 91761-5665, Saul De Santiago

A V U Photography, 2226 Alyssum Ave., Upland, CA 91784-7384, Duc Nguyen

Custom Humidors, 2248 N. Euclid Ave., Upland, CA 91784-1390, John Scanlon

In So Ca Psychotherapy, 22797 Barton Rd., #200, Grand Terrace, CA 92313-5207, Stephen Lawrence Ph. D. M. Pa.

Field Claims Svc., 22912 Pavla Ct., Wildomar, CA 92595-9519, Gilbert Rasmussen

Better Times Enterprise, 2295 Indigo Hills Dr., Apt. 6, Corona, CA 91719-7972, Dolcelyn Zackrisson

Dr. Deza's Dental Office, 23080 Alessandro Blvd., Ste. 201, Moreno Valley, CA 92553-9674, Rocio Deza

Integrity Liquidators, 23145 Ironwood Ave., Apt. 5, Moreno Valley, CA 92557-8032, Linda Beckton

Handyman Svc., 23292 Bay Ave., Moreno Valley, CA 92553-9676, Raymond Gutierrez

J R & Associates, 23719 Sonata Dr., Murrieta, CA 92562-4662, Joe Romine

Afghans Net, 23729 Sonata Dr., Murrieta, CA 92562-4662, Ahmad Rahim

H & P Nails, 23871 Sunnymead Blvd., Ste. C, Moreno Valley, CA 92553-7759, Quynh Nguyen

Her Cuts, 23940 Ironwood Ave., Moreno Valley, CA 92557-7154, David Rocha

Hip Hop 2000, 2400 Inland Empire Blvd., Ontario, CA 91764, Mark Mosley

lamco Creative Resources, 2415 Mercedes Ave., Highland, CA 92346-1816, Robert Dunn

Burgess Group, 245 Alvarado St., Redlands, CA 92373-5120, Ronald Burgess

Adventist Pioneer Library, 24585 Valley Vista Dr., Loma Linda, CA 92354-3339, Teresa Schell

Bert's Lawn Svc., 24654 Sinaloa St., Moreno Valley, CA 92557-7818, Jane Lambert

A & A Rehab Svc., 2469 Pleasant St., Riverside, CA 92507-5730, Leticia Tafalla

Ace Enterprise, 248 S. Sierra Way, Ste. C, San Bernardino, CA 92408-1411, Anthony Erickson

I Was Framed!, 24825 Tranquil Way, Moreno Valley, CA 92557-6402, Kaily Rachwitz

C P R, 24850 Hancock Ave., Murrieta, CA 92562-4129,

Ron Sisneros

East Villy. Fence Co., 24999 Shadowwood Dr., Yucaipa, CA 92399, Jeffrey Kay

Financiers Int'l. Svc. Inc., 250 S. Lyon Ave., #11, Hemet, CA 92543-3850, Gerald Kelley

Genesis Investment Properties, 25252 Via Las Lomas, Murrieta, CA 92562-5916, Michael Bock

Cal Design & Dvlpmnt., 2540 Wilson Ave., Perris, CA 92571-4008, William Thomason

Billy Bud's, 255 S. Indian Canyon Dr., Palm Springs, CA 92262-6617, Adamo's Billy B Inc.

Alotta Lotto, 25508 Kim Ct., Murrieta, CA 92563-5346, Timothy Levin

Cornerstone Restorations, 25658 Dorval Ct., Menifee, CA 92584-8689, James Lewis

Alpine A C & Heat, 25732 San Lupe Ave., Moreno Valley, CA 92551-7043, Larry Verrieri

Denny's Restaurant #7081, 2675 W. Florida Ave., Hemet, CA 92545-3607, Hamid Navran

J B Marketing & Promotions, 268 W. 55th St., San Bernardino, CA 92407-2702, Jeffrey Bees

Hana Cleaners, 2680 Highland Ave., Apt. 112, Highland, CA 92346-2123, H Shin

Accredited Publications, 27500 Keller Dr., Sun City, CA 92584-9643, Michael Petrin

Ink Distribution, 27513 School Rd., Crest Park, CA 92326, Ira Leader

Highland Mgmt. Group, 27855 Stratford St., Highland, CA 92346-3373, Dean Wagner

Breitfeller Enterprise, 28110 Avenida Primavera, Cathedral City, CA 92234-3781, Tom Breitfeller

Heritage Antiques, 28475 Front St., Ste. A, Temecula, CA 92590-1824, Bridget Fitzwater

Blythe Nursing Cr. Cntr., 285 W. Chanslor Way, Blythe, CA 92225-1246, William Steele

Fallbrook Trophy, 28700 Las Haciendas St., B101, Temecula, CA 92590-2651, Beverly Christensen

Black & White Sweeping Svc., 28747 Pushawalla St., Desert Hot Springs, CA 92241-5125, Kelvin Tucker

Caldera Coffee, 28878 Cypress Point Dr., Menifee, CA 92584-8833, Jill Carlson

Advanced Systems Design, 29107 Harbor Sail Cir., Lake Elsinore, CA 92530-1229,

Christopher Petrilla

Christy's Donut, 2961 S. Archibald Ave., Ontario, CA 91761-7359, Sandy Tang

Cal Body Care, 29735 Calle Palmas, Temecula, CA 92591-5315, Dennis Markowitz

Businessmart, 29790 Watson Rd., Romoland, CA 92585-9363, Robert King

Future Products, 3035 Gunsmoke Rd., Corona, CA 91720-6174, Samir Riad

Checkerboard Friends, 3045 S. Archibald Ave., #295, Ontario, CA 91761-9001, Linda Desmond

A T S Precision Machining, 310 N. Cota St., Ste. H, Corona, CA 91720-2015, Paul Murray

European Restoration, 31562 Railroad Canyon Rd., Canyon Lake, CA 92587-9448, Rita Crocker

Interactive Int'l., 31838 Monique Cir., Temecula, CA 92591-6949, Milton Bledsoe

Humberto's Hair Design, 31910 Avenida Alvera, Cathedral City, CA 92234-3109, Humberto Coronado

Alliance Protection Svc., 31910 Avenida Alvera, #A, Cathedral City, CA 92234-

3109, The Alliance Co. Inc.

Biologic Resources, 3200 Inland Empire Blvd., Ste. 250, Ontario, CA 91764-5513, Barbara Marion

Blessing From The Lord, 321 N. Indian Canyon Dr., Palm Springs, CA 92262-6015, Ora Toole

Imagination Unltd. Grp., 32100 Avalon Ln., Menifee, CA 92584-9247, Shahla Razavi

Absolute Cooling & Heating, 32187 Camino Nunez, Temecula, CA 92592-6357, Samuel Ruiz Jr.

A A A Medical Billing, 32295 Mission Trl., Ste. 8, Lake Elsinore, CA 92530-4543, Steve Slack

Alarm Pros, 32370 Via Eduardo, Thousand Palms, CA 92276, Gordon Schwartz

Athenian Palace, 32971 Yucaipa Blvd., Yucaipa, CA 92591-6949, Milton Bledsoe

Dejay's Document Couriers, 3319 Lime St., Lake Elsinore, CA 92530, Donna Helm

C L S Custom Sign, 33695 Sellers Rd., Wildomar, CA 92595-8319, Cheryl Schaefer

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Sneak Preview

Coming in the December issue

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FINANCIAL INSTITUTIONS (3rd Quarter '97),
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TEMPORARY PLACEMENT AGENCIES

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BUSINESS INFORMATION RESOURCES

WEB SITES

- Aviastar Communications, Inc.http://www.aviastar.net
- Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculturehttp://www.atinet.org/aep
- Bank@Home, Union Bank's Internet Banking Centerhttp://www.tdmi.com/usa
- Boy Scouts of America, Old Baldy Councilhttp://www.cyberg8t.com/oldbaldy
- California state government home pagehttp://www.ca.gov
- CCCS Inland Empire (Credit Counseling, Bankruptcy, Credit Repair)http://www.credit.org
- City Business Guide CITTIVU Rancho Cucamongahttp://www.citivu.com
- Columbia Chino Valley Medical Centerhttp://www.cvmc.com
- First Federal Savings of San Gabriel Valleyhttp://www.firstfederalsgv.com
- Giant I.E. RVhttp://www.giantrv.com
- San Antonio Community Hospitalhttp://www.sach.org
- San Manuel Indian Bingo & Casino.....http://www.sanmanuel.com
- U.S. Presidenthttp://www.whitehouse.gov

E-MAIL ADDRESSES

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

BULLETIN BOARD SERVICES (BBS)

Information is subject to change without notice and some operators may charge fees.
Alice's Wonderland: Amateur radio, Psion and Renegade support, CD-ROM, No Ratios, On-line games, active message bases; (909) 597-4469.
Apple Elite II: Networked messaging, on-line games, transfers for Apple II and Mac, 14.4 baud; (909) 359-5338.
The Blueprint Place BBS: CAD-plotting service; drop "DWG" Auto-CAD files, zipped and text file in CAD library, 14.4 baud; (310) 595-5088.
Mine and Yours BBS: WWIV Networks, Large File, MSG Base, Games, Internet e-mail and Local Echos, Fees free; (760) 244-0826.
Ebiz — Business: Business management, labor laws, CPA issues, human resources, employee benefits, 14.4 baud, 24 hours; (714) 239-6864.
InvestorLink: Stock, commodity prices, real estate, daily news, personal finance, mutual funds, 28.8 baud; (818) 331-4611.
Mommadillo's BBS & Breakfast: WwivNet, E-mail, TradeWards, Lord Scrabble On-line, 14.4 baud; (310) 432-2423.
PC-Windowmaker BBS — A.U.G.I.E.: Computer user group club BBS, supporting IBM, Atari and Mac downloads, on-line games, RIP menus, 28.8 baud. (909) 637-1274.

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The Inland Empire Business Journal is compiling a list of the local bulletin boards. If you would like to have your board included, fill out this coupon and mail it to: Inland Empire Business Journal, Attn.: Bulletin Boards, 8560 Vineyard Ave., Ste. 306, Rancho Cucamonga, CA 91730-4352.

NOVEMBER CALENDAR₉₇

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5 The Center for International Trade Development is offering a three-hour workshop. This workshop will describe the important elements of an import/export transaction, such as required documentation, production capacity, shipping, insurance, evaluation of business potential and the methods of getting paid. A transaction flow chart will guide you through the sequence. The workshop starts at 1 p.m. and costs \$25. For information, call the Citrus College Center for International Trade Development (909) 629-2247.

8 The Small Business Development Center is offering a two-hour workshop at 6 p.m. that covers the various financing options available to small business. The array of SBA loans are covered, including the general qualifying criteria, the application process and the documentation needed in applying for an SBA loan. Upon completion of this orientation, attendees will be able to meet with a professional business consultant, by appointment, at no-charge, for assistance on preparing the necessary documentation for an SBA loan. For information and registration, call the Mt. San Antonio College Small Business Development Center at (909) 629-2247.

11 Classical music is alive and well in the Inland Empire. Bringing his talent to the stage will be Scottish conductor Stewart Robinson, who will conduct *The Mikado* with Opera Pacific at the Orange County Performing Arts Center in Costa Mesa. Robinson is also the music director for the San Bernardino Symphony Orchestra. Performances of *The Mikado* will be Tuesday, Nov. 11, Thursday, Nov. 13, and Saturday, Nov. 15, at 7:30 p.m. A Sunday Nov. 16 matinee will begin at 2 p.m. Tickets can be purchased by calling (800) 34-OPERA.

17 Do you have a small business that needs a financial boost? Then you should attend the Small Business Development Center's two-hour workshop that covers the various financing options available. Beginning at 6 p.m., the workshop will cover the array of SBA loans, the general qualifying criteria, the application process, and the documentation needed in applying for an SBA loan. Upon completion of this orientation, attendees will be able to meet with a professional business consultant, by appointment, at no charge, for assistance on preparing the necessary documentation for an SBA loan. For more information and registration, call the Mt. San Antonio College Small Business Development Center at (909) 629-2247. (Also available on Nov. 25.)

REGULARLY SCHEDULED EVENTS

Monday
 Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.
 Personal Break Through/Networking, weekly 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing-business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Nancy Couch, (909) 621-4147.
 The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.
 The Rancho Cucamonga Women's Chapter of All Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Tuesday
 Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.
 Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.
 All Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Thursday
 Consumer Business Network, weekly, 7 a.m. at Michael Js, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.
 Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.
 The Chino Hills Chapter of Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 3890 Grand Ave., Chino. Contact: Nicole Smith, (909) 393-4304, or Shirley Ash, (800) 767-7337.

Wednesday
 Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.
 Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.
 West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario. Contact: (909) 949-3525, or (818) 960-5834.
 Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info:

Friday
 Sales Success Institute - "Prospecting Without Cold-Calling!" with D. Forbes Ley, author of "Success Today!" weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott. Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com

Saturday
 People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday
 Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

13 Ever wonder what the boundaries are when it pertains to testing your employees? Find out at the monthly Professionals In Human Resources Association (PIHRA) meeting. Paul Hastings of Hastings, Jenofsky & Walker LLP will discuss the legal boundaries of employee's privacy, including drug testing, monitoring e-mail and voice mail, polygraph testing and interrogation of employees. Networking opportunities will begin at 11:30 a.m. with the lunch and presentation beginning at 11:45 a.m. Located at the University of California, Riverside, 1200 University Avenue, Riverside, the cost will be \$14 for members and \$16 for non-members. For reservations, call Twillea Carthen at (909) 608-2420 or fax (909) 880-7019.

20 Those people who have been bitten by the entrepreneurial bug can get a kick-start at the two-hour workshop presented by the Small Business Development Center. Beginning at 2 p.m., this workshop is designed to develop an awareness of the life-work style of owning a business, what is needed and how to get started. Upon completion, entrepreneurs are then able to work one-on-one, by appointment, with a professional business consultant specifically on your business. For information and registration, call the Mt. San Antonio College Small Business Development Center at (909) 629-2247.

14 A one-day strategic seminar will highlight alternative financing sources available for the affordable-housing developer and current issues related to Housing Tax Credits and the Allocation Process. Learn from the experts when legal and accounting consultants, a representative from the California Tax Credit Allocation Committee, a bond underwriter and housing credit syndicators will explain tax credit programs and alternative financing sources. Located at the Sheraton Gateway Hotel in Los Angeles, the seminar starts at 8 a.m. and ends at 6 p.m. The cost is \$225 per attendee. For more information, call Angela Johnson, AM&G, at (310) 282-8588 extension 239.

29 Two-time defending champion Fred Couples will be trying for his third consecutive victory in the SKINS GAME against one of the strongest fields ever assembled in the 15-year history of the \$540,000 event. Played at Rancho La Quinta Country Club, Couples' challengers, selected by a blue ribbon panel of golf experts, will feature Tiger Woods, the 21-year-old sensation who won the 1997 Masters by 12 strokes, Tom Lehman, the 1996 Player of the Year, and Mark O'Meara, 17-year PGA TOUR veteran who has 14 career victories, seven of them in California. For information about the nearest ETM Ticket Machine location or to purchase SKINS GAME tickets, call the ETM Entertainment Network at (714) 437-0103 or (800) 946-3860.

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At deadline ...

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estate structure, making the region economically independent of other counties.

An estimated 31,000 payroll jobs will be added to the region, forming a 3.8 percent increase from last year. The Inland Empire job growth will slow to 2.4 percent in 1999 and 3.3 percent in 2000.

Industries targeted for growth include furniture, fabricated metal, industrial machinery and rubber products, Puri said. The Inland Empire should see an additional increase over the next two years in wholesale trade and transportation, business services, health services, amusement and movies.

Banks Buck Stock Market

As the stock market plummeted to an all-time low October 22, some stocks donned parachutes

and hung on.

Stock in CVB Financial Corp., parent of Citizens Business Bank in Ontario, gained 12.5 cents to close at \$27 on the American Stock Exchange. Hemet Federal Savings & Loan's parent company, HF Bancorp, also gained 12.5 cents to \$16.50 in over-the-counter trading.

D. Linn Wiley, president and CEO of Citizens Business Bank, said financially sound regional bank stocks may be seen by investors as a safe choice. Compared to the same time last year, CVB Financial improved 31 percent in third quarter earnings.

However, not all financial institutions fared well. RedFed Bancorp, parent of Redlands Federal Bank; City National, Beverly Hills acquirer of Riverside National Bank; and Provident Financial all lost ground on Wall Street.

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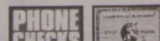
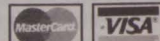
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MANAGER'S BOOKSHELF

Bill Gates Learned from IBM

"Overdrive: Bill Gates and the Race to Control Cyberspace," by James Wallace, John Wiley & Sons, New York, New York, 1997, 307 pages, \$24.95.

by Henry Holtzman

Many ages ago (as time is counted in nanoseconds) IBM ruled the business world with fang, claw and just plain size. The corporate giant took little notice of the small creatures, called PCs (personal computers), scurrying through the underbrush.

IBM considered the PCs as toys, unworthy of either devouring or stepping on, until the cute little things began eating its nest eggs big time. So IBM came to a symbiotic relationship with another small creature, a tiny software company called Microsoft that had developed a neat disc operating system, to keep the PC vermin out of its nest.

Through the ingenuity of Microsoft's owner, a scruffy looking nerd named Bill Gates, big IBM acquired a license to use MS-DOS — almost all of it except the part that counted most: the internal operating code.

The result? By 1989, Microsoft had not only devoured IBM's remaining PC nest eggs but its legs, spine and lunch. The nerdy looking guy had become the wealthiest individual in the world and Microsoft ranked among the top 15 of Fortune's 500.

Enter the Internet. Originally designed as a project sponsored by the Department of Defense to link the military, universities and assorted research facilities, Microsoft (that is, Bill Gates) took little notice of the little creature until he saw it moving toward the edge of his nest in 1993.

Clearly remembering what little creatures had done to IBM, Gates sharpened his fangs and claws on a few smaller companies and charged after the much-hyped interactive TV. In the process, he also missed the first access ramp to the equally over-hyped information highway.

One of the little companies scampering through the underbrush (then known as Mosaic and later as Netscape) did see the potential of the World Wide Web. Gates — preoccupied with developing Windows 95, mergers among competitors and personally locking up China as a market — paid little attention to Netscape. That is, he didn't pay much attention until he noticed that it had one of Microsoft's nest eggs in its mouth: the prospect of controlling the browser programs on the Web.

Gates had no intention of taking the same path as IBM, and so Microsoft Network was born. Gates also signed contracts with Netscape's competitor, Spyglass, effectively buying a year's catch-up time. Satisfied that he had outflanked Netscape, he mostly forgot about the Web.

In 1995, Wall Street forcefully reminded Gates that Microsoft still had no effective plan for exploiting the Internet. Goldman Sachs, the same firm that had taken Microsoft public, also took it off its "priority recommend buy list." While the doomsayers clucked meaningfully to themselves, none of them noticed Microsoft extending its claws.

On December 7, 1995 (not an accidental selection of the date, according to the author), Bill Gates addressed an Internet Strategy Workshop and paraphrased Admiral Yamamoto, Imperial Japan's naval leader. Gates served noticed on all the Internet software firms that they had "awakened a sleeping giant."

Two days earlier Gates had signed a licensing agreement with Sun Microsystems for its Java Web browser. While this captured some attention, the real bombshell was his December 7 announcement that Microsoft would give away the browser to Internet users. The author notes that a Spyglass executive who was present at the workshop, "picked up his cell phone, called his broker and placed a sizable order for Microsoft stock."

By the end of 1996, the three

largest Internet providers had all selected Microsoft's Internet Explorer as the browser of choice for their 15 million combined customer base.

Superbly well written, "Overdrive" has all the elements of an action adventure novel. Whether you've been keeping up with the fierce battles within the software industry or merely main-

tained a moderate interest, this book will be hard to put down.

More than a factual recitation and analysis of events, the book offers many personal insights into the high stakes poker game that's taking place among the most competitive players in the business world. No matter who takes the pot, the effects will be felt by us all.

Best-Selling Business Books

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

1. "Success Is a Choice," by Rick Pitino with Bill Reynolds (Broadway . . . \$25.00) (3)* Ten-step system for getting ahead in business.
2. "The Dilbert Future: Thriving on Stupidity in the 21st Century," by Scott Adams (Harper Business . . . \$25.00) (1) A Dilbert look past the year 2000.
3. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press . . . \$22.00) (2) Millionaires are made of discipline, work and frugality.
4. "Dogbert's Top Secret Management Handbook," by Scott Adams (Harper-Collins . . . \$16.00) (5) Adams strikes again, now at newly appointed managers.
5. "The Motley Fool Investment Guide," by David and Tom Gardner (Simon & Schuster . . . \$24.00) (4) A not-so-foolish look at investing strategy.
6. "Forbes Greatest Business Stories," by Daniel Gross (Wiley . . . \$24.95) (7) Achievements in business from colonial times until now.
7. "Wall Street Money Machine," by David and Tom Gardner (Simon & Schuster . . . \$24.00) (6) Using formulas to determine your approach to investing.
8. "Overdrive: Bill Gates and the Race to Control Cyberspace," by James Wallace (Wiley . . . \$24.95)** How Bill Gates nearly missed the Internet access ramp.
9. "The Dilbert Principle," by Scott Adams (Harper-Collins . . . \$20.00) (8) A devastating, though witty, view of modern business.
10. "The Road Ahead," by Bill Gates (Viking/Penguin . . . \$29.95) (9) America's best known chairman peers into the future.

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

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

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Corporation from 1992 to 1995. He was responsible for the operations and marketing of all Rancon Corporate entities and he oversaw all activities relating to Rancon's real estate acquisitions, development, asset management and property dispositions. And he oversaw financial reporting, S.E.C. compliance, accounting and data processing services for Rancon Financial Corporation and its affiliated entities.

Before joining Rancon, he served as senior

vice president for Grubb & Ellis Company in charge of San Bernardino and Riverside counties.

Kirkpatrick received a bachelor's degree in communications from San Diego State University.

Mark Latimer

Insignia Commercial Group Inc.

Mark Latimer recently joined Insignia's west division after more than 13 years with The



Seelye Company. During that time, he carved out a large and successful niche serving the needs of industrial companies and property owners in the San Gabriel Valley/Inland Empire, consummating more than 245 transactions valued in excess of \$500 million.

Latimer was consistently among the firm's leading revenue producers and in 1996 was ranked number one out of a sales force of 150 throughout the company.

Now working for Insignia, Latimer is poised to assist the company, already the largest property management company in the state, in leveraging its position by offering a one-stop real estate services solution to clients.

Latimer is a member of the American Industrial Real Estate Association, the Industrial Listing Director and the Los Angeles Board of Realtors. He is a graduate of The Colorado College.

Commentary ...

continued from Page 6

training efforts across the board will improve the skills of all workers, including former welfare recipients.

The welfare plan enacted this year is a good start: It includes \$458 million for job training, roughly double the amount allocated last year. But we must renew and expand this commitment so that businesses and employees have the opportunity to put job training programs to use.

If the historic welfare reforms of 1997 are to live up to their potential, we must make 1998 the year of job creation by ushering in sweeping reforms to improve California's business climate and expanding the role of job training programs. We possess the tools necessary to overcome this challenge; we must only put them to use.

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Step 1. Make a list of questions.

Step 2. Locate the yellow pages.

Step 3. Make many phone calls.

Step 4. Call your therapist (you'll be stressed).

Step 5. Make a budget.

Step 6. Get a loan.

Step 7. Wait for your call back (this could take a while).

Step 8. Clear your calendar (16 month minimum).

Step 9. Have many meetings.

Step 10. Cut your first check.

Step 11. Wait patiently (see step 4 above).

Step 12. Schedule more meetings.

Step 13. Get some answers.

Step 14. Cut another check.

Step 15. Did we mention you'd have to wait patiently?



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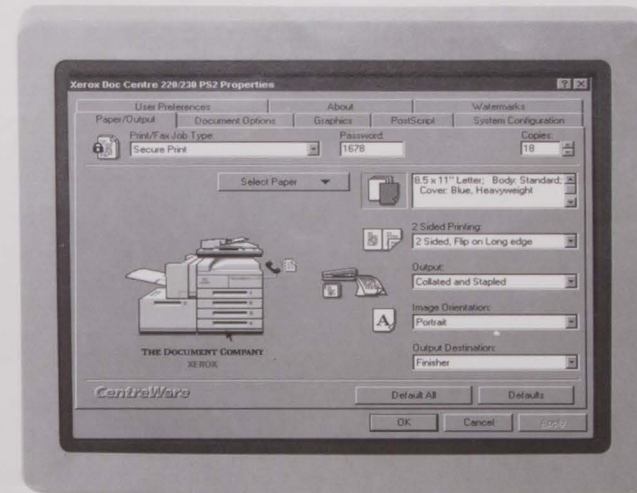


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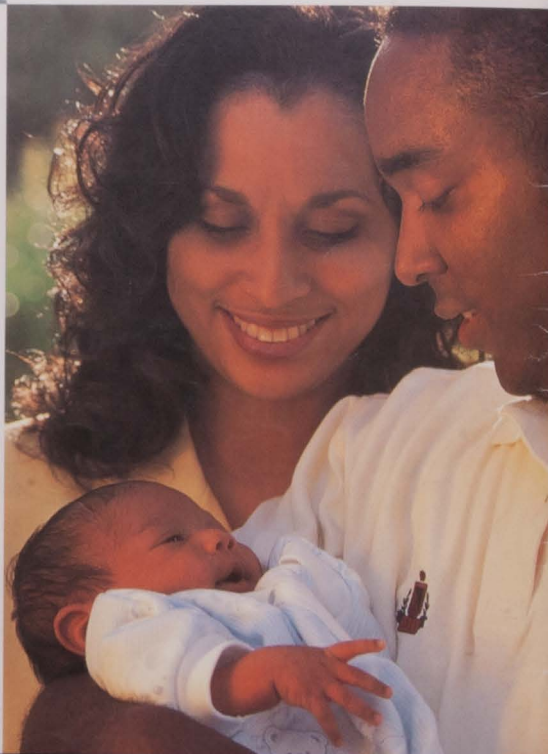
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