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August 1990

Inland Empire Business Journal

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A team of Inland Empire economic development representatives have stepped up efforts to attract the Space Systems Division (SSD) and its 7,500 jobs to March Air Force Base with a recent trip to Washington, D.C., where they met with U.S. congressional members and high level officials from the Air Force and the Department of Defense.

The Inland Empire group has prepared a 50-page, four-color document which it presented at meetings in Washington that shows the advantages of relocating the SSD to March and maintaining one of its divisions at Norton AFB. Such a move would bring about 7,500 high level jobs to March and keep another 2,500 at the Ballistics Missile Organization (BMO) at Norton.

The Air Force is considering SSD relocation in response to new cost-cutting measures in the U.S. Defense Department. Three sites are being considered for the move, in addition to March AFB in Riverside County.

**Santa Fe train hauling double-stacked, sealed, shipping containers through the Cajon Pass. This intermodal transportation system is a component of the proposed Rail-Cycle project, which would transport trash from recycling centers to a remote disposal facility in eastern San Bernardino County.**

**Inland Empire Job Growth Rate Climbs; Area Ranks 8th in Nation**

The Inland Empire, after ranking below the nation's top 20 markets in new job formation last year, bounced back in the first quarter of 1990, adding 42,300 new jobs from first quarter 1989 to rank 18th in the nation, according to M/PF Research, Inc.

Job growth in the region was 6.4 percent during that time period, making it the second fastest job growth market in the top 20 (tied with Seattle, which also added 6.4 percent more jobs and behind Las Vegas, where the job market grew by 7.7 percent). Revised employment data for this market show a much stronger expansion than was reported during the past two years, the M/PF study said, noting that the Inland Empire had been one of the nation's strongest high-growth markets prior to slower quarters last year.

**Inland Empire Leads In Housing Permits**

Riverside-San Bernardino led the nation's 20 top metropolitan areas in single-family construction in the first four months of this year with 10,520 permits. Fourteen of the 20 metro areas registered a decline in new single-family construction compared with the same period in 1989, according to Martin Perlman, president of the National Assn. of Home Builders. Overall, single-family permits have dropped 3.9 percent compared to the same period in 1989, he said, blaming the decline on the "nation's sluggish economy and housing credit crunch."

Following Riverside-San Bernardino in single-family permits were Atlanta, 7,900; Washington, 6,500; Sacramento, 5,530; Seattle, 4,420; Orlando, 4,380; Los Angeles/Long Beach, 4,050; Phoenix, 3,800; and Philadelphia and Las Vegas tied at 3,780.

The high activity in the Inland Empire points to a trend toward real estate hot spots, according to several real estate professionals.

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**American Samurai: Warrior for the Coming Dark Ages of American Business**

By Dr. William Lareau

Special to the Business Journal

American business is in the midst of a life or death struggle. America is losing. The old way of business no longer works in competitive world markets. Figure 1 shows what has happened to just a few key commercial products. And it's worse than the chart implies. In 1976, the top four recipients of U.S. patents were GE, the U.S. Navy, Bayer, and Xerox. In 1987, three of the top four recipients were Japanese: Canon, Hitachi, and Toshiba. Let's face it, our current management philosophy is failing us, we are losing the industrial war.

Traditional management must be replaced with a bold new way of engineering, manufacturing and service. If we want to survive as a leading world industrial power, we must change.
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The Mirage Hotel in Las Vegas: Just a Mirage?

Inland Empire builders added millions to the operational and financial benefits to SSD, which are invested in the community, in recognizing the high cost of living there makes things difficult on existing pay plans for military personnel.

Air Force Housing

in May a coalition to work with the Air Force to bring the SSD to March. Those whose occupations Washington were Steve Price, Public Affairs officer for the Israeli Economic Development Partnership, and General John Goodkin, Executive Director of Riverside County Economic Development Agency, and General John Goodkin, Executive Director of Riverside County Economic Development Agency, and General John Goodkin, Executive Director of Riverside County Economic Development Agency, and General John Goodkin, Executive Director of Riverside County Economic Development Agency.

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We tried to compare apples to apples, but they came up a few bushels short.

What does your office rent include?

<table>
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<tr>
<th>ITEM</th>
<th>OUR APARTMENTS</th>
<th>THEIR APARTMENTS</th>
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<td>2-24 sq-ft. Suite w/View</td>
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<td>4 Line Touch Screen Phone/ Computer Terminal</td>
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<td>Secretarial Services (5 Hours*)</td>
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<td>Laserjet Printers</td>
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<td>Computer System in each suite with following capabilities</td>
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*Includes on a monthly basis.

"Fortune 100" Amenities Made Affordable For Small Businesses

We have tried, the national power of the American Samurai is a business strategy that has been widely adopted by small and large organizations. In my forthcoming book, American Samurai: Warrior for the Coming Dark Ages of American Business, I present this new mythology as the "Code of the American Samurai." The code is a compilation of proven techniques that have been successfully applied by numerous organizations that have attained world-class status in their industr

Dr. William Lareau has written several business-related books, including "Millennium Management: Last Chance for American Business," and "Corporate Tactics in the Job Market." He is currently working on a new book due for publication this fall, entitled "American Samurai: Warrior for the Coming Dark Ages of American Business.

Lareau is currently the Director of Quality Management for the Valley Systems Division of General Dynamics in Rancho Cucamonga. Prior to joining General Dynamics in May of 1989, Lareau worked as an internal consultant for the Ford Motor Company. He recently completed a business for quality improvement and the implementation of statistical process control methods.

Coda 1 specifies that concurrent engineering practices be applied to the design of any new product. Concurrent engineering is widely used in Japan and is beginning to be adopted in world-class American companies. It is a design approach that involves as many people and as much information as possible at an early stage in the design process. The goal is to minimize product development time and manage defects and cost while improving customer satisfaction. Repeated analyses have demonstrated that as much as 10 percent of total life cycle costs are locked in at the concept stage. Finding out about mistakes at that point dramatically increases costs and degrades quality. For example, NCR, in its Atlanta plant, recently used concurrent engineering practices to design a new terminal for a cash register checkout screen. The number of parts was reduced from 35 percent to 3 percent, or 67 percent compared to the previous model. This directly translated into reduced material cost and labor, storage, transportation and setup costs.

As you can see, American businesses have a lot to learn about being a world-class competitor. Time is running out. Each executive and manager must take bold steps to learn from the new philosophy and implement the techniques (and old) proven techniques.

Unless we all turn into American Samurai, we will be pushed aside onto the narrow floor of the world market and kicked into unconsciousness. Do we have the guts to do what must be done? Do you?

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The Eagle Mountain project has been proposed by Mine Reclamation Corp. (MRC), a walk-based company. The waste-by-rail system would utilize Southern Pacific Railroad lines and connect with an existing 53-mile private rail line to the landfill. The company has previously worked on similar projects and has the capacity to receive 20,000 tons of solid waste daily for 100 years.

Reclamation Corp. (MRC), a walk-based company, has provided the impetus to get rail moving. The RAIL-CYCLE and Eagle Mountain proposals are both under consideration by the Los Angeles County Sanitation District and the San Gabriel Valley Association of Cities as a potential means of managing Los Angeles' escalating landfill space.

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But some environmentalists and area residents have voiced concerns about the proposals. They question the need for the landfill, which would be located just 13 miles from her home.

"Are we the dump capital of the United States? Is that what we're becoming," asked Peter Burk, a Paseo community consultant who has been promoting denser planning legislation since 1976.

Burk said he is now opposed to the RAIL-CYCLE dump and he and his neighbors don't want their communities to become "trash towns" for tons of L.A. trash.

"Residents are tired of being used as a dumping ground for the city," Burk said. Desert Center resident Mary Zeiler has waged a three-year struggle against plans to extend the Eagle Mountain landfill, which would be located just 13 miles from her home. Zeiler, a mobile home park manager, said the landfill would consume a 9.1-million-acre underground landfill site.

"There is no way that we can stand this kind of trash," she said. MRF President Robert Collins said in response, "The landfill has been designed in such a way that there will never be leaching." He said his company will use a thick clay liner to prevent any possible leaks and will add a second liner of some other material, such as plastic, if necessary, he added.

The main Water Resources Board will conduct hearings on the Eagle Mountain proposal early next year. At a public hearing, a number of other government bodies. Any of these bodies could add additional requirements or even block the project.

"We are preparing a detailed environmental impact report," he said. MRF President Robert Collins said in response, "The landfill has been designed in such a way that there will never be leaching." He said his company will use a thick clay liner to prevent any possible leaks and will add a second liner of some other material, such as plastic, if necessary, he added.

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The most visible dichotomy between the two projects is that the RAIL-CYCLE costs $3.6 billion and assets of $4.8 billion; the 1988 environmental impact report stated that, pending the results of the environmental impact report, the county will accept Eagle Mountain as a site for out-of-county waste. It also provides the basis for a business relationship between MRC and the county and the county will receive an average of 5% per ton of waste deposited at Eagle Mountain.

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A Brown Of A Different Gender

Auburn Brown took a sip of ice water and leaned forward before answering the question she had come accustomed to hearing on the campaign trail.

"Running for state-wide office, I guess, is a family tradition," said Brown, the democratic candidate for California treasurer. "It's hard to get known in California politics," she continued. "You have to spend a lot of money in advertising to rise above the din."

Brown said that her vies for one of the state's most powerful posts.

"Running for state-wide office, I guess, along with bursting onto the scene a decade-and-a-half ago, was covered by the Wall Street Journal," she said. "I was promoted to a managing director at O'Melveny and Myers, where she participated in millions of dollars worth of deals."

Brown suggested that California could be saved money on bond issues and lower rates than they normally would.

"At American Airlines, I worked with a lot of money to buy new aircraft," she said, adding that many businesses are also interested in lowering rates.

Brown also outlined her interest in the stock market.

"We have to be responsible for analyzing the financial market," she said.

The Wall Street Journal called her "the most exciting Democratic coming along in California since her brother burst onto the scene a decade-and-a-half ago."

Brown met with the Business Journal staff in mid-July for a private interview, where she outlined her positions and how they relate to the business community.

Brown's major emphasis is on how the state manages its money. She said the state is losing $20 million annually because of the way it borrows money. She said the state has failed to issue $50 million in voter-approved general obligation bonds that are needed for building schools and roads.

And not surprisingly, Brown said she can do a better job of cutting the state's debt than her opponent, Thomas Hayden. He has been described by the Wall Street Journal as a competent but colorless civil servant. Brown, described her opponent as a corporate attorney in the law firm of O'Melveny and Myers, where he participated in millions of dollars worth of deals.

In March, she spoke at a luncheon organized by the San Francisco Municipal Retired Officers and other bond groups.

Her talk was covered by The Bond Buyer, a publication that covers the bond market.

At the luncheon, she criticized the state for being too slow in building schools and roads.

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The unanticipated traffic improvements to widen the first phase of a 23.8-mile section of Highway 91 between Riverside and Anaheim are moving closer to their anticipated con-
struction start date.

But Riverside County officials are concerned the project may hit a "snag" on the Orange County side, because that county may have trouble coming up with its share of the funds for the project. The 91 is the only direct link between
Orange and Riverside Counties.

Final engineering design drawings for phase one of the improvements were submitted to the Riverside County Transportation Commission in early July and construction is anticipated to begin in early 1991.

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The Health Care Cost Spiral - The National Perspective

by Paul Taggart
Special to the Business Journal

The health care cost crisis in the United States is increasing at such a rate that by year 2000, the total health care expenditure will exceed the gross national product. This represents a 300 percent increase from 1987 and in 1988 the total health care expenditures surpassed 11.1 percent of the Gross National Product. In the same year Japan spent 6.7 percent of its GDP on health care.

There is no single reason why the inflation in health care costs is rising faster than all other sectors of the economy. There are, however, a myriad of factors that are fueling the cost spiral. While each of these factors is unique and serves to compound the overall inflation, there are eight key factors which most heavily impact the problem.

The first factor is that the population is aging. The baby boomers are getting older and requiring more health care services, and the over 65 age group is one of the fastest growing age groups. As America "ages," its population requires more health services to sustain life.

The second factor is that the spectrum of health care services is becoming more complex. Americans expect the health care industry to provide them with quality care. In 1988, there were 12,800 organ transplants performed in America. This represents a 300 percent increase over 1981. Cinalega (brand name) increased from 15,550 in 1981 to 35,000 in 1987. The number, types and success of transplants will only increase as we develop better immune suppression drugs, gene therapy and prosthetic replacement organs.

The third factor is that new and thus complicated diseases -- such as AIDS, in 1989, more than 50,000 Americans have been diagnosed with AIDS. It is predicted that, by the end of 1991, over 270,000 Americans will have been diagnosed. Even more daunting is that conservatively estimates place the number of HIV infected citizens at over one million. Although work is progressing on a vaccine, it will be many years before it will be available. As new and better drugs are developed to treat the symptoms of AIDS, the AIDS patients will live longer and the cost per case will increase.

The fourth factor is that the American's expectations are increasing. New and more costly technology is being developed to prolong life. Hospitals and other medical providers are constantly bombarded by physicians and patients who demand that they have the best and newest technology available.

The fifth factor is that much of the health care provided to Americans is uncompensated or undercompensated. Many states and local governments are unable to fund the money required to pay for the medically indigent population. As more companies discontinue or reduce their hospitalization within California are pulling out of the trauma network due to mounting losses from uncompensated care. Therefore, if some patients aren't paying their fair share, then the remainder of the patients end up paying more than their fair share.

The sixth factor is the tremendous cost for malpractice insurance. Physicians and hospitals are spending enormous amounts on malpractice insurance premiums. Americans, in general, and Californians specifically, are very litigious. As many perceive that the "best health care available" is their right they plan better to have proof that a medical error or injury was due to provider malpractice. In California, the average obstetrician pays over $60,000 annually in malpractice insurance. This represents approximately one third of the physician's annual income.

The seventh factor is the cost of providing services that are not really required or that the cost of the service outweighs the benefit to the patient. As physicians and other providers attempt to mitigate the malpractice exposure by practicing "defensive" medicine, the cost of the additional, marginally beneficial tests and services mounts up. In our national zeal for "the best health care available," we consume health care resources that may only provide a marginal benefit to the patient.

The eighth factor is the issue of access to providers and the regional oversupply of certain medical providers. The overall statewide average occupancy in California hospitals is slightly over 50 percent. Americans may be willing to travel several miles to a hospital; however, they are reluctant to travel more than a couple miles to see a doctor. A decentralized health care delivery system has resulted in the over-reshaping of services and costs, therefore creating economic inefficiencies.

With each of these factors contributing to our national health care cost crisis, the question of the decade is "Can anything be done to control this problem?" As there are many factors that contribute to the problem, no single solution will solve the problem and many of the proposed solutions will have a severe negative impact on various segments of the economy.

As each of the major factors are analyzed, it becomes clear that there are no easy answers and certainly no short-term solutions. Although we know that there is very little that we can do about getting older, as a nation we do have the ability to have a positive effect on our long-term health by avoiding or eliminating harmful substances and conditions within our lives. Alcohol, tobacco, smoking, drugs, chemicals, stress, lack of exercise and dangerous activities all contribute to the deterioration of the human body. To the extent that these can be mitigated, the long-term health of the nation will improve and, therefore, the demand for health care services will be lowered. The malpractice crisis won't be resolved until the nation can create a fair system that provides reasonable assistance to individuals who have received poor quality medical services, without overcompensating attorneys and claimants.

Once this is accomplished, the cost of defensive medicine will be reduced. The modern medical technology that builds our hope for a cure to AIDS and other life-threatening diseases is not inexpensive. We will be forced to make very difficult decisions as to which diseases we can afford to fight and which diseases will remain unaffordable. We will be forced to decide which patients will receive life-saving treatments and which patients will not. For a generation of Americans that have come to expect a "wonder drug" and the "health care is a right" era, expectations must fall in the face of limited finances.

We will lose the ability to use tobacco and alcohol taxes as a revenue source since the "world" will not pay for what is being demanded. The employer has been footing the bill for years, through group health insurance premiums for their employees, through Social Security taxes and through corporate income taxes. Any national health insurance plan that mandates health benefits for all employees, will place an even greater burden on the employer.

As we look into the future, I think that we will see employers faced with even higher costs and a country striving to make some very hard decisions. However, as the strong leadership on the national level, there will not be any significant reforms in the system and therefore the industry will only respond to national market influences. As this occurs, we will see no further reduction in health care and a two-tiered delivery system where only the wealthy can afford the best health care available.

Paul Taggart is the Director of Managed Care for the 350-bed Desert Hospital in Palm Springs California. He is MBA from Pepperdine University and a 16 year veteran in health care financial management.

The Small Employers Approach to Health Care Benefits

As the nation grapples with the current health care cost crisis, the small employer is still trying to determine how he can afford to provide health care benefits to his employees and still remain competitive in the marketplace. Large employers can hire consultants and design self-funded plans and still think what can the employer do if he only has 25 or fewer employees.

There are some, alternatives for the employer, such as HMO's, PPO's, pay sharing and benefit design changes. These programs may not reduce the cost, but go a long way in providing the employer, employees and their dependents.

An HMO (Health Maintenance Organization) model is a pre-paid health plan that differs significantly from the traditional health insurance. The HMO model requires the employer to pay a premium that is usually less than the traditional indemnity plan. This premium is usually higher than the traditional indemnity plan. This premium is usually calculated on a community-wide basis, and the plan members join at the panel practitioners and receive benefits. Typically, the employer receives a discount when the physician and services contract with a hospital in the local area. The HMO plan premium is usually lower than traditional plans and is particularly attractive to companies with large employer benefit budgets.

A "Preferred Provider (O) model is currently offered by most insurance companies and offers more individual choice for the plan members, Typically the insurance company contracts with local physicians and hospitals to form an exclusive network of preferred providers. These Preferred Providers are channelled patients by way of the co-payment design of the plan. Most plans require the plan member to pay a higher significant cost (co-payment) if they see non-network providers. The PPO premium is usually higher than the traditional indemnity plan. The traditional indemnity plans are offered by all insurance companies. They offer all unlimited choice of providers for the plan members, but the premium cost is high and increasing at a rate greater than inflation each year. In order to determine which is the best model, each specific company, the employer must keep in mind that the greater the choice and availability of providers, the higher the premium cost.

Before an employer goes out looking for a new health plan, he needs to be armed with a great deal of information. The employer should first determine which benefits are the most important to his employees and determine how much the company can afford to spend on health care benefits. If the employees are relatively young and healthy, they may be more interested in maternity, pediatric and catastrophic coverage. An older employer base may offset the cost. See "Health Care: Page 38 for more information on how the company can afford to spend on health care benefits. Covering not just illness, but programs designed to help people stay well. No wonder 30,000 employers have chosen us. Call (818) 405-2200 or 1 8000 537-1671

This cheerful gentleman is a member of Kaiser Permanente. As he has been for almost 40 years. Because through those years, we've provided him and his employer with consistently affordable rates. And a broad range of health care benefits. Covering not just illness, but programs designed to help people stay well. No wonder 30,000 employers have chosen us. Call (818) 405-2200 or 1 8000 537-1671 to find out how we can help your company.

We've stood for quality and value for nearly half a century. Maybe that's why so many of our members have known us since we were just a kid.
Cal State Campus Adding $112 Million in Buildings

Growth and construction are synonymous with institutions in the Inland Empire and the campus at California State University, San Bernardino, is no exception to that pattern. Over $12 million in major building projects are already underway. Another $55 million in projects are on the drawing boards.

Early campus planners anticipated a large enrollment increase, serious planning began to add new classrooms, faculty offices and a new building that space. A new building was added when the San Bernardino campus opened in 1964. As that space became an annual event, serious planning began to add new classrooms, faculty offices and a new building that space. A new building was added when the San Bernardino campus opened in 1964.

Central Mall Enhancement

The Central Mall on the campus will be developed to enhance student and community gatherings. Landscaping, lighting, and new plantings will turn the Central Mall into an inviting environment for the campus. The new mall will serve as a focal point for many regional and university activities.

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In The Know: Education In The Inland Empire

San Bernardino's Community College District

As the Inland Empire community grows on its track as the fastest growing area of the state, greater numbers are moving to colleges, or, in many cases, starting college for the first time. San Bernardino Valley College and Crafton Hills College in Yucca Valley are experiencing the influence of this rapid growth. The two colleges are governed by the San Bernardino Community College District—serving a population of more than 18,000 with an increasingly stronger influence on the trade and service industries than ever before.

Many of the students are continuing college to improve their skills, upgrade present education or for personal growth. The data is based on the Fall 2005 semester.

The oldest of two community colleges governed by the San Bernardino Community College District is San Bernardino Valley College. Fall registration starts Aug. 27.

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Many people still think that AT&T quality demands a bigger price tag. But the truth is, all of the big differences between AT&T and the competition, price is the smallest.

For example, did you know that on average, AT&T has the fastest call setup time (1.5s) and US Sprint can take up to 40% longer to set up a long distance call than AT&T PRO WATS service.

Discounts of 10%-26% with AT&T PRO WATS

AT&T's PRO WATS can save you 10%-26% or more off your daytime interstate rates—even if your business spends as little as $5,000 a month on long distance calls.

What's more, your discounts grow as your usage increases—so you won't have to change plans as your volume grows. And discounts apply whether you call, fax or send— and also apply to many international and AT&T Card calls.

Affordable AT&T 800 READYLINE® Service

AT&T 800 READYLINE Service is the toll-free service that can help you explore new business areas, expand into new markets, build sales, and improve customer service. It's extremely affordable with low start-up fees as well as distance-sensitive pricing and volume discounts.

And best of all, both 800 READYLINE Service and PRO WATS work on your existing phone lines, so you don't need additional equipment.

Take the AT&T Ten-Minute Challenge

In a ten-minute on-site visit, an AT&T Account Executive can:

Discuss your long distance needs show you how much you could save with AT&T discount calling plans and help you determine your competitive advantages when it comes to meeting your business telephone needs.

- We'll even bring along a phone to show you how much you could save on your existing lines, so you don't need additional equipment.

Get the facts.

21 I'm ready to sign up for AT&T PRO WATS

17 I'm ready to sign up for AT&T 800 READYLINE Service

16 I'd like to set up an appointment to discuss my competitive needs.

Mail to: AT&T, PRO WATS, Irvine Customer Center
350 Airway Blvd., Irvine, CA 92618-2000

Or call 1-800-222-0400, Ext. 1949

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In January, the Hospital Council of Southern California (HCSC) endorsed Prop. 134, the "nickel-a-drink" tax initiative. The council supports the initiative because it uses dedicated funds to provide essential health-care services. The fact that the revenue this year's state's budget deficits is $5.6 billion is particularly important to the legislature will make it need to create many social programs including health care. The HCSC believes that such programs throughout Southern California have the potential to be greatly increased. Unfortunately, this increase is estimated increasing every day because of the state's continued budgetary issues. In addition, indigent care is not covered by Prop. 134.

Supporters of the "nickel-a-drink" tax initiative contended that alcohol abuse costs California more than $15 billion per year. For example, drink driving accidents, emergency medical care, alcoholism treatment, mental health care, law enforcement and the care for injured women and children. Under this initiative, the increased tax revenue will be divided among agencies that serve these groups. As a volunteer in an Inland Empire Hospital Emergency Department, it was difficult to repeatedly see the scared men and women carrying the dead and dying. Because more and more individuals are facing with coming for emergency care in these hospitals they had lost control of their vehicles.

The only other way to pay for this costly initiative would be to raise income taxes. California has a state income tax and Prop. 134 is not what it claims.

Alcohol Tax: High Risk, Low Budget

By Bill McFee

Voters should call ballots against Prop. 136 at November and defeat a cent initiative which will cost more than 300,000 more per year. Prop. 136 would tax every California taxpayer — whether they drink or not — to pay for the costs of drinking. The initiative is that Prop. 136 will cost Northern California hospitals and their employees $25.5 million per year, and more and more individuals are facing with coming for emergency care in these hospitals because they had lost control of their vehicles.

The only other way to pay for this costly initiative would be to raise income taxes. California has a state income tax and Prop. 134 is not what it claims.

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The only other way to pay for this costly initiative would be to raise income taxes. California has a state income tax and Prop. 134 is not what it claims.
The industrial absorption rate in the Temecula area of southwestern Riverside County topped 10 percent in 1990 over the previous year, according to a study by Rancon Real Estate Corp. Hemet-based industrial leasing increased only 31 percent during the same period.

The absorption rate is over 90 percent," said Bob Roderwald, leasing specialist for Rancon in Temecula, "but 1988 absorption figures were 5 percent. That figure was attributed to 922,659 square feet in 1983 and are expected to remain at or near that level in 1990, according to the study.

In the past year, the amount of space in industrial buildings increased from 3.5 million square feet in 1989 to 4.6 million square feet in 1990. That figure is expected to grow to 5.6 million by the end of 1990, according to the study. Most of the new space in the area can be attributed to three prime client types: entrepreneurs, relocations, and expansions," Roderwald said.

Entrepreneurs typically require either freestanding single-story buildings or small multi-tenant incubator space, Roderwald said. "They are the type of projects that comprise the predominant product type in the marketplace," he said. "Multi-tenant facilities under 2,500 square feet," he added.

The Rancon study found that 71 percent of the area's inventory was composed of flex-besu building and that the remaining 29 percent and that the remaining 29 percent of the building consisted of single-tenant buildings under 10,000 square feet. In 1990, an additional 1 million square feet of construction is expected to take place in the Temecula area during 1990, the study concluded.

Major single-tenant projects expected to be completed in the Temecula area in 1990 include:

- Hanson Maritsa Industrial project, 10 buildings, 72,500 square feet
- Landingmark North, buildings A-L, 74,871 square feet
- Rancon Business Center, three buildings totaling 53,872 square feet
- Cowboy Square, and investor partners, 97,300 square feet
- Sandalwood Business Park, 46,755 square feet
- Bedford Properties' two buildings, 76,000 square feet
- The major multi-tenant projects that will be built during 1990 in the area include:
  - World Park III, 42,000 square feet
  - Kellogg Business Center, Phase II, 40,900 square feet
  - Winchester Highlands, 40,000 square feet
  - Wensley Industrial project, 104,390 square feet

An additional 445,000 square feet of space is projected for construction. These projects are pending county approval or financing.

In the future, the study also predicted the expansion and development of new industrial categories during 1990. In all, an additional one million square feet of construction is expected to take place in the Temecula area during 1990, the study concluded.

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CHINO BANKS POSTS $2.17 MILLION PROFIT FOR 2ND QUARTER

CYB Financial Corp. (AMEX:CVE), parent company of Chino Valley Bank, reported second quarter net income of $2.17 million, or 3.35 per share. This compares to 1890 second quarter revenue of $1.19 million, or 1.75 per share.

For the six months ending June 30, 1990, net earnings were $4.3 million, or 6.0 per share compared to $3.5 million, or 5.7 per share.

Total assets of the company increased to $96 million at the end of the quarter from $73 million at December 31, 1998. Total deposits rose to $94 million from $47 million at December 31, 1998.

Chino Valley Bank, CYB Financial's primary subsidiary, is the largest independent bank headquartered in the Inland Empire. The bank has 14 branches. Shares of CYB Financial are found on the American Stock Exchange under the ticker symbol C3YB.

DONKIN JOINS RETAIL PROPERTY DIVISION OF GBH & ELLIS' OFFICE

Vicki R. Donkin has joined the retail property division of Garibaldi & Ellis' Commercial Real Estate Services/Ontario division. Donkin will be responsible for marketing and development on behalf of the real estate investment trust and its subsidiaries, including its development arm, the Victor Valley and Chino Valley Bank. The company owns 15,000 square feet, 128,456 square feet, and 600,000 square feet, respectively.

The company's additional office is located in Chino Hills. The company plans to open an additional office in Ontario in the fall.

Van Daleo Development has purchased 152,000-square-foot industrial building in Ontario in a transaction valued at $11.8 million. American Bolt & Screw, a manufacturer of specialty Semisubstitutes, is relocating to the industrial building, which will be in Ontario with an opening slated for the fall of 1990.

Prior to joining The Keith Cos., Tatera was employed by a local consulting engineering firm. Prior to joining The Keith Cos., Tatera was employed by a local consulting engineering firm. Prior to joining The Keith Cos., Tatera was employed by a local consulting engineering firm.

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The Mirage has been designed with the ideas taken from the exotic natures, bird patterns and boards made of wood exclusive to the plans galow each water, to view these unusually beautiful animals.

A feature which the Mirage offers is the large white tiger habitat which houses these rare animals. Although you can see them through the glass, you feel as though you are inside their environment because the floor is level with the ground and the glass is so clear.

The Mirage also offers a new attraction which is the largest in the Las Vegas area: the Atrium. This 14-story atrium houses more than 1,000 species of plants from around the world. The atrium is designed to look like a tropical rainforest with waterfalls, streams, and a variety of trees and plants. Visitors can walk through the atrium and enjoy the natural beauty of its design.

The restaurant scene is another highlight of the Mirage. The Strip has been transformed into a culinary paradise with over 150 restaurants and bars to choose from. Visitors can enjoy everything from traditional American cuisine to international delicacies. The Mirage offers a variety of restaurants to cater to every taste, from casual dining to fine dining in elegant settings.

The Mirage has also been recognized with numerous awards, including being named "Best in the West" by Travel + Leisure magazine. It is a testament to the quality of service and amenities that the Mirage offers guests. Whether you are interested in a luxurious stay or a fun-filled vacation, the Mirage has something for everyone.

In summary, the Mirage is a true oasis in the heart of Las Vegas. It offers an unparalleled experience with its stunning design, exotic wildlife, and diverse dining options. Visitors will have a memorable stay at the Mirage, and they will return again and again to enjoy the many delights that this fabulous resort has to offer.
QUESTION: If a law were passed mandating that business pay for health insurance for all employees, could business afford it, and, if not, what is the solution to providing health insurance for the uninsured?

Assemblyman David Kelley (R-Riverside)

Over the past two years, there has been a surge of bills in the California Legislature calling for health insurance reform. Some mandate small business to provide health insurance coverage for all employees while others present various reforms to the current system without a mandate. While the U.S. Senate's Finance Committee confirms that health care is one of the most common fringe benefits offered by small firms to attract and retain employees, there is legitimate concern within the small business community that a mandate could force many firms into bankruptcy.

California may not have the last word on the subject, though, because insurance has become a hot topic in Washington, as well, and Congressional representatives now begin to discuss the subject, too. Regardless of who may mandate small business to provide health insurance coverage to their employees, the law will most likely be challenged and lawsuits will be launched naming that government is interfering with labor-management relations. Where will this leave us? Right back where we started!

The enthusiasm for mandated health insurance on the part of some legislators betrays their lack of understanding of market forces and common sense. The added cost of these mandates, which often include exotic health care programs, are only borne by business if the added cost of this benefit can be passed along in the form of higher prices. The small business and the business involved in cutting edge technology can not tolerate the added burden. The ironic and overlooked result of mandating health insurance will be the reduced employment and potentially greater numbers of uninsured.

Rather, we must return individual choice and responsibility to the health care system. Reward working people for providing their own health care through an IRA. Reward responsible behavior and family care-giving. Unfortunately, these policies require federal reform.

Short of federal reform, Rep. George E. Brown, Jr. (D-Riverside) and Congressman Al McCandless (R-Riverside) have introduced bills in the California and to provide health insurance for a greater number of employees and their dependents.

Mark C. Edwards, Partner, Reid & Helley

Most employers can afford and do provide health insurance for their employees. In fact, a majority of full-time California employees are provided with some type of employer-sponsored health plan. It is important to note that this situation exists without government mandating employer-provided health insurance. Certain employers should be encouraged to provide health insurance for their employees. Current State and Federal law does not allow employers to tax deductions for the cost of employer health insurance. Such tax incentives, combined with a compulsion for the qualified employers, have, however, been largely successful in creating an environment where employer provided health insurance is the rule rather than the exception.

If a legislative bill which would mandate that business provide health insurance for employees, AB 3072, is passed, California will become a far less desirable location for small business and the entire economy. Many new businesses will choose to locate elsewhere. In the past and in the future, a single bad business or two will have a detrimental effect on the California economy. Every dollar spent, even by the smallest businesses, counts over the long run. If today's business success stories are the result of small businesses struggling to survive on thin profit margins, AB 3072 would negatively result in many of those success stories occurring in states other than California.

What is the solution to the problem of those lacking medical insurance? The answer is to create a climate in California when business can prosper. In a healthy business environment, where legitimate regulation of business and unnecessary mandated programs are avoided, the business community, as it proceeds, will be able to increase employer-sponsored health insurance for a greater number of employees and their dependents.

Rep. George E. Brown, Jr. (D-Riverside)

Unequivocally, the nation and the state of California face a crisis in health care delivery. However, mandating employer benefits is an incomplete solution to the problem, and could be potentially disastrous to the smaller, 'fringe and price' businesses in the Inland Empire. We need to expand and improve upon the public-private partnership which is the foundation of our health care system. Rather than mandating employer benefits, we should be incenting employers to offer health coverage. Medicaid and Medicare expansions can help to increase health care access for the poor, disabled, and elderly, while state insurance pools--formed in part with federal assistance--could help the millions who have no insurance.

Sen. Ruben Ayala (D-Chino)

With more than 5 million Californians, many of them the working poor and their families lacking any kind of basic health coverage, business alone cannot afford to pick up the entire cost of a mandated health coverage program. I believe that legislation requiring a minima of public, employer and employee contributions, along with implementing major cost containment provisions, would make health coverage for both working Californians and employers less onerous and insistence.

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Rialto is experiencing high growth in residential development which mirrors the growth of the industrial and commercial development in the area. The city is attempting to preserve the small hometown atmosphere of a close-knit community. The new residential projects focus on new young upward mobile families looking for affordable quality housing. Rialto has grown dramatically in recent years and new parks and schools are under construction. Also incorporated into this growth is the expansion of a strong youth sports program that includes football, softball and soccer.

Rialto has embarked on one of the largest planned communities in Southern California. The Norwest Specific Plan area, known as Las Colinas, is a planned community that will include 2,400 single-family residences, 400 multi-family units, 30 acres of commercial shopping center elements, elementary schools, and a junior high school. An integral part of the plan is a community park, bike path and a proposed community recreation center with a multipurpose room, indoor and outdoor athletic fields.

Las Colinas is in close proximity to Interstate 15, providing easy access to the employment centers of Orange and Los Angeles counties. Riverside Ave., Rialto's main north-south thoroughfare, has freeway access to Interstate 10.

Edison Bros. Stores, Inc. Rialto Distribution Center is one of the city's many industrial facilities.

Edison Bros. Stores, Inc. Rialto Distribution Center is one of the city's many industrial facilities.

Environmental impacts associated with existing and proposed development are not significant and the proposed land acquisition and other measures will mitigate most concerns. Construction for an additional 6,000 feet of roadway will begin in January 1991. Rialto's redevelopment agency will assist financially with infrastructure and facilitating private industrial developments. The Rialto Airport Master Plan forecasts a need for smaller general aviation aircraft to move further from city airports, especially in light of tighter controls over airspace in the Los Angeles area. Aircraft based in Rialto increased by nearly 14 percent of the registered aircrafts in the county in 1980, and a 16 percent share is projected through the next five years, and up to 20 percent by 2000.

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Spouting housing prices have been a fact of life in Southern California for many, many years. For homeowners this has re quired that they frequently consider the value of an important investment. However, during recent years the number of young people and professionals leaving for good paying opportunities for people relocating from other parts of the nation has steadily increased and has created an extremely difficult hurdle to face in addition to the cost of housing.

During most of the 1980’s, the Inland Empire provided a partial solution to the housing affordability problems of Los Angeles and San Diego Counties. Now, housing affordability has become a critical concern for many families, even in the Inland Empire.

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**Ideas for the Inland Empire**

**Prefabrication - Housing’s Future**

By: Boyd R. Plummer, President

Lee & Associates Commercial Real Estate Services

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**The Future of Water In The Inland Empire**

By Eric L. Garner &

Jennie L. Weiss

Beti, Bet & Krieger

Water agencies that service the Inland Empire are preparing for a water shortage situation that may very well grow substantially in the near future. The San Bernadino Valley Municipal Water District, which serves in water to over 200,000 homes in San Bernadino County, has recently announced that its projected water needs will be approximately 25% higher by the year 2000. As a result of these increased needs, the district is preparing for the possibility of water shortages by cutting back on areas served by the district.

Inland Empire water agencies are increasingly aware of the importance of water conservation and are making efforts to promote water conservation measures. For example, the San Bernadino Valley Municipal Water District has announced that it will be reducing water usage in some areas served by the district. In addition, the district is offering incentives to customers who reduce their water usage.

Our Inland Empire area is perceived as a region of great economic growth and, as a result, there is a demand for water to support this growth. However, the lack of new water supplies and the need to conserve existing resources could lead to water shortages in the future.

In Inland Empire areas, there are several potential sources of water that could help to meet future water needs. For example, the Inland Empire has several rivers that could be used to supply water. In addition, the Inland Empire has significant groundwater resources that could be used to meet future water needs.

In the southern and eastern Inland Empire, the San Joaquin and San Francisco rivers have already been used to provide water for irrigation and other purposes.

Inland Empire water agencies are taking steps to conserve water and ensure a sustainable water supply. For example, they are developing water conservation programs to encourage customers to use less water. In addition, they are investing in new water treatment facilities and expanding existing ones to increase water supply capacity.

Inland Empire water agencies are also working with governmental agencies and private companies to explore innovative water management solutions. For example, the Inland Empire Water Agency is exploring the possibility of using desalination technology to produce water from seawater.

Inland Empire water agencies are also collaborating with other water districts and agencies to share resources and address water supply challenges. For example, the Inland Empire Water Agency has entered into agreements with other agencies to share water supplies and address regional water needs.

Inland Empire water agencies are also working to increase public awareness of the importance of water conservation. For example, they are conducting public education campaigns and providing incentives to encourage customers to conserve water.

Inland Empire water agencies are also exploring the possibility of using alternative water sources, such as recycled water and reclaimed water.

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Space
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The relocation group is comprised of the Inland Empire Economic Council, Southern California Edison, the Southern California Gas Co., the Valley Group, the Morongo Monday Group, the city of Morongo, the Valley city, of the riverside, riverside County, San Bernardino County and the Economic Development Partnership. 

One of the first services of the group is to generate letters to legislators in support of the move to March AFB and to identify potential environmental issues that should be analyzed in the environmental impact statement (EIS) on a move to March.

Comments are being sent to: Director, Proactive Environmental Division, AFRCE, BPS/DMP, Norton AFB, CA 92390-6444.

The EIS is due in October, after which public comment will be accepted. 

In December, the Air Force will make its recommendation to the secretary of defense, who will then make his recommendation to Congress and the president of the United States.

The Air Force, which was considered by the Air Force and Vandenberg AFB near Lompoc, Calif., as the Air Force base for the new AFB near Albuquerque, N.M., and/or another F-111 or F-15 AF base near Colorado Springs, Colo., the site resources of the company.

Inland Empire Office Market Claims Highest Growth Rate Of Any Office Market In Los Angeles Basin, Report Reveals

The Inland Empire office market continued to grow at a faster pace than any other office market in the Los Angeles Basin, showing strong absorption and high levels of new construction, according to a report by Grubb & Ellis Commercial Real Estate Services.

Absorption, or the amount of space leased during the quarter, stood at 331,221 square feet for the first quarter compared to 176,644 square feet for the same period last year, the report said. The real estate firm's study tracks buildings 20,000 square feet and above.

"The Inland Empire office market is at the beginning of a tremendous growth curve," said Mark Pecotich, senior vice president and district manager of Grubb & Ellis Inland Empire operations. "If space continues to be absorbed at this rate, occupied square footage in Riverside and San Bernando Counties will double in just five years.

The Riverside/Corona/Morongo Valley sub-market recorded the most absorption for the first quarter with 139,963 square feet, the study noted. Contributions to space absorbed were 71,235 square feet in Corona and 21,383 square feet of space limited in Santa Fe Pacific, Wyoming's Westgate Center.

Vacancy Rate Not Altering
According to the building-by-building study, 2,246,000 square feet of space were vacated from an existing base of 3,335,963 square feet for a vacancy rate of 26 percent, one percent point higher than the same period a year ago. The study noted that the cities of Covina, Victorville and Tumorala were added to the real estate office's survey this year, as an additional 1.37 million square feet of space is available in existing base.

"The vacancy rate isn't unusually high considering how the market is growing," said Rich Miller, an office properties specialist with the Ontario office. "During the first quarter, we had 366,476 square feet of new office space come on line.

Approximately 1,104 million square feet of new office space was under construction in the Riverside and San Bernardino area during the first three months of 1990, the report said. An additional 109 million square feet is under construction in the first quarter of 1990 in San Bernardino County.

Closing a run was the Riverside/Corona/Morongo Valley sub-market with 80,735 square feet.
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Ontario, California 91761
(714) 984-2201