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Inland Empire Scientist Reports Hole in Sky as Big as United States

Perkin-Elmer's Herbert Roeder ready to work with Soviets in mapping the world's worst nightmare

For the past 20 years the United States has been the leader in the development of spaceborne ozone monitoring instruments. The entire world is now concerned over the steady depletion of the ozone levels in the upper atmosphere.

Like the brittle shell of a chicken's egg, the earth's ozone layer is a fragile protection. Guarding the earth's inhabitants from intense solar (UV) radiation, the ozone layer is often taken for granted. In fact, if the entire ozone layer were compressed, it would be only three millimeters thick!

Today, thanks to the concerned efforts of scientists like Pomona's Herbert Roeder, UC Irvine's Sherry Rowland, and Dr. Arlin Krueger, the father of measuring technology, the world is finally shook into a reality—unless we act now, our planet could be headed for imminent destruction.

Windpower vs. Persian Gulf Oil

Congress Takes a Closer Look at Alternate Energy Sources

Though the ongoing war in the Persian Gulf has rekindled interest in alternate sources of energy, wind power in Southern California is not yet a viable alternative to fossil fuels and nuclear energy, according to a spokesman for Southern California Edison. But Congress is taking a closer look at all alternative energy sources, including wind power, according to a Washington wind power advocacy trade group, the Wind Energy Association.

In the Inland Empire, wind power is synonymous with the extensive wind turbine farm at the San Gorgonio Pass, near Palm Springs. SCE buys the entire output of all of the turbines at this extensive installation, as it is obliged to under law, but reports that it is not yet economical.

"Wind power is unfortunately not economical at this time," says Dean Gallagher, senior project development manager at SCE. "It currently costs about 76¢ per kilowatt hour to produce electricity from wind turbines, versus about 3.5¢ per kilowatt hour from conventional gas-fired turbines. Wind power currently accounts for about one percent of our electricity generation throughout California, and, at SCE, don't see that percentage increasing in the foreseeable future, Persian Gulf war or no Persian Gulf war."

The trade group representing San Gorgonio wind turbine owners, the Desert Energy Council, is far more optimistic about the current and future potential of wind power. They cite studies which have shown that wind-generated electricity can be competitive with fossil fuel generators, and look upon the Gulf war as buttressing their argument.

"Any serious policy-maker is going to look toward any other alternatives to fossil passage of a measure on January 15, which will assess commercial and industrial developers 15 cents per square foot for the brick and mortar, and facilities of the new fire station to serve the east Ontario area.

New residential construction will also be assessed fees—$475 per dwelling unit—though the bulk of new construction in the area will be commercial and industrial.

"Everybody seems to be content," says Skip Morris, affiliated with Ontario Center. "We recognize that developers should pay their fair share for civic improvements which will benefit us."

Late last year, the prestigious Pasadena Art Center College of Design, working in conjunction with the American Iron and Steel Institute, conducted an elaborate class project to test students' creativity and analytical ability. The subject? Mass Transit.

Four groups of top-flight industrial design students created charts, blueprints and three-dimensional models of hypothetical mass-transit systems for the Southern California of 1995 and beyond; one of them a mass-transit monorail system proposed to overlay the existing San Bernardino Freeway. Problems did not mount exponentially, corks were popped, reporter's microphones were turned on—but some people seem to be confused as to why city officials from Riverside and San Bernardino Counties were not invited to the "presentation ceremonies."

According to one of the school's public relations representatives, the project was not meant to be a "proposal" of sorts. Rather the work was merely a "blue sky" effort. Students participated, not for the purpose of solving Southern California traffic problems, but for the purpose of solving Southern California traffic problems.

If today were the year 2000, and the Inland Empire were a state, it would rank 24th in population, just ahead of Arizona; 22nd in personal income, equal to Colorado; and have the retail power of Orange County and employment base of San Diego County. It will then be a more crowded but more sophisticated place.

Can local government afford these changes? Perhaps. The growth of population (39.3 percent) which causes problems, will be less than the growth of taxing sources to handle them: inflation adjusted assessed valuation (56.3 percent) and retail volume (54.2 percent).

The Inland Empire Officials Unaware of Pasadena Art Center Traffic Innovations

Please see "Art Center" Page 3

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Ontario Capital Improvement Fees Endorsed

Deficient policing by Ontario city figures has headed off a major confrontation with the area business community over proposed developer fees to pay for new fire station facilities in east Ontario.

At first, the overseers of the Ontario Center business park, the Ontario Chamber of Commerce, the Building Industry Assoc., the Inland Empire Economic Council, and a major office tenant, Chevron, had opposed plans to levy developer fees for the operation and maintenance of the proposed new fire station as being against state law.

But the same groups did not oppose Wind Energy Assoc., is far more optimistic about the current and future potential of wind power. They cite studies which have shown that wind-generated electricity can be competitive with fossil fuel generators, and look upon the Gulf war as buttressing their argument.

"Any serious policy-maker is going to look toward any other alternatives to fossil power. They cite studies which have shown that wind-generated electricity can be competitive with fossil fuel generators, and look upon the Gulf war as buttressing their argument.

"Any serious policy-maker is going to look toward any other alternatives to fossil power. They cite studies which have shown that wind-generated electricity can be competitive with fossil fuel generators, and look upon the Gulf war as buttressing their argument.
The 1990 Ozone hole was one of a half-dozen larger than the land mass of the U.S.

These molecules are indistinguishable—and after a period of years, they themselves are in the high atmosphere (approximately 20 miles) where they are known as the ozone layer. The ultraviolet radiation from the sun breaks them up into atoms, and they essentially come back together, and the ozone layer begins to recover.

We know that because in 1986, when British scientists discovered the ozone hole, they were able to see this molecular atom breaking up and coming back together in the high atmosphere.

The first major sign of tragedy occurred in 1984 when British scientists, and then in the summer of 1985, when US scientists discovered the ozone hole.

In 1989, the ozone hole got larger. In 1990, the ozone hole got even larger. The ozone hole is getting larger. It's like a disease, CFCs are hard to detect. The consequences of this could be drastic.

So what are the chances of a total crisis? And how serious could the consequences be? And what can we do about it?

IEBJ: How thick would the ozone layer be after the CFCs are halved?

Roeder: There was a decrease in the ozone layer in the last several years. But, you know, it's still 95% of its normal thickness.

IEBJ: How long will it take you to rebuild the ozone layer? How many years?

Roeder: Well, it's a very slow process. It's the nature of the ozone layer it will take a long time to rebuild. It's back to the beginning when we started making CFCs 15, 20 years ago. But we can do it. We can do it.

IEBJ: Where's the health of the ozone layer right now?


IEBJ: In 1989 the ozone hole grew larger. In 1990 it got bigger. In 1991 it got even bigger. What's the significance of that?

Roeder: Well, it's the nature of the ozone layer. It's like a disease. It's like a disease. It's like a disease.

IEBJ: What's happening in the ozone layer?

Roeder: There are many factors that are affecting the ozone layer. One is the increase in UV radiation. Another factor is the increase in CFCs. And then there are other factors.

IEBJ: What's the problem with CFCs in the ozone layer?

Roeder: CFCs are causing the ozone hole. CFCs are killing the ozone layer. CFCs are destroying the ozone layer. CFCs are making the ozone layer thinner.

IEBJ: What are the chances of a "total crisis" in the future? And how serious would the consequences be?

Roeder: The biggest controversy is whether there is a "total crisis" in the future. And how serious would the consequences be? And what can we do about it?

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Focus on Health Care

The detection in the past was neither ready nor accurate. Suspected cases of acute viral illnesses, such as colds, could not be definitively diagnosed. Now, (2) new diagnostic test is available.

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NEW EARLY WARNING SYSTEM FOR DEADLY CARDIAC "SILENT ISCHEMIA"

"Sales up Scary, "is a familiar tagline for "St. Joe's" television series, in which the steelworker is not the only victim. Metastatic tumors are also a risk, and over 20,000 patients die each year from "lethal ischemia," a condition in which the heart is starved of oxygen and becomes less effective in pumping blood.

Tumors that produce vision of a nonexistent medical device are a lot closer. Some tumors produce a substance that resembles human hormones, which the patient's immune system attacks.

According to Dr. Steven E. Blaschke, ATLS, a specialist in cardiology, major problems can be treated by using digital x-ray images. This new tool allows physicians to see the heart muscle and diagnose ischemia.

The new method involves the patient being injected with a radioactive contrast that allows x-ray images of the heart to be taken. This method can be used to detect heart attacks.

For additional information nationwide, call the Physicians Information Line at 1-800-892-2011, or contact ATJ: P.O. Box 5053, Bobek, Washington 98004-5053.
Kuebler, Thomas, announced the resignation of the State’s first executive director, Michael J. Rasmussen, who has been an instrumental in establishing the state’s first small business association. Rasmussen has been named executive director of the Foundation for Institutional Reform, a non-profit organization dedicated to promoting public awareness of the importance of strengthening our state’s economy. He will continue to serve as a spokesperson for the Foundation, which is dedicated to bringing together leaders from businesses, government, and the community to promote a more prosperous future for California.

In other news, the American Cancer Society has given a major boost to the fight against cancer in the Inland Empire. The society has awarded a grant of $1 million to the Inland Empire Cancer Center, which is dedicated to providing comprehensive cancer care to patients in the region. The grant will be used to support research and patient care initiatives.

Finally, the Riverside County Medical Society has announced the establishment of a new program called “Healthcare Matters.” The program will provide a forum for local healthcare professionals to discuss issues affecting the delivery of healthcare services in the region. The program will be held monthly, and it will be open to the public.

For more information, contact the American Cancer Society at 909-699-7777, the Inland Empire Cancer Center at 909-555-1212, or the Riverside County Medical Society at 909-555-1212.
tomorrow's office: the back seat of the future

A pane of frosted glass in the back seat of my friend Bill's Subaru was cracked, and he looked at me forlornly. "I can't take this any more," he said. "I've been in this car for too long."

I told him that I understood. I had been in my car for too long as well. In fact, I had been in my car for almost every minute of the day. I was tired of sitting in my car all day, and I was tired of paying for gas and insurance. I was tired of being stuck in traffic.

Bill and I were both in the same situation. We were both driving to work every day, and we were both tired of it. We were both looking for a way out.

Bill told me that he was thinking about buying a car that was powered by solar energy. He said that he had heard that there were some solar cars available, and he was interested in finding out more about them.

I told him that I was also interested in finding a way to get out of my car. I told him that I was thinking about buying a car that was powered by electricity. I said that I had heard that there were some electric cars available, and I was interested in finding out more about them.

Bill and I both realized that we were looking for something that would change our lives. We were both tired of the same old routine. We were both tired of the same old problems.

And so we started talking about the future. We talked about the cars of the future, and we talked about the world of the future. We talked about the possibilities that the future held, and we talked about the challenges that the future would bring.

In the end, we both decided to do something about the future. We both decided to make a change. We both decided to take control of our lives.

And so we started looking for information about the cars of the future. We started reading about the cars of the future. We started thinking about the cars of the future. We started making plans for the future.

And so we started getting ready for the future. We started getting ready for the change. We started getting ready for the future of the back seat of the future.
Small Business Administration Lenders to Inland Empire Businesses

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company Name</th>
<th>Address</th>
<th>Total Loans</th>
<th>Total Loan Amount</th>
<th>% of Total Loans</th>
<th>% of Total Loan Amount</th>
<th>% of Total Loans to SBA Lender</th>
<th>% of Total Loan Amount to SBA Lender</th>
<th>% of Total Loans to All Lenders</th>
<th>% of Total Loan Amount to All Lenders</th>
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<tr>
<td>1</td>
<td>The Money Store Investment Group</td>
<td>2017 E. 360th Street</td>
<td>24,103</td>
<td>$2,095,240</td>
<td>15.2%</td>
<td>17.4%</td>
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<td>15,100</td>
<td>$1,789,740</td>
<td>13.2%</td>
<td>14.7%</td>
<td>13.2%</td>
<td>14.7%</td>
<td>13.2%</td>
<td>14.7%</td>
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<tr>
<td>3</td>
<td>Bank of America</td>
<td>200 S. Sierra Drive</td>
<td>8,650</td>
<td>$943,500</td>
<td>7.3%</td>
<td>6.6%</td>
<td>7.3%</td>
<td>6.6%</td>
<td>7.3%</td>
<td>6.6%</td>
</tr>
<tr>
<td>4</td>
<td>U.S. Bank</td>
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<td>7,000</td>
<td>$741,250</td>
<td>5.6%</td>
<td>5.0%</td>
<td>5.6%</td>
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</tbody>
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Riverside Entrepreneur Ray Kroc of Cleaning Industry

- George Horikoa is a major asset because he avoids with energy, is a bright young man, and he has an incredible success record.

Cleansing Industries, Inc. Horikoa's franchise business, and through it he shares his philosophy and experience that have been commercialized by him personally and through his franchisees. In 1987, Horizon said, for the Cleansing Industries, Inc. franchise corporation in 1987, a franchise lending increased to $100 million in the year, and he will be a market leader in the industry.

He started his own cleaning business in 1987, and cleared toilets himself at night while bidding on accounts in the daytime. Today, his company has $5 million a year and has 60 employees.

He is a franchisee in the cleaning industry today that in any other service profession, and it is growing by leaps and bounds. It is currently at about $20 billion and is expected to double before the end of the year. Kroc said. And client dissatisfaction in the industry is between 60 and 70 percent.

Despite the industry's huge size, existing franchise companies in the industry have not taken full advantage of the market. Horikoa believes that because of the high costs and lack of professional standards, a trend to CLEANING is inevitable.

CLEANSING Industries has a franchise business, and through it he shares his philosophy and experience that have been commercialized by him personally and through his franchisees. In 1987, Horioka said, for the CLEANSING Industries, Inc. franchise corporation in 1987, a franchise lending increased to $100 million in the year, and he will be a market leader in the industry.
Diversification into non-developmental activities is becoming a necessity for U.S. real estate developers coping with 1991's market conditions, yet a majority of developments in the five-year period of 1986-1990 were single family homes, according to a study released today by the UCLA Center for Finance and Real Estate and the Los Angeles law firm of Castle & Nicholas.

Almost 60% of the nation's 700 largest real estate developers are moving into non-development activity. In fact, according to the study, diversification is the primary strategy developers are using to survive.

"Developers Diversify to Survive" is a major finding of a national study conducted by the UCLA Center for Finance and Real Estate and Castle & Nicholas, a Los Angeles-based law firm.

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NIA aims to alleviate much of the which sometimes range in the state. According to Bradley , the regional director in Rancho , civil cases in the state are still a unmformed office. Surplus Office in is 9269 1614 Adair St. 30 Riverside, CA 92509

8. Entouch Bus. NIA •

NIA •

Three. 6. Entouch Bus.

The Island Empire Symphony Orchestra (IESO) is a professional orchestra performing a rich and varied repertoire of music, and is committed to the development of music education and community engagement. In addition to the performance of the orchestra, the IESO provides educational programs, including workshops, master classes, and youth orchestras, to engage and inspire the next generation of musicians and music lovers. The orchestra performs at various venues throughout the Inland Empire, including the San Bernardino Civic Light Opera House, the Ruben S. salazar Concert Hall at the University of Redlands, the Riverside Municipal Auditorium, and the Palm Springs Convention Center. The IESO also offers a comprehensive education and community engagement program, including a youth orchestra, music education workshops, and community outreach initiatives, to engage and inspire the next generation of musicians and music lovers. The orchestra performs a diverse repertoire of music, including symphonies, chamber music, and jazz, and is known for its innovative programming and Community support for the arts is essential to the success of any cultural institution. The IESO relies on the support of individuals, corporations, and foundations to help us continue our mission to inspire and engage audiences of all ages through the power of music. We are grateful to our supporters for their continued commitment to the arts and to the IESO.

For more information about the Island Empire Symphony Orchestra, including upcoming performances, education programs, and community engagement initiatives, please visit the orchestra's website at www.islandempireorchestra.org. You can also stay connected to the orchestra on social media platforms, including Facebook, Twitter, and Instagram. The IESO is grateful for the support of our community and looks forward to continuing to share the power of music with you for many years to come.
TRANSPORTATION — THE EMPIRE STRENGTHENS

By Paul A. Meyers

The Inland Empire is the new fast-growing, dynamic local economy in California. One factor which is unique to California's economic chain is a complex transportation network.

In the Inland Empire, our transportation network is becoming quite extensive and is considered to be one of the top three public policy objectives for the local economy.

In the Silicon Valley, from San Jose north to San Diego county, virtually no new freeway lanes or expressway lanes were constructed from 1970 to 1990. Not only is the commuting traffic the worst in California, it is difficult and increasingly more expensive to move goods in and out of the region. This is a time when more goods, particularly high-tech products, consist of components that have to be shipped from one location to another.

In 1990, the red products have always been considered to be the most valuable.

Other transportation resources support the following:
- The Silicon Valley, such as rail and air transport, are stretched or at capacity. For example, Highway 101 from San Francisco to San Jose, a major freeway from the south, is a two-lane freeway over a stretch of three miles.

What happened? My impression, as a resident in the 1970s and 1980s, was that political and business leaders of the region were well informed, aware of the problem, and did something about it. They studied the situation to death. Lack of public money was not the obstacle. They loved the way the region was in the 1960s and couldn't visualize a plan that would result in a new one.

Making transportation better and more extensive is one of the three public policy objectives of the 1990s.

By Sheila Brown

Career Women in the 90s

It wasn't that long ago that parades of women draped together to proclaim the message of ERA. It was a clear focus, one that was powerful.

Today, the 90s are without much ethnic rights support — yet the dream is that more women are stopping to reevaluate their “career choices” in today's world.

We can describe women in the workplace in the 90s — each with different outlooks. First, there are those who hold jobs with high economic status. Many of these women would rather manage the household and would gladly marry if it were not for the need to help the family.

Second, there are women at a new or growing corporation. They are working at a higher level, and the dream is that more women are stopping to reevaluate their “career choices” in today's world.

While some possess natural charisma, intelligence, and skills, which keep them to the top, the corporate ladder, others work to strengthen their advancement in order to achieve proper professional and financial rewards.

Husbands will probably bear the fight for women's rights in America is one of the few changes ever. Indeed, times are changing, but it's a slow process. It is not correct to say that many business women are more aggressive than their male counterparts. It is not a change in character, the character of the business woman will become more comfortable with their assertive skills.

What can we expect in the 90s?

1. Enter the female small business owner.
2. Some of the strongest, fastest growing segments in the business world.

It will make a lasting positive impact, especially on the service sector of our economy.

Sheila Brown is the General Manager of KCRC AM and KGM FM in San Bernardino.
Editorial

MM is a hot $30 million Americans lack health insurance. This is a serious problem, but no real solution as yet. In the meantime, many of these people are coping with the consequences of lack of health care.

Suggested Health Care Solutions for an Uninsured Population

Robert Gumbiner, M.D.

The bottom line is that 3 million unemployed Americans are insured, or going to be insured, or should have been insured, for the past year to obtain comprehensive health care. It is not enough. Even with a major problem in the health care system, we still have millions who cannot afford the cost of health care.

Today's business is education: lack of health care is a major issue in our society. In the past year, we lost about 3 million unemployed Americans, a trend that has continued. Health care is a responsibility of the federal government, and the states. The federal government should provide health care for all Americans, and the states should provide health care for all their residents.

The redevelopment of our Inland Empire

Today we ask you, the reader, to support the redevelopment of our Inland Empire. We need your help. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future.

Before It's Too Late

The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future. The redevelopment of our Inland Empire is a vital part of our future.

I.E.B. Close-Up: Jack H. Brown

Jack H. Brown is the Chairman, President and Chief Executive Officer of the Inland Empire Business Journal. Mr. Brown has over 25 years of experience in the retail industry and has been with Stater Bros. for 25 years.

The Three Rules of Advertising

1. Know your target audience.
2. Be creative.
3. Be consistent.

You've got to keep building awareness, or you will lose.

Jack Edmondson

3. Martin Marcus - President and CEO of Market Corporation, president-elect of the National Orange Show.

The First Three Rules of Advertising: Repetition, Repetition and Repetition

Since 1893, when Hiram Ebbittings' work on memory was made famous, we have known that repetition is quick to forget important material, at least with our conscious minds. Research specifically in advertising recall has confirmed Ebbittings' work, and we can be fairly certain that about half of what people read in your ad will be forgotten, even in the next week. Of those who do remember your ad, 40 percent will recall it in 2 weeks, 30 percent in 3 weeks, and 20 percent in 4 weeks. A product that doesn't appear in ads every 2 weeks is easily forgotten. But there is a way to build awareness. The ads that appear every week, or more, are more likely to be remembered. We believe that the ads that appear every week, or more, are more likely to be remembered. The ads that appear every week, or more, are more likely to be remembered.

You've got to keep building awareness, or you will lose.
McDonald Douglas, will lay off as many as 17,000 workers; that AETNA, a major life insurance corporation, will eliminate 25 percent of its executive level staff; and that one of the nation's largest banks, Chase Manhattan, will cut 5,000 jobs. And just last week, Sears, one of the nation's largest retailers, announced layoffs of 10,000.

Business is desperate, job security is becoming a for- merity, and workers and communities are feeling the blows. One particularly hot topic is computers, and it's not that many years ago that people were talking about how computers would kill the business. But another reality of the area that's really booming is bikes. The bike and bicycle industry is a healthy size and growing.

The year 2000 is not that far away, and many signs are that the world of work and education is going to be as different as the world of work and education was 19 years ago. And this is not going to happen by itself. It's going to happen because we are doing something about it. We are creating a new kind of economy, an economy based on the entrepreneurial spirit. And this is not a new idea.
Real Estate

Osborne Properties to Manage Newport Beach Business Park in Palm Desert

Two Newport Beach-based industrial real estate developer, will manage the two-building, multi-tenant industrial complex.

The partnerships, Grove Street Associates and Courby Way Partners, purchased the property from McKone Corporation of Toledo, and 41-921 Beacon Hill, east of Cook Street.

Qualifying and his younger brother, William, began a unique California-Ohio partnership on a large barren piece of land. As a foothill Valley Bank.

The focus is to serve the growing community, Ontario, by providing a commercial real estate service firm from its Anahiem office.

Osborne is proud to be a part of the growing community, and is committed to serving the community's needs.

High-Quality Assets

CBV has developed an area of quality lending offices to serve our growing community and to be an innovative partner in the commercial real estate industry.

Premier Performer

The Premier Performer rating for CBV has been awarded by Fitch's Report on Banker.

Prime Locations

- Arcadia
- Placentia
- Covina
- Ontario
- West Covina
- Baldwin Park
- San Gabriel
- Azusa
- Walnut
- La Puente
- El Monte
- Covina
- Glendora
- Whittier
- Upland

Chino Valley Bank

Your Bank for Business

Service-Oriented Personnel

Our "Value-Added" service continues to be a driving force for the Company. We are committed to this philosophy as evidenced by our new department dedicated to servicing the commercial customer, a department that assures truly helpful and dependable service.

One AppleOne helps our good reputation. Dependable full-time or temporary employees—who know their way around our office.

SOUTHERN CALIFORNIA GETaways

Condominiums offer the utmost in luxury, privacy and space for today's busy traveler. Condos and lofts provide a large living space and even a kitchen to maximize your time.

San Diego to Palm Springs: 80-90 minutes

San Bernardino to Palm Springs: 2 hours 20 minutes

San Diego to Los Angeles: 2 hours 30 minutes

San Bernardino to Los Angeles: 3 hours 15 minutes

San Diego to Santa Barbara: 3 hours 30 minutes

San Bernardino to Santa Barbara: 4 hours 15 minutes

San Diego to Palm Desert: 1 hour 30 minutes

San Bernardino to Palm Desert: 2 hours 15 minutes

Direct service to San Diego Airport and Los Angeles International Airport.

The Personal Touch

"All banks want to increase their customer base. How they achieve that customer varies greatly. Eldorado Bank has a very simple formula—provide consistent, personalized and friendly service to every customer and every business. That's our commitment. That's the difference our customers enjoy." - Bill Powers, Eldorado Bank
Weekend Time Out

You Won't Find a Sea Lions on a Rock in the Middle of the Lake Erie

Bill Atwood tucked his things for the trip back to the California coastal flatlands after thoroughly experiencing a California business meeting, a vacation in Laguna Beach, and a conference in the inland Empire. For information and reservations, call (714) 497-8722.

from their guest room windows on the lines near Laguna Beach.

The big attraction of the inn was the luxury and style of the rooms, and the short ride that would take you to the beach.

Ben Brown's Aliso Creek Resort

The big city isn't it. But Ben Brown's Aliso Creek Resort is something special. About the size of a large hotel, Aliso Creek simply means that here is a chance to be a part of this unique environment with unique appeal to those seeking a special laid-back place for business, dining, and relaxation.

For an especially special holiday, a stay at Aliso Creek Resort gets you down-home living.

Weekend Time Out

Catering to Groups of All Sizes.

Weekend Time Out

Catering to Groups of All Sizes.

Weekend Time Out

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Due to its unique climate, Loma Linda is favored by many seniors and retirees who enjoy the mild climate and relaxed lifestyle. Loma Linda has a reputation for being a health-conscious community, with numerous medical facilities and research institutions located within its borders. The city is home to Loma Linda University, which offers a variety of health sciences programs, including medicine, dental, and nursing schools. Loma Linda also has a strong emphasis on health and wellness, with numerous health centers, fitness facilities, and retail stores offering health and wellness products.

**Business and Industrial Growth**

Loma Linda has become a hub for business and industrial growth, especially in the health and wellness sector. Many companies in the health and wellness industry have established operations in Loma Linda, taking advantage of the city's focus on health and wellness. These companies include Hallmark Health Group, which has a major presence in the city, and Medline Industries, which has a manufacturing facility in Loma Linda.

**Redevelopment Efforts**

Loma Linda has undergone significant redevelopment efforts in recent years. The city has invested in infrastructure improvements, such as roads and public transit systems, to enhance its appeal to businesses and residents alike. Loma Linda's cultural amenities, including the Loma Linda University Medical Center, have also attracted businesses looking to establish operations in the area. The city has also worked to revitalize older areas of the city, such as the downtown area, to encourage new business development.

**Health Care and Education**

The city of Loma Linda is home to Loma Linda University Medical Center, one of the top medical centers in the nation. The center is a major research institution and provides comprehensive care for patients across the spectrum of health conditions. The Medical Center is affiliated with the Loma Linda University School of Medicine, and it is a major teaching hospital for medical students and residents.

**Community**

Loma Linda has a strong sense of community, with numerous organizations and events that bring residents together. The city hosts a variety of festivals and events throughout the year, including the Loma Linda Food Festival, which celebrates the city's culinary traditions, and the Loma Linda Balloon Festival, which draws visitors from across the region. Loma Linda is also home to a number of cultural institutions, including galleries and museums, that offer residents and visitors alike a wealth of cultural experiences.

Loma Linda is a vibrant community with a strong emphasis on health and wellness. The city's focus on these areas has attracted businesses and residents who share these values, creating a thriving community that is committed to improving the health and well-being of all its members.
Environmental Issues Top Real Estate Court Cases

California law clearly bars unlicensed contractors from bringing an action to enforce the terms of a construction contract. However, two recent cases held that this prohibition was not bar to an unlicensed contractor from bringing an action for fraud.

R.D. Gallo Builders, Inc. v. Travelodge International (March 29, 1990). In this case, the contractor entered into a contract with Travelodge for the construction of three projects. The contract had a provision that Travelodge would not raise the contractor's unlicensed status as an excuse for non-payment. After Travelodge failed to pay the contractor for work performed, the contractor filed a complaint.

Although the contractor's claims were barred because it did not hold a California contractor's license, the court held that this did not preclude the contractor from asserting a fraud claim against Travelodge.

Hyde Systems Ltd. v. Oasis Waterpark (March 23, 1990). In this case, the Court of Appeal addressed an issue similar to that in Travelodge International. The court reasoned, would constitute an unconscionable sanction on the contractor of the property's transfer of which constitutes a taxable real property interest. The bank did foreclose, but it did not first foreclose on its secured creditor. The court reasoned the bank had violated the "security first" rule by transferring funds from the Wozabs' deposit account.

Both these cases have been accepted by the California Supreme Court.

Environmental

Allstate Insurance Co. v. Superior Court (Aug. 13, 1990). A company issuing an insurance policy covering "property damage" is obligated to pay the CERCLA clean-up response costs of the policy holder. The California Supreme Court held that the insurer is required to pay for such costs whether such costs are condition precedent to the government and/or third parties, as well as the costs incurred in connection with complying with an injunction. However, the court held that, to the extent the government orders the insured to take steps to prevent future contamination, such costs are not covered under the policy.

Pease & Current Refining, Inc. v. Spectrafund (Aug. 13, 1990). It has always been understood that the federal government was entitled to recover the attorney's fees incurred in a CERCLA clean-up. This case, however, establishes that private parties are also entitled to recover attorney's fees as part of the "costs" of response and cleanup.

In re: Bergos Metal Corporation (Aug. 9, 1990). The Ninth Circuit Court of Appeals, Portland, Ore. held that an "owner," for purposes of CERCLA liability, must not only have title to the contaminated property, but also participate in environmental awareness on the real estate law scene in Southern California.

Courts of Appeal were beset with complex hazardous waste issues, usually boiling down to: who's responsible? Who cleans it up? Who pays for it? Should unlicensed contractors be allowed to secure a loan for work performed? This year, the California Supreme Court held that the bank was entitled to recover its money or enforce any right which is secured by real property. The court noted that the bank's set-off was not a violation of CERCLA, as the bank had the right to proceed against the security interest without foreclosing on the property.

The Wozabs argued that the bank had violated the "security first" rule by transferring funds from the Wozabs' deposit account. As a penalty for this violation, the Wozabs argued that the bank not only lost its right to proceed against the security, but also forfeited the underlying debts. The court agreed with the Wozabs that the bank lost its right to proceed against the security. But, in a matter of first impression, the court held that the bank was entitled to enforce the security interest.

The Wozabs reasoned, would constitute an unconscionable sanction on the contractor of the property's transfer of which constitutes a taxable real property interest (the property). The bank did not foreclose, but it did not first foreclose on its secured creditor. The court addressed an issue similar to that in Travelodge International. The court reasoned, would constitute an unconscionable sanction on the contractor of the property's transfer of which constitutes a taxable real property interest.

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Secured Transactions

Naturally a lender requests real property, personal property or a combination of the two to secure a loan. When a borrower defaults, the lender can choose to recover the property from the borrower and disregard the collateral. Statutes and case law give lenders some guidance in this area. However, even banks, which presumably have special expertise in this area, make mistakes which can have serious consequences to the lender as well as to the borrower.

Recently, the California Supreme Court addressed this issue in Security Pacific Bank v. Wozab (Nov. 29, 1990). The Wozabs owed the bank approximately $1 million which was secured by a deed of trust on property. When the Wozabs defaulted, the bank did not foreclose, but rather set-off (deducted) approximately $3,000 from the Wozabs' deposit account in partial satisfaction of the debt. The Wozabs objected to the set-off and told the bank it was required to first foreclose on its security interest (the property). The bank did not foreclose, but it did not first foreclose on its secured creditor. The court addressed an issue similar to that in Travelodge International. The court reasoned, would constitute an unconscionable sanction on the contractor of the property's transfer of which constitutes a taxable real property interest.

Both cases have been accepted by the California Supreme Court.

Development Rights Taxable

Mitsui Fuji Development Company, Ltd. v. United States (U.S.A.) Inc. v. County of Los Angeles (1990). Mitsubishi planned the development of land located within the Central Business District Redevelopment Project of the city of Los Angeles. The redevelopment plan limited the density of Mitsubishi's project. However, the plan permitted an increase in density through the transfer of unused floor area rights from adjacent landowners. Mitsubishi purchased these "transferrable development rights" (TDRs) from adjacent landowners in the project area.

The court held that the assessment was proper since TDRs are taxable real property interests.
As the 1991 president of the Inland Empire West Board of Realtors and a sales manager for The Procedural California Realty, my wish for 1991 for the Inland Empire would be to dip the current myth of the real estate market in specific is "bad" in our area. The Inland Empire has experienced a steady decline in the real estate market in the last 12 to 18 months, but we have not physically Clean dust to have an altered market that has declined on other areas of the state and country.

Residential realties within the jurisdiction of our Board of Realtors, which is the western portion of San Bernardino County, actually increased from 1989 to 3,462 escrow closings reported by our members in 1989 and 1,574 escrow closings in 1990. A 55.2 percent increase from approximately $1,151,400 in 1989 to $1,806,000 in 1990. "Hardly a bad business is bad can be a self-fulfilling prophecy. All of us, whether in real estate or other industries, need to do everything we can to get the word out that the economy is alive and well in the Inland Empire.

By awakening employers the need to prepare the current workforce through training. A mismatch of workforce benefits companies and can be overcome by increasing productivity that is twice as high as wage increases that are tied to inflation.

In the new economy of 1990s, organizational learning will become the common currency of growth and performance. The ability of organizations to capture and use knowledge is a critical determinant of competitive advantage. With the new economy, we are at the stage in which we need a workforce that knows how to do more. Inventorship will become a critical resource. A Swedish CEO, as quoted in the National Commercial Bank Magazine, "The Education and the Economy, summed up in one brief statement, "The important structural change for industry is in the minds of the employees."

"We must act now to prevent the current economic downturn from becoming a self-fulfilling prophecy. As Jack Bowker, former director of Education for IBM (who restora­ tions had previously been a consultant), said, "It is not the economy that we are concerned with, but the capability of the workforce to be able to cope with the changes." It is this capability that will determine the success of any organization. Participation in training programs that adequately prepare a competitive workforce for the fast-changing economy of the 1990s is a necessity."

Employees Record Keeping in the 90s Dynamics of Employment Interviewing, BIF, 2012; Location: M.A. & Associates, 3500 Little St, Ste 325, Riverside CA Times: 7:30am - 10:30am

Employer Record Keeping in the 90s Dynamics of Employment Interviewing, BIF, 2012; Location: M.A. & Associates, 3500 Little St, Ste 325, Riverside CA Times: 7:30am - 10:30am

Deviolate the height and weight awareness, I'm interested in discussing about how to control the steadily rising costs of health care. Total expenditures for health care, which exceeds 11 percent of gross national product in 1989, is expected to exceed 15 percent in 1995. According to the Health Care Financing Administration (HCFA), a division of the Health and Human Services Department, national expenditures rose 11 percent in 1989, compared with 10.5 percent in 1988, 8.8 percent in 1987, and 13.7 percent in 1986. These increases were consistent with government projections that the nation would experience a rapid expansion and increasing demand to continue at the rate we have experienced during the past few years.

The HCFA also reported that medical care costs comprised 76 percent of the total expenditures for health care. The gross national product in 1989, up 6.7 percent, annual increases in the gross national product in 1989, is expected to exceed 15 percent in 1996. The rate of increase which HCFA officials expect that the health care expenditures portion of the gross national product will increase at the slowest rate.

As for California, it is estimated that we spend $70 billion on a year on health care, and have nearly six million residents without insurance of any of them. The price of a year has increased from $200 to $500 in the single digits; the marketplace is further evidenced in the new economy of 1990s, organizational learning will become the common currency of growth and performance. The ability of organizations to capture and use knowledge is a critical determinant of competitive advantage, with the new economy, we are at the stage in which we need a workforce that knows how to do more. Inventorship will become a critical resource. A Swedish CEO, as quoted in the National Commercial Bank Magazine, "The Education and the Economy, summed up in one brief statement, "The important structural change for industry is in the minds of the employees."

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Employees Record Keeping in the 90s Dynamics of Employment Interviewing, BIF, 2012; Location: M.A. & Associates, 3500 Little St, Ste 325, Riverside CA Times: 7:30am - 10:30am
The new facility at Loma Linda has state-of-the-art electronic devices to increase the precision and efficiency of treatment planning and beam delivery. Treatments will be planned with new imaging techniques that produce two- or three-dimensional pictures of the interior of the body and precisely identify the region between the tumor and healthy tissues. The optimal irradiation technique for each patient will be planned by computer simulation prior to the start of treatment. To complement the machines on the campus, the scans that are made before treatment, these scans will not only help align the patients with the proton guidance system, but also will help maintain the patient’s position during the treatment.

Treatments will last from two to four hours. Depending on the size of the tumor, some patients may need only one treatment. Others may need to be treated for two weeks. Some treatments that take weeks with conventional radiation, may take only days with the proton beam. One of the main advantages of proton therapy is during the overall time the patient spends undergoing treatment.

Proton therapy for cancer in inland area has already had a proven track record. Since clinical trials began in 1954 in Bethesda, Maryland, at the National Institutes of Health, more than 17,000 patients have been treated with protons. Proton therapy is now available in Switzerland, Sweden, Japan, the Soviet Union, and the United States. Loma Linda’s synchrocyclotron is similar to one up to 390-tons in size that is currently used in France.

“Waste” from Page 12

Because waste material collected in bulkhead rooms, more of the fill capacity can be used for waste. This comparison and less down time in terms of 30% greater waste disposal in a given period, the moisture content of the fill and its available waste disposal potential.

Bailing of waste poses other environmental advantages. Transfer stations designed to handle waste, and load it on to trains can be enclosed in the building to stop emissions. Concrete floors, decreased residue volume, eliminated waste handling and its limited exposure to waste handling are other advantages. Other waste vehicles – (buses, rodents, insects) are not associated with landfill and transfer stations. Piping air flow under the systems also allow gases generated within the facility to be collected and removed from the facility. Finally, enclosed transfer bailing stations will not only increase the safety and working conditions, but it will be utilized for drying as well. The transfer system will be used for drying as well. The transfer system is also used for waste disposal.

Low officials and engineers should seriously consider waste disposal as a major issue. While many would consider the Department of Environment, Toxic Substances and Hazardous Contaminants in Los Angeles and Orange County, to be the ideal solution, it is not considered an option due to the large size of the facility.

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Also, the Business Journal will provide you with sophisticated, authoritative, concise information to help you operate your company more effectively and profitably.

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For just $12, you can afford not to receive a full year’s worth of the best business news in the Inland Empire.

Also, the Business Journal will provide you with sophisticated, authoritative, concise information to help you operate your company more effectively and profitably and updated and informed on new strategies to deal with old problems.

The equipment, including the accelerator and the proton beam delivery system, weighs 450 tons and produces up to 250 million electron volts of radiation.

Health Risk of Electromagnetic Radiation Topic of Course

"Health Effects of Electromagnetic Radiation: Environmental and Human Exposure" will be offered from 6:00 p.m. to 9:30 p.m. Thursday, June 27, from 9:30 p.m. to 11:30 p.m. The course is taught by Frank Dykstra at the American University of Washington.

"Health and Safety in the Workplace: A Guide for the Worker" is scheduled for 8:30 a.m. to 9:30 a.m. Thursday, June 27, at the American University in Washington.

"The Environmental Impact of Radioactive Waste Disposal" is scheduled for 8:30 a.m. to 9:30 a.m. Friday, June 28, at the American University in Washington.

"The Importance of Environmental Law for the Business Community" is scheduled for 8:30 a.m. to 9:30 a.m. Saturday, June 29, at the American University in Washington.

"The Role of Environmental Law in the Development of the Inland Empire" is scheduled for 8:30 a.m. to 9:30 a.m. Sunday, June 30, at the American University in Washington.

"The Role of Environmental Law in the Development of the Inland Empire" is scheduled for 8:30 a.m. to 9:30 a.m. Monday, July 1, at the American University in Washington.

"The Role of Environmental Law in the Development of the Inland Empire" is scheduled for 8:30 a.m. to 9:30 a.m. Tuesday, July 2, at the American University in Washington.

"The Role of Environmental Law in the Development of the Inland Empire" is scheduled for 8:30 a.m. to 9:30 a.m. Wednesday, July 3, at the American University in Washington.
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The Business Link To Healthier Employees

And Lower Costs.

HealthLink is a full-service, 24-hour, seven-d
days-a-week health care supplier created speci
cially to meet the needs of business.
We're a free-standing clinic within a hospital with our own licensed medical staff. Yet the considerable resources of a highly respected hospital are available to us at all times.
Every HealthLink program or service is designed to help businesses save money and improve employee health.

HealthLink can:
• Reduce your health care costs and insurance premiums.
• Improve worker productivity.
• Return workers to their jobs more quickly after work-related injuries.
• Reduce the number of worker problem cases.
• Cut absenteeism.

HealthLink meets your emergency and general industrial medicine needs requiring immedi
cate attention. But we also offer many rehabilita
tion and health promotion programs as well as easy-to-use health cost containment measures.

Health and Wellness Programs.
Prevention is less costly than treatments. That’s why we provide a full-range of pro
grammed to promote good health among your employees.
• Comprehensive physical exams and health history evaluation.
• Consultations with medical specialists.
• Computerized individual nutrition evalu
aion and programs.
• Educational business breakert for business managers.
• Health risk appraisals.
• Physical capacities testing.
• Stress management.
• Smoking abatement.
• Substance abuse abatement.

Cost containment.
HealthLink can save you money with a compre
hensive program of cost containment services.
HealthLink discounts 20% on inpatient, outpatient, and physician care, as well as many other health services.
• Physician Preferred Provider Organization.
• Empower employees to help workers with financial, legal or emotional problems through timely intervention, counseling and referral.

HealthLink, A Healthy Decision.
To find out how you can improve your em
eees’ health and lower your healthcare related costs, call HealthLink today for more information. (714) 905-3985
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INLAND EMPIRE

ECONOMIC FORECAST

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