May 1990

Inland Empire Business Journal

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OUTDATED HOUSING PLAN MAY PROVIDE LAST MINUTE REMEDY

Up until about 1970, the Arbol Verde district of Claremont was a neighborhood of older homes, many owned by Latinos and several of considerable historic value. Indeed, at the time, it was one of the very few neighborhoods in the area where Latinos could become homeowners. Arbol Verde runs along 6th street and Mills and Books Avenues and is situated on the south edge of the Claremont Colleges Campus. Claremont has five undergraduate colleges and a graduate school that share common library, administrative and often faculty resources. The undergraduate college closest to the Arbol Verde district, Claremont McKenna College (CMC) (formerly Claremont Men’s College before it began admitting women), has been acquired by the University of California and now stands in direct confrontation with a small but activist group of residents who are left.

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EMPLOYERS DEMAND SOLUTIONS TO RISING HEALTH CARE COSTS

According to a recent national survey, American businesses paid an average of $2,354.00 per employee in 1988 for health care.

Southern California’s average for 1988 was $2,785.00 per employee or $431.00 above the national average. With the current annual rate of increase running at eighteen to twenty-two percent per year, the average cost for health care in Southern California for 1989 is estimated at over $3,300.00 per employee. At the present rate of escalation, health care costs in the early 1990’s will be approaching $4,000.00 per employee in Southern California.

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REGION’S HOTEL INDUSTRY FACES UNCERTAIN FUTURE

by Mark Gutglick

For the last decade, few industries in the Inland Empire have experienced the same rate of growth as that enjoyed by the hospitality and hotel business. In 1979-80, Ontario’s existing hotels generated $2.65 million in revenue; projections for 1989-90 anticipate a gross income of $32.5 million for all hotels/motels in the city.

Yet despite this apparent twelve-fold (1221 percent) increase in business, there are indications of trouble in paradise - that the health of the local hotel business in general and of certain hotels in particular are in at least temporary decline.

This seeming paradox finds clarification only when another set of figures is considered: in the same ten year span, no fewer than fourteen hotels have been built inside the short distance of the Ontario Airport, these establishments did a brisk business in the overall equation, though the pie has grown steadily larger, it is being sliced into even more numerous, and thus ever smaller, pieces.

In the early 1980s, this was not the case. At that time, Ontario's Holiday Inn and the Landmark Orange Hotel, along with a handful of small motels were the only places a visitor might find a night’s lodging. Located within a fairly short distance of the Ontario Airport, these establishments did a brisk business and could brag of occupancy rates comfortably and profitably higher than the national average.

Throughout the 1970s, a combination of factors had prevented expansion in the local hospitality market.

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Gibson, Dunn & Crutcher attorney Joel S. Moskowitz sets the record straight on laws regulating asbestos in building.

HOTELS
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Mark Gutglueck traces the development of the hotel/hospitality industry and tells why hotels have been overbuilt in the 80’s.

HEALTH COSTS
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The membership of the Inland Empire chapter of the Merchants & Manufacturers Association has experienced such a dramatic increase in the cost of insuring its employees, that M&M is planning a major seminar on the subject.

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Reaction among Inland Empire developers and real estate executives to FDIC Chairman William L. Seidman's listing the Inland Empire as the 12th riskiest real estate market in the country has been swift and critical.

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Chicago Title calls its new wall-size map and computerized data bank the San Bernardino "war room."

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The Three Valleys Water District is working hard to ensure that the city of Pomona will have a clean and plentiful water supply.

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The desert city, once an exclusive community of movie stars, is developing into a community of balanced growth.

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Orange Coast Title Company recently purchased Record Title Company of California and is rapidly increasing its Inland Empire presence...

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Paul Bauer of Bauer Communications calls for the permanent nationalization of insolvent S&L’s.

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Richard Sneffen of Kleinfield explains how a good environmental company can detect and clean up toxics for a new site.

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Claremont attorney William Sherhoff and paralegal Sharon Arkin point out the pitfalls in standard contractors general liability insurance.

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Senator Robert Presley has introduced legislation which will make it easier for a client to sue a negligent attorney in California.

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AD DEADLINE FOR NEXT ISSUE MAY 20th
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Carl D. Covitz, Chairman, Federal Home Loan Bank of San Francisco; President, Landmark Communities; Former Under Secretary, HUD

WHAT'S HOT, WHAT'S NOT IN NEW AND RESALE HOUSING

Charles S. Dreyer, Executive Vice President, Dreyer & Young, Inc.
Michael Ela, Executive Vice President, Dataquick
David S. Myers, President, Dreyer & Young, Inc.

WINNING STRATEGIES

Richard Bobrow, Western Regional Director, Ernst & Young Real Estate Advisory Group
E. Winston Elton, Principal, KPMG Peat Marwick, Goodkin Real Estate Consulting Group
Andrew S. Kane, Real Estate Consulting Partner, Arthur Andersen & Co.
Joseph M. Knott, CPA, Tax Partner, Kenneth Leventhal & Company—Tax Strategies
Michael L. Meyer, Managing Partner, Kenneth Leventhal & Company

PROFITING IN DEVELOPMENT

Stan Brown, Vice President for Planning, The Anden Group
Bruce A. Karatz, President, CEO, Kaufman & Broad Home Corporation (Beverly Hills)
Anne L. Mariucci, Vice President, Corporate Planning, Del Webb Corporation (Beverly Hills)
C. Bradley Oson, President, Foothill Community Builders (The Irvine Company) (Garden Grove)
Larry Webb, President, Kaufman and Broad of Southern California, Inc. (Garden Grove)

SUCCESS IN MARKETING

George H. Rathman, President, COO, Prudential Residential Services
Fred Sands, Chairman, Fred Sands Realtors
Robert E. Thomas, President and Regional Director, Century 21 of the Pacific (Beverly Hills)

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George A. Smith, Chairman, George Smith/Grubb & Ellis Financial Services
Bob Adelizzi, President and CEO, HomeFed Corp. (Beverly Hills)
Jim Pitlialvo, Vice President, Bank of America (Beverly Hills)
Frank J. Bonetto, Executive Vice President, American Savings Bank (Garden Grove)
John Hancock, Executive Vice President, Security Pacific Corporation (Garden Grove)

CALIFORNIA'S ECONOMIC OUTLOOK

Leslie Appleton-Young, Vice President, Economics, California Association of Realtors
Alfred J. Gobar, Ph.D., President, Alfred Gobar Associates, Inc.
Jack Kyser, Chief Economist, Los Angeles Area Chamber of Commerce

ENHANCING THE INFRASTRUCTURE

Jerry B. Baxter, District Director, California Department of Transportation (Beverly Hills)
Keith E. McKeen, District Director, California Department of Transportation (Garden Grove)
Arnold I. Sherwood, Director, Southern California Association of Governments

ENTITLEMENTS: THE ESSENTIAL INGREDIENT

Kenneth B. Bley, Esq., Partner, Cox, Castle & Nicholson
Maria D. Hummer, Esq., Partner, Manatt, Phelps, Rothenberg & Phillips
Douglas R. Ring, Esq., Partner, Gold, Marks, Ring & Pepper

EQUITY JOINT VENTURES

Jeffrey M. Gault, Executive Vice President, Director, Home Savings of America
Terry E. Tornek, Vice President, Haseko (California), Inc.

CONFERENCE CHAIRMAN

Martin S. Stolzoff
Partner, Real Estate Conference Group

GENERAL INFORMATION

PROGRAM: 8:30 A.M. to 5:00 P.M., May 14, 1990, Regent Beverly Wilshire Hotel, Beverly Hills
May 16, 1990, Hyatt Regency Alicante, Garden Grove

For further information contact Barbara or Martin Stolzoff at (213) 836-7941 or (800) 225-9034.

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DRUG TESTING AT THE WORKPLACE — HOW FAR CAN AN EMPLOYER GO?

by Russell Thomas

With the increasing level of concern about illegal drug use in society, coupled with the interests of employers in attempting to deal with employee substance abuse, many companies have sought in recent years to deal with employee substance abuse. Most of these programs have been designed to screen applicants for employment for possible use, while others have been applied to incumbent employees to deal with drug abuse problems at the workplace. Because of certain recent court decisions in California, employers should review their current drug testing programs to be sure that their liability to employees is minimized.

Types of Drug Testing

There are essentially two types of drug testing programs that are used by employers to test incumbent employees. These programs may be described as "for cause" testing and random testing. With respect to the "for cause" type of testing, an employer will develop a policy requiring that any employees who have been involved in an accident at the workplace be tested for drug use. In addition, "for cause" testing may involve the testing of individuals who will be assigned to jobs involving considerations of safety — either because their job will directly involve the safety of the public or the safety of fellow employees. The other type of drug testing is generally referred to as random testing. With random testing, employees are asked to submit to a drug test, usually a urinalysis, on purely a random basis as part of a program to insure that a particular workforce may be drug free.

Liability Concerns

In California, the courts have generally rejected employee attacks on "for cause" drug testing programs. If the employer can show that it has a compelling reason for the adoption of a "for cause" program, such as concerns based on safety, the courts will normally uphold the program as based upon a compelling business interest on the part of the employer. However, the courts in California have been far less tolerant of random drug testing programs for incumbent employees. The reason most frequently offered by the courts in such cases is the employee's right to privacy. In California, a person has a right to privacy that is protected by the California Constitution. In California, the right to privacy enjoys the same degree of constitutional protection as is given to such fundamental rights as freedom of speech or freedom of religion. Given this strong protection for privacy rights in California, the courts have been reluctant to endorse random drug testing programs because they believe that such tests defeat the employee's expectation of privacy. The courts have frequently noted that a random drug testing program, by its very nature, is not based on any particular compelling business reason, but is usually based upon merely an employer's desire to know whether or not its workforce is using drugs. Thus, at the present time, California employers that implement random drug testing programs for incumbent employees are at risk of incurring liability to employees in litigation resulting from employer disciplinary action or discharge for an employee's refusal to submit to a drug test.

Practical Solutions

At the present time, any employer in California desiring to institute a drug testing program should first focus on a "for cause" type of drug testing program. This type of a program can be developed by first identifying those job functions or duties which raise concerns of safety either with respect to the general public or to fellow employees. Then, individuals assigned to those job duties could be covered by a "for cause" testing program. Clearly, an employee involved in public transportation, or the use of vehicular equipment, would certainly be in a job involving considerations of safety. Likewise, an individual assigned to work on heavy machinery in a plant could be made a part of a "for cause" testing program. In minimizing the risk that any legal challenge to such a program would be successful, the employer should develop written documentation which supports the need and business justification for the "for cause" program. In addition, a "for cause" program need not be limited simply to safety concerns. If there are other types of employee conduct which may legitimately form the basis for employer concern, these types of activities may be included in the "for cause" program. For example, employees involved in accidents at the workplace may be covered by a "for cause" drug testing program being able to develop an appropriate rationale, based on business interests or necessity, for the inclusion of employees in the program.

Future Developments

As with many other issues in the area of employment law, the legal requirements and obligations with respect to drug testing are rapidly changing. Employers interested in this subject are urged to stay current with new court rulings and possible new legislation in this area. Indeed, it is likely that within the year there may be some legislation at the federal and state level affecting employer drug testing programs.

Russell Thomas is an attorney with Best, Best & Kreiger in Ontario. He specializes in employment and environmental litigations.
## INLAND EMPIRE ADVERTISING AGENCIES

By 1989 Billings

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<td>Pat Fucile Owner (714) 684-7635</td>
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Note: The information in the above list was obtained from the companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company information to the Inland Empire Business Journal, 3500 Island Empire Boulevard, Ontario, CA 91761

CORONA FACILITY PRODUCES POWER-CHEESE

Corona Energy Partners, in conjunction with the Corona Chamber of Commerce and the Golden Cheese Company of California, recently held an Earth Day reception to commemorate the awarding of Power Magazine's 1989 Environmental Award to the Corona Cogeneration Facility.

Jim Bradley, executive vice-president of the Corona Chamber of Commerce said, "The spirit of Earth Day 1990 is already in place at the Corona Cogeneration Facility. Concern for the environment and the achievement of dramatic increases in industrial energy efficiency, both goals of the Earth Day movement, can be found at the common energy operation between the Corona Cogeneration Facility and the Golden Cheese Company. The facility is looking at the next decade. The energy partnership between Corona Energy Partners and the Golden Cheese Company is one example of private industry leading the way with clean and efficient energy for the 90's and beyond."

Corona Energy operates the Cogeneration facility in the City of Corona. Cogeneration, the simultaneous production of electricity and useful heat from a single fuel source, is a highly efficient power production option that approaches efficiencies twice that of conventional utility power plants. The Corona Energy facility provides electricity, steam, and chilled water to the Golden Cheese processing plant, as well as electricity to Southern California Edison under a thirty-year power contract.

Power Magazine's Environmental Protection Award is now in its nineteenth year. It is given annually to companies that have set a pace maker's role in preserving the global environment. The award was presented by Power Magazine at the International Power Technology Conference and Exhibition held in Chicago from October 31 to November 2 of 1989. Power Magazine cited "the distinguishing feature of Corona’s cogeneration facility as the use of steam injection to control emissions of NOx and augment power output from the turbine." It went on to discuss the difficulty of injecting massive quantities of steam and slate.

Cogeneration means more efficient use of fuel, greater dependability of supply, and the least environmental impact possible. The exhaust gas from the Corona Cogeneration Facility is significantly cleaner than the combination of conventional gas-fired industrial boilers, plus typical electric utility generation, for an equivalent amount of energy.

The bottom line is that less fuel is burned while meeting the power needs of the area, meaning lower emissions and improved air quality.
The Inland Empire Business Journal has learned that plans are well along to construct a super speed train system connecting Orange County and Las Vegas along with locating a new regional airport for Orange County near Adelanto, probably on the site of George Air Force Base, already scheduled for closure as a military installation.

A Joint Powers Authority, consisting of the County of San Bernardino and the cities of Adelanto, Victorville and Barstow, is already well into the airport project. The JPA’s work is designed to coincide with the efforts of the Bi-State Commission between Nevada and California (The California-Nevada Super Speed Train Commission), which has been exploring various options for some time.

Paul Taylor, Executive Director of the Bi-State Commission, told the IEBJ from his office in Marina Del Rey, that a request for proposals (RFP) has been out for some time to give private companies a chance to submit their plans for the super speed train, which will be entirely financed by private capital. The Commission has to date received three letters of intent to submit proposals from three separate companies: one from West Germany, one from France and one from another company.

The only requirement the Bi-State Commission and the JPA have put on the proposal is that the super speed train follow I-15 into California from Nevada and that they allow for commuter stop options.

A spokesman for Orange County Supervisor Dan Roth, who strongly supports both the super speed train and the new airport to serve Orange County, said that the probable main Orange County terminus would be at or near Anaheim Stadium. A non-stop train could travel at such high speeds that passengers could travel from Anaheim to what is now George AFB within twenty minutes. John Wayne airport, once the new airport is completed, would then mainly handle intra-state air traffic.

Formal proposals for the super speed train are due at the end of June, and the Commission will make its decision on which private company will build the super speed train sometime in October. Anaheim was tentatively selected last October as the Orange County terminus.

At the other end of the line within California, Supervisor Roth has recently visited the proposed site near Adelanto and has reaffirmed his support for building Orange County’s new international-scale airport nearby.

When reached for comment, Roth joked that “I always seem to wind up supporting Orange County projects way out in the Inland Empire. First it was the East Anaheim jail being moved to the eastern desert in Riverside County, and now this.”

The super speed train will not just be a tourist train, however, carrying passengers just from Disneyland to Las Vegas. It is being planned with commuter needs in mind.

“At a minimum,” says Taylor, “we are requiring the prospective train developers to look at stops in Riverside and San Bernardino Counties, including the Palm Springs area, the Victor Valley, Palmdale and Barstow as well as Anaheim and the Las Vegas area. Final decisions on stops will be based on the contribution each can make to the economic success of the private train development. While not all the trains will serve all of the stops, it is clear that many communities in southern California would like to have some access to this 21st-century transportation system.

“The public’s interest will be served not only by decisions on train stops,” continued Taylor, “but through the entire development process. Southern California desperately needs additional transportation capacity—both in the air and on the ground. Public budgets are stretched thin, and any massive infusion of new funds is unlikely. The super speed train can be financed, built and operated by the private sector to the widespread benefit of the travelling public.”
Three Valleys Municipal Water District has presented a check to the City of Pomona for the first installment towards an engineering feasibility study that will determine how the city can work to clean up high nitrate concentrations in groundwater supplies.

The move is expected to have a major impact on both groundwater quality and overall availability of water supplies, freeing up as much as 2,000 acre-feet per year by placing contaminated wells back into full production.

Nitrate concentrations in thirteen of the City of Pomona’s twenty-one Chino Basin wells exceed the State Department of Health Services’ maximum contaminant level of forty-five milligrams per liter. Of those, three have been shut down. The city currently purchases about 6,000 acre-feet of imported water per year, of which 4,000 acre-feet per year is used for blending with the groundwater from the remaining ten high-nitrate wells to meet the nitrate standard. With the Chino Basin wells meet the state standard without blending. The city relies on a total of thirty-four local wells.

High nitrate concentrations in the water supply have been shown in some medical studies to have a negative health impact on small children. However, California Department of Health Services’ water quality guidelines indicate that more than eighty percent of the problems are reported at concentrations greater than 100 milligrams per liter, and that no problems were found in a twenty-five-year period where concentrations were less than fifty milligrams per liter.

Three Valleys’ initial contribution to the cost of the study was $11,000, towards a maximum authorized of $16,000. The Metropolitan Water District (MWD) has agreed to contribute up to $25,000, and the City of Pomona will contribute up to $16,000 for a maximum total of $57,000.

Paul Stiglich, Three Valleys board member and chairman of the Engineering Committee, said the value of the “Nitrate Mitigation Feasibility Study” is twofold.

“First, it is most important that we go to work immediately to see what can be done to clean up this severe groundwater contamination problem. But equally significant, any progress we make to restore access to groundwater supplies in Pomona automatically frees up additional supplies of our imported water where it is needed the most – in communities such as Walnut and Diamond Bar, that are totally reliant on imported water supplies.”

Bill Koch, Three Valleys board chairman for South Pomona, said, “Recommendations resulting from this study, once implemented, could be expected to save the City of Pomona approximately $250,000 a year in water and operations costs. As the city’s water access becomes more self-sufficient, it won’t have to rely on imported water sources for blending.”

The cost of implementing the study’s recommendations may range anywhere from $100,000 to several million dollars.

Three Valleys is a major distributor of imported water, which represents thirty-sixty percent of the water consumed in the area. The study is supervised by the Metropolitan Water District of Southern California to sell wholesale water supplies to member agencies in the East San Gabriel and Pomona-Walnut Valleys. For more information or for a free water brochure, contact the Three Valleys “water information hotline” at (714) 621-5568.
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### 1990 Issue

**Release Date:** September 1, 1990

**Ad Deadline:** June 30, 1990

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**60 Pages of Industry Related Editorial**

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Where are these costs coming from? Where are they headed in the future? What can employers do about these costs now?

In order to respond to these questions, the Inland Empire Regional Advisory Board of the Merchants and Manufacturers Association (M&M) is preparing to assemble 200 chief executives and officers at an Executive Luncheon on Wednesday, May 23 at the Ontario Airport Hilton, to address issues related to the Inland Empire health benefits cost crisis.

This mid-day panel presentation/discussion is co-sponsored by the Corona Chamber of Commerce, Greater Riverside Chamber of Commerce, Ontario Chamber of Commerce, Four Cities Employers Advisory Council (Corona, Norco, Lake Elsinore, Mira Loma), West Inland Empire Advisory Group, Inland Empire Business Journal, and Loma Linda University.

The program, prepared by American Somerset Inc. of Newport Beach, features a panel of four nationally renowned health care authorities: Ari Cowan, principal and chairman of American Somerset; Rori De Sautels, employee benefit specialist with Averbeck Company, Insurance Brokers, Pomona; Lee H. Reynolds, Ph.D, professor in the Department of Health Administration and Department of Business and Economics at Loma Linda University and past chairman of the Department of Health Administration; Michael O. Wolf, associate attorney in the Employee Benefit and Executive Compensation Department of Reid & Hellyer.

Collectively, the panel will probe the Inland Empire health care cost crisis from several perspectives: the health care delivery system, insurance system, legal and legislative considerations and developments, and the management of health benefits costs. The panel will also analyze the Deukmejian Administration’s draft proposal for government mandated health care in the private sector workplace.

The primary reason for organizing this executive luncheon program according to Barbara Crouch, Inland Empire Regional Manager for M&M, was to respond in an organized manner to the numerous demands for information and assistance on health care costs from her 400 member companies. “There is no doubt that health care costs are a major concern to Inland Empire employers,” stated Crouch. “With the cost of providing medical benefits already exceeding eleven percent of payroll and expected to reach fifteen percent of payroll in the early 1990’s, we need to understand the problem so that we can take action now to reduce the escalation of costs. There is an upside to this problem – the companies that learn how to effectively manage their health care costs will have a definite competitive advantage over those that just follow the current trend. Our objective is to give companies in the Inland Empire the opportunity for that competitive edge.”

Attendance at the Executive Luncheon is open to anyone with an interest in managing health benefit costs. It is specifically directed toward senior management including owners, presidents and CEO’s, and financial officers. The registration fee of $55.00 per person includes the presentation, lunch, and a complete Executive Summary, which contains the content of the speakers’ presentations and supplemental information on the situation including additional statistics, strategies, and solutions. The registration fee for members of M&M and the co-sponsoring organizations is $45.00.

Persons wishing to attend this luncheon can obtain information by calling (714) 784-9430.
AFFORDABLE HOUSING CRISIS BODES LONG TERM PROBLEMS by John Zakoske

Most people in the Inland Empire are familiar with the shrinking availability of affordable housing in Southern California. Indeed, it would be reasonable to say that many have benefited from it to some degree. While acknowledging this state of affairs, I want to point out why the affordability crisis could spell long term economic disaster for this region, and why we must take steps now to correct the problem before it is too late.

First, let us take a quick look at the numbers. The Inland Empire economist John Husing, the author of the report, indicates that to buy the average priced Inland Empire new home in December 1989, a family would need to have an annual income of $168,000. He shows that only twenty-one percent of the families in the state could qualify for a new home here, and thirty-six percent could afford a resale home. The average priced Inland Empire new home in 1990 was $63,000 after a down payment of $33,700 (twenty percent). For the average $125,000 resale home, the income level was $47,000, and the down payment $25,000.

Husing shows that only twenty-one percent of the families in the state could qualify for a new home here, and thirty-six percent could afford a resale home. The sharp cost of housing in the counties to our west has operated to our benefit in the recent past by the exact mechanism described above, and we are still seeing the increase in jobs as a result. However, it is quite possible that the same affliction will adversely affect economic development in the Inland Empire over the next decade or two. As long as close proximity to the Greater Los Angeles market justifies the cost of doing business here, then firms will continue to locate, or relocate, and the availability of reasonably priced Inland Empire housing will be an important factor in sustaining this equilibrium. The alarming news is that the costs of operating in Southern California keep rising at several times the inflation rate, and if this continues, employers will increasingly look at areas other than Southern California. If that happens, we will all suffer.

The lack of affordable housing also has a more obvious and immediate impact on every business in Southern California. As housing costs continue to rise, the amount of disposable income that consumers have to spend on goods and services declines as priorities shift to the more basic needs of food and shelter. The full impact of this has yet to be felt, because of the large number of existing homeowners who bought before the rapid price increases, many of whom could not afford to buy their own homes today and who have a large amount of excess equity within reach. But as home ownership continues to decline, there should be a proportional drop in purchasing power of the area’s consumer base, and eventually the appreciation rates on real estate may drop enough to greatly reduce the flow of income from this source, which should make a lot of businesses very nervous.

Another important point to consider is the impact on small businesses, which have become a major source of innovation driving the state’s economy. Many of these firms rise from a few entrepreneurial individuals who typically prefer to live and work in the same area, thus contributing to the trend of jobs to follow affordable housing. Especially as we move into the telecommuting era, we will find people who can exercise a greater degree of flexibility as to where they live. Already there are some signs of a mini “brain drain” of young professionals who do not wish to live in the Los Angeles Basin, or who simply cannot afford to live here.

Next month I will focus more on suggested solutions to the affordable housing crisis.

John Zakoske is administrative assistant to Ralph Lewis, founder and chairman of the Board of Lewis Homes, headquartered in Upland.

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FINANCE BY PHONE

...
Summer continued from page 12
its Villa Hotel, as well as special season passes, group discounts, and late-day, two-for-one passes. The Palm Springs Aerial Tramway also stretches its hours and offers ride-and-dine packages for a spectacular sunset experience.

Desert Off-Road Adventures is featuring exhilarating four-wheel-drive tours of the Santa Rosa Mountains at rates almost forty percent lower than in the winter months. Desert Off-Road can also claim a major share of the credit for persuading the Agua Caliente band of the Cahuilla Indians to open their beautiful Indian Canyons year-round, and will be guiding walking tours through the canyons daily. Baseball fans can cheer on the Palm Springs Angels, the Class A farm club affiliate for Gene Autry’s California Angels, at more than seventy home games this year, as every major hotel and restaurant is open year-round, and will be guiding walking tours through the canyons daily. Baseball fans can cheer on the Palm Springs Angels, the Class A farm club affiliate for Gene Autry’s California Angels, at more than seventy home games this year. Palm Springs Regional Airport, which offers service from seven major carriers, has logged steady two-digit increases in passengers through the last two years, and even Alaska Airlines, which traditionally discontinued its Seattle-San Francisco-Palm Springs route in the summer, has just announced that its planes will keep flying all year.

Although local hospitality professionals predict a twelve-month “high season” for Palm Springs within the next five years, summer here still promises beautiful weather, excellent attractions and entertainment, and fine restaurants and shopping — all the amenities of a world-class resort at a fraction of the winter cost.

In early 1986, the real estate industry in the Inland Empire was on the threshold of a tremendous period of growth. Anticipating this surge in development and sales, and calculating the most efficient way to retain and serve its client base, Orange Coast Title’s offices in San Bernardino and Riverside joined forces. Under the leadership of John Wiley, a new office opened in Colton to serve as headquarters for the three branches and approximately 75 employees. Now, in 1990, the Inland Empire division of OCT has grown to seven branch offices in Rancho Cucamonga, Lake Elsinore, Temecula, Hemet, Palm Desert, Palm Springs, and Victorville, and is serviced by more than 165 employees, a growth also reflected in the company’s rapidly increasing profits.

Since we established the Inland Empire operation in 1986, the most significant development has been its improved profitability,” commented Wiley recently. “There is no question that this is due to consistent service. Our representatives are accessible, flexible, responsive and professional — providing a wide range of services to our clients from real estate research to financing and quick, up-to-the-minute information via our hotline on existing raw land.”

Because of its seven strategically located branch offices, OCT is in a position to serve outlying areas as well as the main commercial centers of the Inland Empire.

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In Rancho Cucamonga, near schools, parks, shopping and more! Full recreation facilities are on-site. And these apartment homes offer an array of outstanding features including private garages with openers and washers/dryers.

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OCT recently announced its purchase of Record Title Company of California, which is licensed to do business in Los Angeles and Orange Counties. The purchase of Record Title, which will operate as a wholly-owned subsidiary of OCT, will make it possible for OCT to service clients throughout southern California.

The Colton office under Wiley’s leadership is taking advantage of a ripe marketplace. Wiley has been with OCT since 1977, just three years after the company was founded. In 1980, he was promoted to county manager for San Bernardino County, and he quickly moved into the position of county manager for Riverside County as well. He became Vice President and Inland Empire Manager in 1986 when the Colton office opened. Three years later he was promoted to Senior Vice President.

Wiley is moving the Inland Empire activities of OCT in such a way as to accommodate the needs of a growing number of home builders as well as the large market of realtors. In the Inland Empire, the proportion of resale/builder sales is 60/40, compared to 80/20 for Orange County.

“We anticipate continued market growth and continued growth in our market share well into the 1990’s,” said Wiley. “The new home market will probably grow the most, and it is our goal to increase our market share in this area as we broaden our client base among realtors.”

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![Del Mar](image-url)

**ORANGE COAST TITLE EXPANDING**
CITY HOUSING PLANS NEED UPDATES

Our front page story on the struggle between Claremont McKenna College and nearby residents has brought to light a disturbing fact. Most inland Empire cities do not have approved, up-to-date housing elements in their general land and resources use plans as required by the State of California. Most of the housing plans are either "obsolete" (i.e., have not been revised within the last five years) or are "out of compliance" (their revisions have been sent back as not in compliance with state housing laws).

The following list contains cities with obsolete (ob) or out of compliance (ooc) plans in San Bernardino County: Adelanto (ob), Barstow (ooc), Big Bear Lake (ob), Colton (ob), Fontana (ooc), Grand Terrace (ob), Loma Linda (ob), Montclair (ooc), Needles (ob), Ontario (ob), Rancho Cucamonga (ob), Redlands (ooc), Rialto (ob), Upland (ooc) and Victorville (ooc).

The following Riverside County cities are also in the same boat: Banning (ob), Beaumont (ob), Cathedral City (ob), Hemet (ob), Indian Wells (ooc), Lake Elsinore (ob), Moreno Valley (ooc), Norco (ooc), Palm Desert (oc), Perris (ob), Rancho Mirage (ob) and San Jacinto (ooc).

Those not on the above lists are in the review process.

We strongly urge these cities to bring their housing element plans into up-to-date compliance as soon as possible. Otherwise, we may well see a rash of suits blocking development such as the ones that have already started in Orange County.

U.S.-MEXICO TRADE OPPORTUNITIES

While a full-scale free trade agreement between the United States and Mexico may be a long way off, there are already tremendous opportunities to be seized by far-sighted business people in the Inland Empire. Formal talks to set up a trade partnership between the United States and Mexico began only a month ago, and there is every indication that they will drag on for a while. The prospect of a pact patterned after the Canadian-U.S. free trade agreement of January, 1989, is attractive to Mexico, but our neighbor to the south has a case of the jitters.

The Mexican government's primary concern is that their economy not get tied too closely to a sluggish American economy, perhaps headed for a recession.

Parts for products made in Mexico to be assembled there where land and labor costs are lower than in the United States.

As close as the Inland Empire is to Mexico, and as much lateral space is available in our region, why can't the business community make an effort to set up first the necessary infrastructure, and then to secondly build the facilities to store and distribute all those products assembled in Mexico?

What an opportunity to let slip through our hands!

INLAND EMPIRE BUSINESS JOURNAL

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"No one covers Inland Empire business like the Business Journal"
Inland Empire Business Journal Closeup

**IEBJ:** How did you start Rancon itself?

Stephenson: Early on we made a commitment to the Inland Empire. I figured that if I formed a solid company and put down deep roots here for long enough, people would eventually move here. Then we would be in a very good position.

**IEBJ:** What do you consider to have been your best projects over the years?

Stephenson: First of all, I would say La Cresta. That's a 6,000-acre development here in Rancho California. It's divided into lots of only five, ten and fifteen acres, most of them five-acre lots. We made a fortune on it. Boise Cascade, a big country-wide developer had come into the Rancho California area and had purchased thousands of acres to develop. Unfortunately, they didn't have the capital to develop it. There was no infrastructure, no utilities, and, of course, no houses. We came in about 1972 and bought some of the land. Boise lost a class action suit over the unfinished project, and at that point we bought the rest of the 6,000 acres. We not only built the infrastructure but we also brought in trees and landscaped the area well before we began to build the upscale homes on those large lots. As I said before, we made a fortune on the project, but the earlier gives me satisfaction that it will still be a stunningly beautiful community a hundred years from now.

Rancho California was at one time a cattle ranch. Then Kaiser came in and bought up about 20,000 acres in the Rancho California-Temecula area. Not only Boise Cascade but also other groups, including Arco and former President Reagan and some of his friends bought big chunks of land here. Right now we own substantial acreage on both sides of the freeway. We're also very proud of our involvement in the Tri-City Corporate Centre project and Rancon Business Center, which is contiguous to Rancho California to the north. That's 593 acres of commercial and industrial development. Actually, I'd have to say that were proud of all of our projects.

**IEBJ:** What Rancon projects are currently in the works?

Stephenson: Well, Rancon Business Center alone will be seven million built-out square feet fifteen years from now. On June 2, we'll have 5,000 potential investors running all over the site.

We have a number of mixed-used projects. The Alta Murrieta project is complete. That's 600 acres including three major park developments, including one in Perris and one in Ontario. The one in Ontario is on the northeast quadrant of the intersection of I-10 and I-15 at Eltiwanda. We've built seven buildings there now, and, as soon as they're sold, we'll build seven more.

**IEBJ:** Mr. Stephenson, what do you enjoy the most about your work?

Stephenson: I love working with our employees and seeing them get ahead. I want to make absolutely sure that our employees are not just making money but also gaining in terms of their education and their career opportunities. We have a number of mixed-used projects. The Alta Murrieta project is complete. That's 600 acres including three major park developments, including one in Perris and one in Ontario. The one in Ontario is on the northeast quadrant of the intersection of I-10 and I-15 at Eltiwanda. We've built seven buildings there now, and, as soon as they're sold, we'll build seven more.

**GUEST COMMENTARY**

A U.S. GOVERNMENT SAVINGS ASSOCIATION

by Paul Bauer

Parish the thought, we're about to suggest the nationalization of the insolvent thrift industry! But, as much as we hate the idea, we can't come up with a better solution. We submit that the insolvent thrifts held by the Resolution Trust Corporation should be combined to form a new entity - a U.S. Government Savings and Loan Association.

As they are now, insolvent RTC thrifts are creating an economic liability that could exceed $1 trillion. RTC managed thrifts offer CD rates and yields that can't be guaranteed to term. Yet they don't advise depositors to shop around. They're only authorized to meet the rates of their competitors, yet they continue to offer high national rates.

As each thrift is taken over, renewed fears are expressed concerning the health and stability of the entire thrift industry. The real estate community awaits in fear that the RTC will "dump" assets and destroy local and regional economies.

And that's just the tip of the iceberg.

Regulators need to correct two things: First, they need to buy time so that the disposal of these thrifts is not a dumping process or a "fire sale." Secondly, they need to protect the franchise value of these insolvent thrifts.

The consensus is that any thrifts franchise value immediately drops twenty percent when regulators take it over.

Here's our proposal:

As each insolvent thrift passes through receivership, it becomes a division of U.S. Savings, a federal agency funded by the Treasury. Since U.S. Savings is a government corporation, ALL deposits are insured. New deposits receive a fixed-rate set between competitive CD rates and U.S. Savings Bonds, much closer to the latter.

To retain deposits, all CD rates and terms in effect at the time of the action would be honored. However, all rollovers are subject to a new rate. That slows any deposit loss and gives the government an opportunity to adjust accordingly.

U.S. Savings Bonds, participation in President Bush's Savings Plan, and possibly some low cost insurance plan could be exclusive to U.S. Savings. Essentially U.S. Savings would appeal to the traditional small investor who might purchase U.S. Savings Bonds, and depositors whose major concern is safety. They would sacrifice return for that assurance.

The government sold $562 million worth of U.S. Savings Bonds in February 1990, bringing the total outstanding to $118.85 billion - and that's without the facilities these thrifts could provide. Savings bonds are currently earning 6.98 percent on terms exceeding five years. In comparison, the rate the RTC charged uninsured thrifts requiring funds was 8.05 percent as of March 19th, a 107 basis point spread.

What Congress and the regulators are overlooking is the negativity associated with any insolvent thrifts under RTC conservatorship. Thrifts have a Conservative Program, "Look, taste and small rotten." As long as they are perceived as such, the RTC will be unable to raise low-cost funds.

But, change the image to a safe, conservative functioning agency of the U.S.A., and the cost of funds drops. Without an atmosphere of impending doom, there's no reason to pay a premium for funds and, by designing the thrift for very conservative savers, you tap a large source of low-cost funds.

Once the cost of funds is lowered, the maintenance of the billions in insolvent thrift assets becomes practical. Following that, an orderly marketplace for the disposition of assets can be created in the communities where they exist. Remember U.S. Savings is the combination of a few hundred insolvent thrifts. By being on-site and familiar with local real estate conditions, managers can make reasonable appraisals of the properties they hold and optimize the return on any sales.

Compare this scenario to the present "fire sale" investors are anticipating. It's not simply that investors aren't buying RTC-held assets because the real estate market is soft, it's because they're waiting to see the RTC hold a desperation sell-off. While we fault the RTC for not doing enough, we appreciate that

CONTINUED ON PAGE 28
Ronald

APRIL pleasant wine is a reward of travel and even life. who believe that eating a fine meal with a very restaurants, in the various cities that, I believe, are most often visited by business persons from the Inland Empire. These restaurants are chosen strictly on merit. All restaurants were personally long reviews.

Eveleen, has opened in Palm Desert, the fabulous menu he devises with Eveleen, who remains and you can expect the gracious attention for which he is so well known. The neoclassic French decor of Club 74, with touches of Moslem and Spanish architecture, is spectacular—a marble entryway with a handcarved staircase leading to the dining room, which is dramatized by a handmade European crystal chandelier and fine wood paneling and complemented by piano entertainment. As at Eveleen’s, Club 74 has a lovely decorated private dining room for special occasions suggested ..., (619) 568-2782. All the kitchen in the same style that a conductor oversees an orchestra.

On your next visit to San Francisco, don’t miss the Portman Grill, or you will disappoint yourself only if you do not try the fresh pasta with a different offering daily... or the Boulillabaisse. Chef Halpert has his own version of this dish which twenty-six were selected for review in this column.

To experience the traditional cuisine of northern France and the light cuisine of the South, and also to be treated like a personal house guest as well, you must dine at Club 74 soon. Club 74 is open for lunch and dinner reservations suggested... (619) 568-2782.

THE PORTMAN GRILL, located in San Francisco’s Portman Hotel, is truly a great find. The food is the best in town... take my word for it. The service could not be better, and the quiet, yet exquisite surroundings, offer the perfect setting for a great romantic dinner. Chef Halpert has designed a menu which will please all tastes, and he oversees the kitchen in the same style that a conductor oversees an orchestra.

CLOSEUP continued from page 17

enjoying themselves at it. We have the reputation of being one of the very best companies to work for. We work hard to make that a true statement.

There are, remember, three divisions within Rancon: development, real estate, and syndication. We’re still putting together limited partnerships with integrity, even though the unsavory record of some limited partners has made the tax laws tougher. Right now we’re proud to have about 60,000 satisfied investors around the country.

IEBU: Is there anything that you particularly dislike about your job?

Stephenson: No, there really isn’t. I’m in love with my work.

IEBU: How do you enjoy spending your time away from work?

Children's Festival continued from page 12

In addition, the Festival will include children's open-air arts and crafts activities in Sunrise Park, free musical and comedy performances at the Plaza Theatre, celebrity guest appearances, family shows and Disneyland entertainment at Angel Stadium, and a spectacular free family fireworks show and party hosted by the Jaycees on Wednesday, July 4.

Currently, the City of Palm Springs is also sponsoring a children's art contest at Palm Springs area schools. Contest participants will design the official 1990 festival logo and the winning entry will be used on all promotional festival items. In addition, the winning child will receive a $1,000 U.S. Savings Bond.

For more information, call the City of Palm Springs Recreation & Special Events Department at (619) 323-8274 or (619) 323-8286.
Before undertaking any construction project, a prudent builder, contractor or developer naturally purchases comprehensive general liability coverage. It is no doubt assumed by even the most sophisticated contractors and developers that the term "general liability insurance" means what it says, that all potential liabilities which might generally arise in the course of a construction project will be covered. Unfortunately, that is simply not the case, and this article will attempt to explain some of the "gaps" in liability which may occur. Hopefully, armed with this knowledge, contractors and builders can more intelligently address the issues with their insurance agents and brokers and get all the coverage they really need.

Historically, business liability insurance was, and to some extent still is, supplied through distinct, single-purpose types of policies. However, beginning in the early 1940's, the insurance industry began combining the types of available liability coverages into what is now known as a "comprehensive general liability policy" (hereafter, "CGL policy") which contains standardized language. This type of policy is also sometimes known as a "commercial general liability policy." Misleadingly, a CGL policy does not provide the extensive liability coverage implied in its name. The typical, standard form policy is riddled with numerous exclusions contained in a sea of tiny type which is hard to read and nearly impossible for even experienced insurance counsel to understand. Very often, a contractor may purchase such a policy and, only after a lawsuit has been filed, discover to his dismay that the coverage is really very restrictive.

These policies are sufficient to cover the very typical type of injuries that we all buy liability insurance for. For example, if a contractor is covered by such a policy and during the course of a construction project, one of the contractor's employees negligently drops a board on a passerby, causing physical injury to that person, the accident will be covered. Similarly, if the same inept employee negligently drops a board on someone's car, causing property damage, that, too, will be covered.

However, once you get beyond these "typical" scenarios, a number of coverage issues and exclusions come into play. For example, the standard form policy contains an exclusion for contractual liability. Under this exclusion, liability assumed or arising from any contractual agreement by the insured is not covered, with the exception of some very narrowly defined "incidental contracts." Additional endorsements are available which expressly promise to provide coverage for the types of liability covered by this exclusion. However, even purchasing this additional coverage, with the payment of additional premiums, does not guarantee coverage. There have actually been cases where the insurer argued that the contractual liability endorsement still did not provide coverage for liability arising out of contractual relationships.

Additionally, a CGL policy does not provide coverage for liability arising out of the use of an automobile or piece of mobile equipment of the insured. Thus, unless the CGL "package" purchased specifically includes an endorsement adding auto coverage, it is critical that an additional business auto policy be purchased.

Similarly, CGL policies specifically exclude coverage for injuries typically covered under worker's compensation. Thus, worker's compensation coverage separate and apart from the CGL policy must be purchased. However, under California case law, the CGL policy would cover injuries incurred by an employee of a sub-contractor injured by the general contractor's negligence.

The most critical exclusions in the context of a contractor's or builder's liability are the "products' exclusion and the "work' exclusion. These exclusions attempt to exclude coverage for damages to the actual "product" or "work" of the insured. Thus, under a broad interpretation of these exclusions, when a contractor builds a building and some portion of the building is defective, any damage caused to the building itself as a result of that defect may not be covered.

For example, if the contractor negligently installs a water heater, and the water heater, as the result of the negligent installation, explodes, causing a fire which burns the building down, the damage to the building may not be covered.

Prior case law in California would have provided coverage in those types of circumstances. The earlier cases narrowly interpreted the provision to mean that the portion of the work which was itself defective, i.e., the water heater, was not covered but that the resulting damage to the non-defective part of the work was covered. However, the current, more conservative, California courts refuse to apply that distinction and leave the contractor open to extensive liability under the typical CGL policy.

Again, this risk of liability can be covered only by purchase of yet another endorsement or yet another policy with payment of yet another premium. However, the purchase of a typical fire policy would not necessarily provide the needed extra protection. Even were a course-of-construction fire policy obtained, but the fire occurred after construction was completed, the fire policy would no longer be effective, and the CGL may not provide coverage due to the "work" exclusion.

Additionally, a word of warning must be...
Thirty-seven years ago, Gerard Muttukumaru was born in Sri Lanka, to a father who was a diplomat for the United Nations. By the time he was twenty-three, Muttukumaru had studied in fourteen different countries and learned eight languages.

He first came to the U.S. in 1976 to attend Loyola University in Maryland, and received an MBA in finance and marketing. He had already earned a MS in international business from Loyola's counterpart in Asia.

After working for Black and Decker, Muttukumaru was hired by World Vision International as Asia Program Manager in the Philippines. During this time, the fall of Cambodia occurred, often called "the second Holocaust." World Vision was the only organization allowed into the country, and Muttukumaru spent many hours in the camps.

"It burnt me out – I was on a plane every week."

In 1981 he left and joined Equitable Life here, then on to be vice-president for executive financial planning of Brighton Planning Group. He conducted pre-retirement and financial planning seminars, sponsored by major corporations (Chevron, Pacific Bell, Xerox, Rockwell) for their executives. Many executives have the bulk of their assets tied up in the company – stocks, pension, profit sharing, group life insurance.

In 1989 Muttukumaru opened Inland Empire Center For Privately-Held Companies, Inc., which educates small business owners in planning for their company and their retirement. It took a year-and-a-half to organize the opening, and Muttukumaru especially credits board member William Schmidt and the company's advisory group. The center also conducts seminars for CPA's, which provide continuing education credits.

In addition, Muttukumaru is a principal of Baker-Thomsen Associates in Ontario, a prominent management succession and compensation consulting firm.

In his spare time, Muttukumaru lectures at various universities and is involved in the National Speakers Association, Kiwanis, and Catholic Charities. His hobbies include writing, listening to music, running, and travelling for pleasure.

His wife Cristina is a marriage/family/child counselor. They have a seven-year-old daughter, Melissa, who knows English and Spanish, and is learning French and German.

What drives Muttukumaru? "I love what I do, and I love this country and its politics. I don't go to sleep if I haven't watched Nightline."

"I do a lot of lecturing to students – many are disillusioned with life and government. It's important for them to make a difference, and I try to encourage that."

The Rancho Cucamonga Chamber of Commerce

Business & Community

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& EXPO

Saturday, May 19, from 10 a.m. to 5 p.m.

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DOES YOUR COMPANY NEED A NEW COMMUNICATIONS SYSTEM?
by Jim Razor

To make your search for a new Communications System manageable, you must do two things. First, you will need to have a working knowledge of the various types of voice communications systems available. Second, you will need to examine a number of critical areas you to examine these critical areas with an eye towards the application of an ideal system for your company.

The types of voice communications systems fall primarily into four types. These are: Key, Hybrid, Private Branch Exchange (PBX), and Automatic Call Distribution (ACD) Systems.

The Key system is what most businesses have used over the years. On Key systems, the actual telephone company lines appear on the telephones. The original mechanical key systems were telephones that had the friendly red hold button on one end of the keys and a thick cable falling from the back.

Many of the older systems are being replaced by the newer skinny wire electronic Key systems. The features most asked for on the new systems are: privacy during a conversation, speed dialing, and hands-free intercom. Key systems are most often installed with less than thirty telephones and less than fifteen telephone company lines.

Hybrid systems are difficult to describe accurately. The designers of these systems have borrowed their features from both Key and PBX systems. In theory, a Hybrid is the best of both worlds. It may have the actual telephone company lines appearing on the telephones (Key system), or it may have either an extension number or incoming and outgoing line keys (PBX).

Some systems allow for a mixture of both methods. Most Hybrids can be equipped with single line telephones (although proprietary feature telephones are usually a better solution).

Hybrids are best known for their advanced features. Many systems support ARS (Automatic Route Selection)/LCR (Least Cost Routing). In some systems this ARS/LCR is so advanced that it may actually finance the expense of a new system through the savings generated. Hybrid systems are usually installed with less than eighty telephones and less than thirty telephone lines.

The expense for a Key or Hybrid system will run between $300 and $1,500 per installed telephone, depending on the number and type of telephone, and the amount of options installed with the system. The majority of companies would be best served by a Key or a Hybrid system.

PBXs are the most general type of business communications systems. Many manufacturers refer to their PBXs as a CBX, a EPABX, or some other interesting acronym. Much of the confusion with PBXs stem from the changing jargon. For instance, a telephone company line is now referred to as a "trunk." A "telephone" is referred to as a "line."

PBX systems have been traditionally installed with standard single line telephones at a users desk. The current trend is towards the installation of Proprietary Feature telephones and smart single line telephones. These telephones seem to relieve user frustration and there is a major reduction in the amount of lost and cutoff calls. This trend, coupled with the development of "friendly" system software, allows PBX systems to be much easier to use.

Important features of a PBX system are: Camp-On, Call Forward, Call Park, Direct Inward Dialing (DID), Tie Line, Hunt Groups, and Off Premise extension (OPX) connections (the ability to tie several locations together). For high volume callers, the new direct T-1 "Trunk Circuit Interface is useful.

Many PBX systems have ARS/LCR. With most systems, this has a variety of complex and expense saving traits such as "time of day" route changes. These refinements allow many choices for call routing and result in a very substantial savings in monthly calling charges.

Many of the better PBXs are also offering Automatic Call Distribution (ACD) and Universal Call Distribution (UCD). These offerings are usually quite good for simple ACD/UCD type applications.

PBX systems are usually installed in situations of high incoming/outgoing call volume and can be as large as 20,000 lines. These systems are usually installed for between $500 and $2,500 per line, depending on the type and complexity of the hardware.

Automatic Call Distribution (ACD) systems are extremely specialized telecommunication systems. Many of them are actually a telephone system and a computer system working together.

If you've ordered plane tickets from a catalog lately, you probably called into an ACD system. These systems may be used as both an incoming and outgoing (telemarketing) situation. The Call Reporting, Call Routing, Agent Call Scripting, and Automated Dialing Programs within the ACD systems are what make them so valuable. These programs allow for the timely handling of orders and reduction in the average cost of a sale.

Stand alone ACD systems are typically installed with twenty or more "agent" stations. The expense for a typical system installed should be between $2,000 and $12,000 per station. For most installations, these systems have a short payback cycle.

Constructing the ideal system for your business requires you to so some involved investigation work. After the ideal system is established, then factor in budgetary considerations. The savings generated by the best system may add dollars to the budget.

Then find a reliable and knowledgeable seller, associate, or consultant who can help apply this knowledge to the company's situation. Then ask lots of questions. The application of this knowledge will be critical to the success of the project.

Jim Razor of James Ford/Razor Associates in Pomona is a consultant and marketing expert in telecommunications.

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- Secretarial/Word Processing Services
- Personalized Telephone Answering
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Discover why more and more Inland Empire Businesses and Branch Offices are locating at the Ontario Comm Center, Southern California's most advanced and prestigious Executive Office facility. Call (714) 941-0333 to schedule a personal tour.

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Jim Razor of James Ford/Razor Associates in Pomona is a consultant and marketing expert in telecommunications.

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- Personalized Telephone Answering
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- Photocopying, Fax, Electronic Mail
- Electronic Dictation Equipment in Each Suite
- Laser Printing and Typesetting
- Coffee and Tea Service
- Full-Time On Site Maintenance Staff
- 10,000 Square Foot Atrium Courtyard
- ...and many more!

Discover why more and more Inland Empire Businesses and Branch Offices are locating at the Ontario Comm Center, Southern California's most advanced and prestigious Executive Office facility. Call (714) 941-0333 to schedule a personal tour.

Inland Empire Business Journal - Page 23
### The Largest HMO's in the Inland Empire

(Designed Alphabetically)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company Name, Address</th>
<th># of Employees in S. CA</th>
<th># of Contracts for • Hospitals • Physicians</th>
<th>Total I.E. • patient Care Facilities</th>
<th>Total Membership</th>
<th>Inland Empire Membership</th>
<th>Top Local Executive</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Amerimed 303 N. Glenoaks Blvd., Ste. 900 Burbank, CA 91502</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>33,000</td>
<td>N/A</td>
<td>Thomas Maloof, President (818) 956-5500</td>
</tr>
<tr>
<td>2</td>
<td>California Care Blue Cross 2155 Oxnard St., Woodland Hills, CA 91367</td>
<td>200</td>
<td>167 • 5,900</td>
<td>17 Hospitals</td>
<td>282,000</td>
<td>N/A</td>
<td>Leonard Schaeffer, President/COO (818) 703-2345</td>
</tr>
<tr>
<td>3</td>
<td>Care America Health Plans 20520 Nordhoff St. Woodland Hills, CA 91367</td>
<td>4000</td>
<td>N/A • 435 employed</td>
<td>117</td>
<td>550,000</td>
<td>Statewide</td>
<td>Bert Wagener, President/COO (818) 500-6262</td>
</tr>
<tr>
<td>4</td>
<td>Goga Health Plans of Ca. 105 Blvd. Glendale, CA 91203</td>
<td>4,500</td>
<td>80 Corporate • 3,000</td>
<td>2 Over</td>
<td>500,000</td>
<td>30,000</td>
<td>Robert Guminber, CEO (714) 963-7233</td>
</tr>
<tr>
<td>5</td>
<td>FHP Healthcare 900 Talbert Ave. Fountain Valley, CA 92708</td>
<td>480</td>
<td>N/A</td>
<td>14</td>
<td>600,000 California N/A</td>
<td>Lowell Ellis, Regional Mgr (714) 824-3723</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Health Net 1007 Codey Dr., Ste. 110 Colton, CA 92324</td>
<td>31,346</td>
<td>N/A</td>
<td>11</td>
<td>N/A</td>
<td>N/A</td>
<td>James E. Taylor, CEO (714) 623-6333</td>
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<tr>
<td>7</td>
<td>Inter Valley Health Plan 300 S. Park St. Pomona, CA 91988</td>
<td>1,246</td>
<td>N/A</td>
<td>N/A</td>
<td>34,500</td>
<td>31,500</td>
<td>Hugh Jones, CEO (818) 405-5661</td>
</tr>
<tr>
<td>8</td>
<td>Kaiser Permanente Medical Care 393 E. Walnut St., Pasadena, CA 91188</td>
<td>6,000</td>
<td>N/A</td>
<td>11</td>
<td>N/A</td>
<td>N/A</td>
<td>Brad Kelly, Regional V.P. (213) 558-9000</td>
</tr>
<tr>
<td>9</td>
<td>Maxicare of S. California 5200 W. Century Blvd., Los Angeles, CA 90045</td>
<td>150</td>
<td>1,800 (PCPs) • 2,600 (SCPs) 36 Medical Groups 25 Hospitals</td>
<td>465,000 (California) 85,000</td>
<td>N/A</td>
<td>N/A</td>
<td>Rich Lipeles, CEO (800) 228-2144</td>
</tr>
<tr>
<td>10</td>
<td>Pacific Care of California 5995 Plaza Drive Cypress, CA 90630</td>
<td>295</td>
<td>260 • 29,000</td>
<td>1.4 Million</td>
<td>Comprehensive Medical</td>
<td>Blue Cross of Woodland Hills</td>
<td></td>
</tr>
</tbody>
</table>

### The Largest PPO's in the Inland Empire

(Ranked by Inland Empire Employees)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company Name, Address</th>
<th># of Employees in CA</th>
<th># of Contracts for • Hospitals • Physicians</th>
<th>Total Membership</th>
<th>Services: (partial list of services)</th>
<th>Profile: • Parent Co. • Headquarters</th>
<th>Top Local Executive</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Blue Cross Prudent Buyer Plan 2155 Oxnard Ave., Woodland Hills, CA 91367</td>
<td>3,600</td>
<td>260 • 29,000</td>
<td>1.4 Million</td>
<td>Comprehensive Medical</td>
<td>Blue Cross of Woodland Hills</td>
<td>Leonard Schaeffer, President/COO (818) 703-2345</td>
</tr>
<tr>
<td>2</td>
<td>Blue Shield of California 2 North Point San Francisco, CA 94133</td>
<td>2,800</td>
<td>256 • 36,500</td>
<td>1 Million</td>
<td>N/A</td>
<td>Blue Shield of California • San Francisco</td>
<td>Andrew Allococo, Vice President (213) 670-4040</td>
</tr>
<tr>
<td>3</td>
<td>Occupational Urgent Care Health Systems, Inc. 2400 Venture Oaks Way, Sacramento, CA 95833</td>
<td>15</td>
<td>200 • 16,000</td>
<td>2.8 Million</td>
<td>Comprehensive Medical</td>
<td>None • Sacramento</td>
<td>Walter Robert Keen, President, CEO (818) 703-2345</td>
</tr>
<tr>
<td>4</td>
<td>Community Care Network 926 S. Sky Park Court, Ste. 200, San Diego, CA 92123</td>
<td>230</td>
<td>220 • 8,000</td>
<td>5,530,345 (CA)</td>
<td>Comprehensive Medical</td>
<td>N/A</td>
<td>Georgia S. Murphy, CEO (619) 278-2273</td>
</tr>
<tr>
<td>5</td>
<td>Pru Net 5800 Canoga Ave., Woodland Hills, CA 91367</td>
<td>227</td>
<td>216 • 28,000</td>
<td>524,000</td>
<td>Comprehensive Medical</td>
<td>Prudential Inc Co. of America Newark, N.J.</td>
<td>John G. Carlson, Vice President (818) 992-9600</td>
</tr>
<tr>
<td>6</td>
<td>Admar Corporation 850 Town &amp; Country Road Orange, CA 92868</td>
<td>15</td>
<td>362 • 12,163</td>
<td>488,400</td>
<td>Utilization Review, Mental Health Substance Abuse Case Management</td>
<td>Admar Corp. • Orange</td>
<td>Richard Toral, President, CEO (714) 953-9600</td>
</tr>
<tr>
<td>7</td>
<td>P.P.O. Alliance 21800 Oxnard St., Ste. 550 Woodland Hills, CA 91367</td>
<td>36</td>
<td>126 • 10,000</td>
<td>700,000</td>
<td>Claims, Intervn. Admin/Util Review, Behav. Health</td>
<td>N/A • Woodland Hills</td>
<td>John E. Funk, President, CEO (818) 710-7762</td>
</tr>
<tr>
<td>8</td>
<td>Conservcare 7735 Center Ave, One Pacific Plaza, Ste 500, Huntington Beach, CA 92647</td>
<td>22</td>
<td>224 • 14,265</td>
<td>400,000</td>
<td>Utilization Review Network</td>
<td>N/A</td>
<td>E.L. Raffetto, CEO (714) 847-5755</td>
</tr>
<tr>
<td>9</td>
<td>Physical Therapy Provider Network, Inc. 21243 Ventura Blvd., Ste. 241 Woodland Hills, CA 91367</td>
<td>7</td>
<td>NA</td>
<td>NA</td>
<td>For Private Practice Physical Therapists</td>
<td>NA</td>
<td>Michael Weinper, President (818) 883-7876</td>
</tr>
</tbody>
</table>

The list was prepared by the facility itself, and to the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to the Inland Empire Business Journal, 3535 Inland Empire Business Journal, Ontario, CA 91764. ©1990 by Inland Empire Business Journal.
Given the rapid development of the Inland Empire, is the Inland Empire especially regarding waste disposal, natural resources, and endangered species?

State Senator Robert B. Presley (Democrat, 36th State Senatorial District)

I think we are generally balanced, except in endangered species, and that’s a requirement of federal law.

Congressman Alfred A. McCandless (Republican, 37th District)

I haven’t been in the eye of the storm - some of these things I’m involved in, and some I’m not. But when I was a county supervisor in Riverside, I had waste disposal in sight. In Riverside, the county has addressed the issues of waste disposal in a balanced manner.

With endangered species (kangaroo rat, fringed-toed lizard) I would say the county policies have reflected those of the federal government. The federal government makes the rules and regulations, and the state has to follow. But sometimes I think we over-react to the endangered species issue.

Concerning natural resources, with respect to water (in Riverside), they have been very forward thinking in water plans. The Eastern Municipal Water District is embarking on a reclamation project to take tertiary water from treatment plants to agricultural systems – at far less cost to farmers than aqueduct water.

State Assemblyman Gerald R. “Jerry” Eaves (Democrat, 66th State Assembly District)

I think to some degree we’re balanced in that we live in one of the toughest environmental areas. We’ve made some strides in trying to clean up our area, but we can do better if we balance the job/housing issue, so people don’t have to drive so far to work.

Concerning solid waste, we’re moving in the right direction. The law we passed, bill 939 (Integrated Waste Management of 1989) states that there has to be a five percent a year reduction in solid waste, until we’ve reached fifty percent by the year 2000. We’re also looking for alternative sites for waste disposal – like Eagle Mountain in Riverside County, and an undetermined area in San Bernardino County.

I think we’re balanced regarding endangered species. The laws we have are even overprotective of certain species. There is, in my mind, more than adequate protection. Any time you’re in a high growth area, there are a number of challenges to maintain the quality of life. I think overall we’ve done that. We’re going to do some great things in the next five years.

Supervisor Kay Ceniceros (Third District, Riverside County)

In many instances, we are responding to mandates from the federal government. Each county and city is required to come up with a plan and get it signed off by the government. We need to move waste. We recognized the problem and started ten years ago, but we haven’t been very successful. The state has moved in and set strong guidelines, like the new bill mandating a fifty percent waste reduction by the year 2000. The state is not overprotective, but they may be pushing unrealistically. Clearly, it’s going to be expensive and controversial, but they are appropriate in the long run. There are big costs involved in not recycling.

In regards to endangered species, I wouldn’t go to the extent we are forced to go, but we need to have open space to give relief from urbanization. Not too many people in the county want to see us become like LA. It is important that we try to consolidate and gain a green belt.

Howard Snider (Ontario Mayor)

I think we have a balanced concern for our environmental policies, especially our resources, because we have a tremendous asset in our county by being the largest – we’ve got a lot to be responsible for.

The disposal problem is horrendous.

I’m very close to that. Assembly bill 939 created a task force to reduce waste by fifty percent by the year 2000. What’s left still needs to be disposed of – we don’t want to degrade our environment. We have to be careful, but so far, I think we’ve done a great job.

Frank DeLaoney (Partner in the Law Firm of Reid and Helleyer)

Balance would be going back to the old days when a developer could simply go in and get a set of plans approved with only a few modifications. Now there are more environmental concerns than you can keep up with. The EPA says that we’re going to have to spend anywhere from $20 million to $100 million to protect the Kangaroo Rat. And, of course, the Environmental Impact Reports and modifications costs are passed along to the home buyer.

I’ve said this before. I think we should take all the Kangaroo Rat preserves and put up homes for the homeless on them. We’re spending the tax dollars anyway. Why not spend the money on people instead of rodents. Doesn’t that make more sense?

Heart Attack.
Fight it with a Memorial gift to the American Heart Association.

AD DEADLINE FOR
NEXT ISSUE
MAY 20th
While local occupancy percentages have inched up from the low sixties to sixty-seven/sixty-eight percent, and still go leveraged it is, the amount of equity involved, how well in terms of occupancy — say at eighty percent — can get risky," said Burba. "There’s no magic formula to tell you how any given undertaking will fare. It depends on how the project is financed and how leveraged it is, the amount of equity involved, how the loans are structured. Your land costs are excessive to start with and you’ve got to put a lot into the construction, you could perform really well in terms of occupancy — say at eighty percent — and still go under."\

Across the county line, in Riverside, stands a prime example of how that risk can play out. The Mission Inn, a luxury hotel with Old California architecture and a successful track record going back more than fifty years, was acquired by Carley Capital of Madison, Wisconsin several years back. Carley closed the hotel and began what was intended to be a six month renovation and modernization project. The project, however, dragged on for nearly two years, entailing unanticipated escalating costs. Carley had financed the project through Chemical Bank of New York. When it appeared that the entire operation was headed earthward, Chemical Bank foreclosed on the hotel through a subsidiary.

Bauer continued from page 17

they’re fighting with both hands tied behind their back.

Newly originated assets of U.S. Savings would be restricted to government securities, federally-backed mortgages, and instruments that carried the full faith and backing of the U.S. government. In effect, both sides of the balance sheet would eventually be fully secured. Mortgages, if any, would be single family, owner-occupied FHA or VA loans. Consumer loans, checking of MMA accounts, home equity loans, etc., would all be left to the private sector.

Credit-worthy private thrifts would retain the franchise to privately financed single family mortgages, other mortgage or construction financing, home equity loans, checking, savings, etc. Banks and credit unions would keep the franchises they now enjoy.

Interest rates would fluctuate in the private sector only. Banks and thrifts would set market rates above the U.S. Savings’ level, or lose deposits. The government could set the U.S. Savings’ rate monthly, quarterly, or as warranted.

Would deposits of less than $100,000 leave the U.S. Savings’ units to seek higher returns elsewhere? Some might, but they would be replaced by new deposits seeking a safe haven. There might even be a new deposit gain. If, in addition, deposit insurance coverage at private banks and thrifts was modified to carry some risk, deposit retention would be even greater.

This plan would remove insolvent institutions from the competitive marketplace. Once done, we can restore competition to the balance of the marketplace — credit-worthy banks and thrifts — by creating risk-shared deposit insurance coverage. Depositors would have a choice: Super safe fixed-rate savings with the government or higher market rates and some risk with private banks and thrifts.

This plan is simply a re-regulation of the institutions that failed during deregulation and an attempt to restore a competitive environment to the institutions that earned it.

U.S. Savings doesn’t have to be an all or nothing project. Set it up with a dozen of the worst thrifts spread across the country. Review it after six months and then decide whether or not to add more thrifts. As long as U.S. Savings isn’t perceived as “temporary,” the experiment will be a tremendous success.

What can we save? We estimate that U.S. Savings would shelve twenty-five to thirty-three percent off the total cost of the bailout — in excess of fifty billion. It also allows the RTC and the Congress to get out of the hole they’ve dug before it’s too deep. The plan is workable.

Paul Bauer is owner of Bauer Communications in Coral Gables, Florida. Bauer Communications publishes a monthly newsletter, “Rate Watch,” which monitors the health of savings institutions. The above commentary is reprinted from the April, 1990, issue of “Rate Watch” by permission of Bauer Communications.

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twenty years. Our population boom began in the late 1960’s and early 1970’s, so we’re at the point now where a lot of office buildings should start going up. That means temporarily high vacancy rates during limited periods of time, but as long as absorption rates stay high you’ve got a healthy market.”

Phil Broccolo, vice-president and sales manager of Grubb and Ellis Commercial Real Estate Services in Riverside, echoed Kline’s remarks.

“What you have to consider is absorption rate,” said Broccolo. We doubled the absorption rate in 1989 over 1988. Vacancy rates in a market like this mean very little. Even so, Moreno Valley has a vacancy rate of less than seven percent. The city of Riverside proper has only a five per cent vacancy rate. The Riverside - 91 corridor has a very low vacancy rate.”

“Mitchell R. LaBar, regional manager of Marcus and Millichap’s Ontario office made the following remarks to the IEBJ: “From my reading of Seidman’s comments, he seems to be focusing on office projects. There should be some slight caution in this area. However, if one understands the local issues and the dynamics between the counties of Los Angeles, Orange, Riverside and San Bernardino, we are not worthy of being mentioned in the same article as Phoenix.

With respect to residential issues Seidman mentions the Inland Empire as a concern because prices have been increasing rapidly. The residential market, both single family homes and multi-family dwellings market in the Inland Empire is very stable and is poised for tremendous appreciation over the next several years. To suggest that increasing prices is a bad sign seems to be a knee jerk, ‘throw the baby out with the bathwater’ reaction.

Based upon job formation, land prices, development costs, traffic congestion, the unaffordability of housing in Los Angeles and Orange counties and the current lending market, I wouldn’t spend too much time worrying about the residential market in the Inland Empire over the next five years.”

Bob Shelton, vice-president and branch manager of the Orange Office of Cushman Wakefield discussed a wide range of variables in response to Seidman’s speech.

“There’s nothing new or alarming in any of this,” said Shelton. “For one thing, this business is always cyclical. I’ve been around since 1973, and I’ve seen cycles come and go. There’s no real indication of it, but it is possible that we may be headed into a short-term period of slack after a prolonged growth period. If that should happen, all it means is that we would be experiencing something that every older area in the country has had to face time and time again. Eventually a new growth area reaches the point where it goes through normal business cycles, too.

“It is true that there is a bit of caution among lenders right now, and I’m sure that Seidman, in his FDIC leadership role, wants to see a lot more caution on the part of lending institutions. But caution and willingness to finance commercial and residential projects is again a cyclical phenomenon that every market I’ve ever known has experienced.

“But, again, I’m not at all sure we’re at the start of a slack period. Indeed, almost all of the signs point in the opposite direction. Are we overbuilt? Well, perhaps a few lenders might think so, especially after Seidman’s comments, which, by the way, can create a self-fulfilling prophecy in a perfectly healthy market. But then again, how, if we’re overbuilt, do you explain the fact that a lot of people are currently putting up office buildings with all cash? I’m sure Seidman doesn’t want to see a situation where developers overbuild or lenders over lend (a chicken or egg question if there ever were one), but the signs of a problem just aren’t here at this point in time.”

“To attract client businesses, which we desperately need to do in the Inland Empire,” continued Shelton, “you first have to have product available. We’re in the process of building quality office space to attract quality employers. We haven’t wanted to do that if we’re ever going to stand a chance of unclamping our freeways and reducing smog levels. Indeed, we have to do it to ensure a high quality of life in the Inland Empire generally.”

“You see,” said Shelton, “only a Class A office building is going to attract a large Class A employer. If you build only a lot of small Class B buildings, all you’ll get is a lot of Class B small guys. We all recognize that in this area. Look at the American Trader building that’s going up in east Ontario as part of the Chevron land project. They’re building it with straight cash because everyone knows the company has got to have the space.”

Shelton then turned to the issue of stable economic growth in the Inland Empire.

“We’ve got a lot of knowledgeable, stabilizing groups here,” he said, “which are constantly addressing the quality of life issues and planning for a Class A future business community. We’ve got Inland Empire West (IEW), the Inland Empire Economic Council (IEEC) and a strong and growing chapter of the National Association of Industrial and Office Parks (NAIOP). You didn’t have planning groups like these in Orange County fifteen years ago. Orange County, while it was experiencing its most rapid growth, was reactionary. We’re anticipatory. The government should really be a lot more careful about putting out statistics with minimal backup or understanding,” Shelton concluded. If there’s any problem or concern going on, it just adds to it. It certainly does nothing to help solve the problem or relieve the concern. The FDIC is supposed to protect and reassure people, not stir up concern. The truth is that this is a very strong market with a great future ahead of it.”

As a final note, when the Inland Empire Business Journal contacted several bank executives in the area, they were understandably reluctant to go on record criticizing the chairman of the Federal Deposit Insurance Corporation. Their reactions, however, were unanimously the same: the commercial and residential markets in the Inland Empire were in excellent shape.

Claremont continued from page 3:

Influence because of two suits filed in Orange County. After four years and $2 million spent to acquire local, state and federal approval for its proposed Hellman Ranch project in Seal Beach, Mola Development, headquartered in Newport Beach, lost a suit brought against them to block the start of construction on the project. The plaintiff, Galen Ambrose, comptroller of Western Allied Air Conditioning, won his case at the Santa Ana courthouse because he cited the fact that Seal Beach had not, as required by state law, updated the housing element of its general plan for more than the required five-year time frame. That case was decided in March of this year, and since then a group of Huntington Beach residents have filed suit against a developer on the same grounds to block another project there.

From his Newport Beach office, Kirk Evans, public relations director for Mola, talked about the Hellman Ranch project.

“This is devastating to us,” said Evans. “Even though the plaintiff had not even begun to exhaust his administrative remedies, the judge still decided against us.
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