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Presley to Investigate SCAQMD

In an exclusive interview with the Inland Empire Business Journal, State Senator Robert B. Presley (D.-Riverside, who represents the 36th senatorial district) stated his intention of holding Senate Appropriation Committee Hearings in the Inland Empire on Monday, April 9, to investigate South Coast Air Quality Management District (SCAQMD) procedures. The senator also said that he is seriously considering asking for a Performance Audit by the State Auditor General of the SCAQMD.

Recently the SCAQMD has come under considerable criticism, especially from the business community, concerning its two-decade plan for cleaning up the air in southern California and for its alleged high-handed tactics and arbitrary decision-making procedures.

"The State Auditor General can do two types of audits," said Presley. "They can do a financial audit or a performance audit or both. They've done performance audits on San Quentin and an Inland Empire

SURPRISE INSPECTIONS FOLLOWED STATEMENTS CRITICIZING SCAQMD

Empire health agency, which I'll leave unnamed, and both of them shaped up pretty fast. It's not nailed down that I'll call in an audit, but I am sure giving it serious consideration. When you have a regional authority with the kind of power the AQMD has, there has to be some accountability."

Bob Franzosa, Presley’s Administrative Assistant in Sacramento, told the EPJ that the Senate Rules Committee has yet to approve the special hearing on April 9.

National Health Plan Seen as Inevitable

Local insurers say it’s probably by ’95 Congress may spend a few months arguing, but national health insurance is inevitable, probably before 1995, according to leading local health insurers.

And national health insurance will forever change the relationship of patients and doctors, the way Americans view health care, even their use of health facilities and their expectations for old-age care, they said.

Fewer choices and greater patient responsibility for health care will be necessary to contain health-care costs, said Terry Harshorn, president and chief executive officer of Pacificare Health Systems. Harshorn was commenting on recommendations released Friday from the Commission on Comprehensive Health Care.

Health maintenance organizations combining health care and health insurance - HMOs such as Cypress-based Pacificare - are lobbying to become the conduits for these federal health funds and federally financed health care.

High Tech Aids Chino P.D.

Of the twelve independent police departments in San Bernardino County, the Chino Department has the third lowest crime rate (ranking just behind Upland and Redlands). A primary reason for this success is the high technology developments which Chino Police Chief James Anthony keeps bringing to his department. In a recent phone interview with the Inland Empire Business Journal, Anthony discussed his career in law enforcement and the innovations he has introduced.

"I guess I'm in this line of work because my father was in law enforcement," reflected Anthony. After high school I worked for the FBI as a clerk. On my twenty-first birthday I was sworn in as an officer of the West Covina Police Department, and I worked my way up through the ranks for 17 years to Division Commander. It was ten years ago, in 1980, that I became Chief of Police in Chino. By then I had my B.S. in law enforcement from Cal State, L.A. and a Master's in Public Administration from California State University at Long Beach.

When asked about the technological innovations he has introduced over the past decade, Anthony spoke first about the computerized system which assists his department in a number of ways.

"We were too small a police department to qualify for a California Regional Grant when they became available as a way of improving police work technology. So, I approached the Montclair Chief of Police about applying for a joint grant. He was agreeable, and we received one of the first grants throughout the state.

"Our original purpose for the grant has changed somewhat over time. At first we used the computer system only for records management and managing the data on criminal investigations. Now, with the assistance of the two computers in the Ontario Police Department, we are hooked into the California Dispatch system.

"This means," continued Anthony, "that we can send out what we call "Directed Patrols." Our crime analysts can now do two extremely helpful things that were not possible before computerization. They can forecast the probable incidence of crimes in particular areas based on past data. Then, instead of assigning officers to territorial assignments, we can send them to the predicted places and times where certain types of crime are likely to occur. We can also, through the computer, keep track of the career criminal, Serious Habitual Offender (SHO), as we call them.

Anthony went on to say that Chino and Ontario are on the same radio frequency within a 100 block area. This and computerization make it possible to dispatch officers quickly to a high crime area.

When asked about the growing interest in DNA analysis, Anthony replied that "we are taking a serious look at that, especially in terms of the rules of evidence. We do not want to spend time and money on something that will not be acceptable to the higher courts in the state. The FBI does have a DNA lab, and our State Attorney General announced two years ago his interest in law enforcement pursuing the DNA route.

"There's no doubt the technology is there," continued Anthony. "Just last week I received a letter from the governor that one centralized DNA laboratory will be established in the state. Frankly, we had hoped for three such labs, but the funding was cut. Recently a Ventura County murder case resulted in a conviction on the basis of DNA evidence.

"We expect," concluded Anthony, "that this type of 'genetic fingerprinting' will be used more and more."
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**INSIDE**

**AGMD**

Senator Plans Hearings
State Senator Robert Pesley of Riverside plans public hearings to be held in the Inland Empire on South Coast Air Quality Management District Practices.

**Savings & Loans**

Only One Inland Empire
Tick In Trouble
Arrowhead Pacific FSB is the only area thrift in government conservatorship.

**High Tech Law**

Enforcement
Chino Police Department
Highly Computerized
Chino Chief of Police James Anthony talks about the innovations that he has brought to his department over the last decade.

**HEALTH**

Joint Venture Proves Successful
Behavioral Health Resources is the successful result of a joint venture between Riverside Community Hospital and Riverside Ventures Corporation.

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Upland Woman Named Businesswoman of the Year
Gerry Hughes of Tiler was flabbergasted to be given the prestigious award by the American Business Women's Association.

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Legislation Aimed at Abuses
Robert Hill explains how a new statute may eliminate abuses of the system on both sides.

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Venture capital firms are increasingly looking for solid investments outside the computer & biotechnical industries.

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The Rules Are Simple
Barry Dixon of Government Funding Corporation in Riverside clarifies Small Business Administration rules & procedures in plain English.

**Hospitals**

No Crisis in Census or Trauma System
According to Boyd Bauer of the Inland Empire Area Hospital Council of Southern California, the weekend trauma care system is holding up and vacant beds don't cost what they used to.

**Mandated Health Care**

Proposal Criticized
David Church of Pomona's Inter Valley Health Plan points out the pitfalls in the plans to mandate health benefits for employees.

**Managed Health Care**

Coordination Lowers Costs
Bob Langley of Upland's San Antonio Hospital discusses how carefully managed health care can cut costs.

**High-Tech**

Baxter Medical comes to Ontario
In partnership with Trammell Crow as its site locator, Baxter Medical will build a huge & highly automated distribution center in Ontario.

**Environment**

The AGMD & Jobs Housing Balance
John E. Zakoske of Lewis Management raises serious questions about the SCAGDM's grasp of the relationship between clean & the job/housing issue.

**DEVELOPMENT**

Upgrade Mall Coming to Ontario
Western Development Corporation, having built successful giant malls back East, will soon begin construction in Ontario.

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Wafzi Attalla of PACE Laboratories and Dana Badowski of Kienfelder discuss the complexities of dealing with environmental testing and cleanup.

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Despite problems, David Church predicts a bright future for health maintenance organizations.

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Inland Empire Closeup
Frank Devore started by sweeping floors, wound up owning the company, sold it and then HBO'd it back before HBO's were news.

**Law**

Sex Discrimination
Russell Thomas of Best, Best & Krieger advises employers on how they can avoid sex discrimination suits.

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Jaska Combines Longevity & Innovation
Runa Dacowongta based Martin J. Jaska, Inc., has been growing & delivering for 53 years.

**Executive Recruiting**

How To Select A Recruiting Firm
Ron Henry of BridgeGate gives helpful hints on selecting an executive recruiting firm that can keep on assuring your company.

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Outlook for the 1990's
Andrew Kane of Arthur Andersen has some good news & some bad news for potential investors.

**Healthcare**

St. Bernardine's Expanding
San Bernardino's St. Bernardine's Hospital already does more open heart surgeries and kidney transplants than any other Inland Empire hospital, and they have embarked on a new expansion program.

**Law**

LLB & L.S. Selects
Managing Partner
Christopher Carpenter, a Yale Law School graduate, has been named Managing Partner for the Inland Empire's largest law firm.

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Temecula Valley
The Temecula-Rancho California area is experiencing well-balanced growth.

**Questions & Answers**

What Can Be Done Immediately to Relieve Traffic Congestion in the Inland Empire
Six experts give a wide variety of suggestions.

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Joint Health Venture: a Success

During early 1985, Dr. Robert Summerour, the owner and founder of Riverside Psychiatric Medical Group, approached David Patton, President of Riverside Comprehensive Community Hospital, and Phil Dalton, President of Riverside Community Ventures Corporation about a joint venture idea that involved the creation of a behavioral health program that would include the provision of comprehensive psychiatric and psychological and chemical dependency services on both an inpatient and outpatient basis. Also, a component of the venture would be providing capitated “Managed Mental Health Services” to a high case management system that not only insured the provision of appropriate and of high quality comprehensive mental health services that were being absorbed by insurance companies, HMOs, PPOs, Employers, IPAs and other organizations that were experiencing difficulties managing and controlling the high cost of inpatient and outpatient mental health and chemical dependency services.

Discussions about the venture proceeded through 1987 until all parties agreed to the concept and the overall capital and operating goals of the venture. In mid 1987, a Chief Operating Officer was hired and the project was formally named “Behavioral Health Resources.”

THE VENTURE HAS OUTPERFORMED ALL PROJECTIONS

Behavioral Health Resources is structured into five operating activities:

A) Inpatient mental health services for adults and adults are located at Arrowood Center and C-Withc more closely affiliated with Riverside Community Hospital.

National Health Plan...

Private insurers, such as Blue Cross and the competing Blue Shield, offer insurance to supplement Medicare coverage, but shy away from any programs to become health-care providers. The private insurers give patients the greatest choice in selecting doctors. Hartshorn expects national health insurance will require additional monitoring of costs and quality of care.

According to Hartshorn, a sticking point will be the traditional American bent for freedom of choice. “More choices mean higher costs,” the solution is to limit the number of choices, but I’m required to limit it,” said Jack Massimino, vice president of corporate development for the Valley-based FHP. Massimino anticipates a menu of health-care proposals will come before Congress this year, “creating a lot of discussion and follow-up studies. But something is going to happen in the near future, as costs continue to rise and the population keeps on aging. National health insurance is inevitable,” he said.

Since health-care providers “are the only ones able to control costs,” said Jack Massimino, private insurers give patients the greatest choice in selecting doctors.

Private insurers give patients the greatest choice in selecting doctors. Hartshorn expects national health insurance will require additional monitoring of costs and quality of care. According to Hartshorn, a sticking point will be the traditional American bent for freedom of choice. “More choices mean higher costs,” the solution is to limit the number of choices, but I’m required to limit it,” said Jack Massimino, vice president of corporate development for the Valley-based FHP. Massimino anticipates a menu of health-care proposals will come before Congress this year, “creating a lot of discussion and follow-up studies. But something is going to happen in the near future, as costs continue to rise and the population keeps on aging. National health insurance is inevitable,” he said.

The ongoing joint venture has financially outperformed all budgetary and business plan projections and continues to grow and expand at a highly rapid pace. The Corporate Office of Behavioral Health Resources is located in Riverside. Phone: (714) 275-8600.

Senator Presley to Investigate SCAQMD

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Fraanzo, “that if Senator Presley decides firmly to pursue the matter, he will get a good light from the Rules Committee. In the meantime,” continued Fraanzo, “we are seeing the Legislative Analyst’s Office investigate the matter thoroughly and report back to us.”

The Legislative Analyst’s Office is the agency which researches issues under consideration by the state legislature. It advises the legislature on controversial matters and in general serves as the legislature’s “think tank.”

Fraanzo went on to say that they had originally selected the Ontario City Hall as the meeting place for the hearing but that a scheduling conflict had developed. The hearing is now tentatively scheduled for the same date in the Pomona City Council Chambers.

Since the SCAQMD first announced its eight-year plan it has been severely criticized by the press, trade associations, and particular businesses which feel unfairly treated by the Management District’s procedures and proposals. Also, a detailed study by The Claremont Institute raised serious questions not only about the growing accumulation of power in the hands of the SCAQMD but also about their budget projects. The Institute calculated that future plans would cost far more than the agency’s own estimates.

Several business leaders, when contacted by the IBEF for comment or guest commentators on SCAQMD, have-decided to skip public hearings. One president of a leading trade association, who asked to remain anonymous, said that the business community was reluctant to buttonhole an agency that was against the South Coast Air Quality Management District because in the past surprise SCAQMD inspections have followed within days of published statements from the top management of companies publicly criticizing the SCAQMD.

Upland ABWA Selects Hughes as Business Associate of the Year

This past month the Upland Chapter of the American Women’s Business Association awarded Gerry Hughes of Ticor Title the honor of Business Associate of the year. Hughes has been with Ticor in Upland for five and a half years and in the title business for fourteen years. Prior to that she worked in real estate from 1960, when she obtained her real estate license, to 1976. She earned her real estate brokers license in 1963.

Hughes was named Salesperson of the Year in 1971 and Realtor of the Year in 1973 for the Upland-Ontario area. She was a founding executive board member for the Corporate 2000 Council and served for a time on the budget committee of the West End United Fund. She currently serves on the personnel and financial committees of the West End YMCA. Hughes is also the chief financial secretary for her church.

“I was stunned, flabbergasted, extremely surprised,” Hughes said, when contacted by the Inland Empire Business Journal. “I just couldn’t believe it. I’ve always like to work quietly in the background. In my work and in community service work. The last thing I have ever sought is publicity. “Let me tell you what happened the night I received the award,” Hughes continued. “I went to the ABWA meeting without even looking at the agenda. I didn’t even know the award was to be presented that night. As the presenter, leaving the award winner’s name to last, started listing the person’s history, I realized she was describing me. I just could not believe it.”

“My real hobby, though,” said Hughes, “is my work. I can’t imagine retiring. I absolutely love my work. Why should I ever retire?”

“MY REAL HOBBY, THOUGH,” SAID HUGHES, “IS MY WORK. I CAN’T IMAGINE RETIRING. I ABSOLUTELY LOVE MY WORK. WHY SHOULD I EVER RETIRE?”

continued from page 1

RTC officials reported no knowledge of any other Inland Empire Savings & Loan under scrutiny for RTC action.

Through January 31, 1990, the last date for which figures are available, the RTC had resolved problems at 42 institutions, spending $10 billion in the process while selling off only $1.6 billion in thrift assets out of an estimated $150 billion that will eventually have to be sold.

The RTC claims that its staff of 2,000 employees is woefully inadequate to handle the task assigned it. RTC management is now claiming it needs at least three times its current staff to have any chance of doing its job thoroughly. The RTC is too small and is being asked to perform off property of dubious value at top dollar while always keeping in mind the priorities of minority business enterprises.

A cumbersome bureaucracy may be burgeoning in Washington and in RTC regional offices (California thrifts are managed out of the regional office in Denver), but the good news is that, but with only one exception, Inland Empire Savings & Loans are in good health.
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Abuses in the California Workers' Compensation System and the 1989 Reform Act

by Robert B. Hill, Esq.

Since implementation of the California workers' compensation system over 75 years ago, there have been continuous charges of abuse by the parties tying into this system. With the acceleration of costs in the system over the past twenty years, these charges mounted to a crisis point. The 1989 Workers' Compensation Reform Act is intended to end many of these abuses. This article will discuss three areas where the Reform Act attempts to correct abuses and return the system to its original purpose: an efficient, expeditious way of delivering disability benefits to the injured California worker.

One of the longest running charges of abuse has been against employers and their insurance carriers, the allegation being that through poor record keeping, claims handling, and outright disregard for the system the injured worker with a bona fide disability has been denied timely receipt of benefits and medical treatment.

Under the Reform Act, an entirely new system has been developed, requiring that employers provide employers with timely notice of claims, but also imposing very strict deadlines for investigating claims and making an appropriate decision. Under the Reform Act, which went into effect January 1, 1990, once the employer has knowledge of a work-related injury, either by the employee notifying the employer or from any source reporting such an injury to the employer, the employer must provide a claim form to the injured worker within one working day of this knowledge. It is then the responsibility of the employer to return the completed claim form to the employer, which starts the decision-making process rolling. Within 90 days of the receipt of the claim form, the employer (or its insurance carrier) must fully investigate the claim and make a decision as to whether to accept or reject the claim.

With this new process, the Reform Act has corrected one major flaw in the system where employers or carriers could take an unduly long amount of time to reach a decision as to whether to accept or reject a claim, during which time the injured worker might receive no disability or medical benefits. One criticism which has been made of the Reform Act is that given the complexity of many of these claims, which might require in-depth investigation and the obtaining of a variety of pertinent medical records, the 90-day period is too short. While undoubtedly this will be true in some circumstances, the fact is that the overall system will now flow much more quickly with a delivery of benefits much sooner to the injured worker.

Another major concern under the Reform Act has been spiraling medical and legal costs. Under the California Labor Code 4621, the injured worker has been entitled to reimbursement of medical and legal expenses incurred to prove a contested claim by a reporting physician of his or her choice. As a result of this provision, there has been a proliferation of 'medical/legal mills' in California, where an injured worker might initially be seen by an orthopedist, who then refers the applicant to other medical specialists including internists and psychiatrists. The reimbursement of these expenses by self-insured employers and carriers has skyrocketed.

Prior to implementation of the Reform Act, an effort was made to control these costs by imposing certain financial limitations on this reimbursement, and the Reform Act itself has further moved in this direction by reducing by 10% those charges which were presumed reasonable as of the end of 1989.

Another area the Reform Act has addressed is the problem of medical reporting abuse which limits the ability of either the employee or the employer/carrier to obtain medical reports of its own. It requires the parties within certain time deadlines to consider referral to an examiner agreed upon by both sides (Agreed Medical Examiner) or to a physician who meets certain standards under the Workers' Compensation System (Qualified Medical Evaluator). The goal is to provide a reasonable, objective medical opinion as to the cause and extent of an injured workers' disability.

In the third area, the Reform Act has moved to slow the proliferation of psychiatric claims made by employees against employers. Under California Law, injury to the employee's psychiatric state has long been recognized as an injury for which the employee could recover benefits. Compounding this particular problem has been the case law supporting the contention that it was the employee's perception of work-related stressors, rather than actual reality, which would determine whether a work-related psychiatric injury has taken place. Under the Reform Act, in order for the employee to establish that a psychiatric injury is compensable, the employee must demonstrate by a preponderance of evidence that actual events of employment were responsible for at least 10% of the total causation from all sources contributing to the psychiatric injury, thereby eliminating the windfalls which have occurred when an employee was able to establish by his mere perception of work-related stressors contributing to a very small portion of the psychiatric injury, that he had been injured on the job and was entitled to the benefits of California Workers' Compensation Law.

In closing, only time will tell whether the various changes will result in a substantive reduction of the abuses which have occurred in the past. If nothing else, the Reform Act is a recognition by all sides of these abuses, not only the ones briefly discussed in this article but a wide multitude of abuses which have prevented the intended purpose of the California Worker's Compensation system.

Robert B. Hill is an attorney with the law firm of Parker & Dally in San Bernardino.

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<th>Company Name and Headquarters’ Address</th>
<th>Employees . Inland Empire . Company Wide</th>
<th>Office . Inland Empire . Company Wide</th>
<th>Year Established</th>
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<th>Service Area</th>
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<td>AT&amp;T</td>
<td>700 Madison Ave., New York, N.Y. 10022</td>
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<td>1885</td>
<td>(800) 222-0300, (800) 222-0400, (800) 222-3000</td>
<td>250 countries</td>
<td>8001 Irvine Center Dr., Ste. 400, Irvine, CA 92618</td>
<td>Chris Hinshaw/Manager/(714) 727-5526</td>
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<td>2</td>
<td>Allnet Communications Services, Inc., 30300 Telegraph Rd., Birmingham, Michigan 48012</td>
<td>23</td>
<td>N/A</td>
<td>1985</td>
<td>(800) 482-4848, (800) 982-4422, (800) 982-4422</td>
<td>World-wide to all direct dial locations</td>
<td>222 S. Harbor Blvd., Anaheim, CA 92805</td>
<td>Richard Lee/Regional Manager/(714) 999-1213</td>
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<td>3</td>
<td>Best Telecom</td>
<td>7115 E. Wilshire Blvd., Ste. 721, Santa Ana, CA 92705</td>
<td>25</td>
<td>1984</td>
<td>(714) 836-1212, Same, Same</td>
<td>Southern California</td>
<td>1715 E. Wilshire Blvd., Santa Ana, CA 92705</td>
<td>Craig Bowersox/CEO/(714) 727-5526</td>
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<td>4</td>
<td>Call America</td>
<td>2530 E. La Cadena Dr., Riverside, CA 92507</td>
<td>20</td>
<td>1982</td>
<td>(714) 370-0400, Same, Same</td>
<td>All of 714 Ports of 818 &amp; 619</td>
<td>2530 E. La Cadena Dr., Riverside, CA 92507</td>
<td>Vernon Hall/President/(714) 370-0400</td>
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<td>5</td>
<td>Com. Systems</td>
<td>7900 Haskell, Van Nuys, CA 91406</td>
<td>7</td>
<td>1975</td>
<td>(800) 266-1000, Same, Same</td>
<td>140 Countries (These firms are located in the two-county area.)</td>
<td>1902 Orangeview Ln., Rancho Cucamonga, CA 91730</td>
<td>David Leach/Manager/(800) 266-0050</td>
</tr>
<tr>
<td>6</td>
<td>MCI Communications Corp.</td>
<td>1133 19th St, N.W. Washington D.C. 20036</td>
<td>N/A</td>
<td>1968</td>
<td>(800) 444-7373, Same, Same</td>
<td>All AT&amp;T Direct Dial Service Areas</td>
<td>3401 Centerlake Dr., Ste. 300, Ontario, CA 91764</td>
<td>Roderick Ward/Branch Manager/(714) 986-8733</td>
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<td>7</td>
<td>National Telephone Co.</td>
<td>17 Corporate Plaza, Newport Beach, CA 92660</td>
<td>250</td>
<td>1977</td>
<td>(714) 740-7100, Same, Same</td>
<td>Country Wide</td>
<td>17 Corporate Plaza, Newport Beach, CA 92660</td>
<td>Don Rockerman/President/(714) 640-7100</td>
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<tr>
<td>8</td>
<td>T:Tel</td>
<td>300 Plaza Alicante, Ste., 380 Garden Grove, CA 92640</td>
<td>.15</td>
<td>1986</td>
<td>(714) 740-2880, Same, Same</td>
<td>All of 213/ 818/ 714 and portions of 619 &amp; 865</td>
<td>300 Plaza Alicante, 380 Garden Grove, CA 92640</td>
<td>W. J. Kettle/President/(714) 740-2880</td>
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<tr>
<td>9</td>
<td>U.S. Transmission Systems (ITT)</td>
<td>100 Player Dr., Secaucus, New Jersey 07096</td>
<td>.1,300</td>
<td>1976</td>
<td>(800) 221-4064, Same, Same</td>
<td>All Countries with Direct Dial Service</td>
<td>1255 Corporate Center Dr., Ste. 210, Monterey Park, CA 91754</td>
<td>John Dickson/Regional Sales Manager/(213) 269-9191</td>
</tr>
<tr>
<td>10</td>
<td>U.S. Sprint</td>
<td>2330 Shawnee Mission Parkway, Shawnee Mission, Kansas 66205</td>
<td>.14,000</td>
<td>1986</td>
<td>(800) 877-4000, Same, Same</td>
<td>All Countries with Direct Dial Service</td>
<td>1750 W. Penhall, Anaheim, CA 92801</td>
<td>Bill Pollack/Regional Sales Manager/(213) 515-5353</td>
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</tbody>
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Low Tech Now High Priority

High technology industries first blossomed in California’s Silicon Valley and in small companies in and around Cambridge, Massachusetts, near M.I.T. and Harvard. Over the past two years the Silicon Valley corridor through Irvine in Orange County has become known as “Silicon Valley South.” San Francisco, San Jose, Los Angeles and Orange County have seen an incredible proliferation of venture capital firms to finance new high tech industries. Given the generally agreed (and empirically verified) knowledge that the Inland Empire is about a decade behind Orange County in its development, is the same scenario awaiting Riverside and San Bernardino Counties.

The answer is perhaps, perhaps not. At this point in time there is very little high tech industry (computer research and development, biotechnology, e.g.) in the Inland Empire and there are few venture capital firms located in the two-county area.

The Inland Empire Business Journal contacted a number of Los Angeles and Orange County venture capital firms and high tech industries, and, with exceptions, they expressed little or no interest in developing start-up projects in the Inland Empire. The most common reason cited was that the Inland Empire has not yet reached a level of commercial and industrial development and sophistication to attract new high tech companies and the venture capital to back them up. (These seemed somewhat ironic, since Cupertino was hardly the center of a thriving metropolis.) However, the future of venture capital flow to Inland Empire businesses may not depend at all on the growth of a high tech industry sector. Many venture capital firms contacted by the IEBJ indicated that they are beginning to scout out “low tech” but high profit start-ups. Also, venture capital firms are now taking at least as close a look at how a new company is being run by its management team as the product itself. More and more venture capitalists are looking for a solid customer base rather than the latest brainchild of the R & D geniuses.

Orange County is one of the country’s leading venture capital centers, with total investments in the neighborhood of one billion dollars. At the recent annual conference of the Orange Coast Venture Group, the shift from “high” to “low” technology theme was prominent. What was emphasized was a solid company, superior management, a good product, market share and potential customer base.

These are all factors which many current Inland Empire firms already possess, and there will probably be more and more backing available from venture capital firms. High technology will undoubtedly come sooner or later to the Inland Empire, but the potential for substantial venture capital investment is already here.
Facts About SBA Loans
by Barry Dixon

Most people are unaware of the Small Business Administration's guaranteed loan program. The SBA has limited direct loan funds available for Vietnam era or disabled veterans, handicapped persons, loans for businesses in high unemployment or low income areas. Guaranteed loans are made by private lenders and are then guaranteed by the SBA. Over 90% of SBA loans presently are of the guaranteed type since SBA's guarantee authority is much larger than appropriations for direct loans.

The often-quoted statement that most businesses fail within a short time because of a lack of capital is only partially true. The other important part of this is lack of know-how or the inexperience of small business owners in financial matters. Whether you are starting a business or expanding one, sufficient and ready capital is essential. It is simply not enough to have the financing. One has to have the knowledge and planning ability to manage it well. The business person must avoid the common mistakes of securing the wrong type of financing, overestimating or underestimating the amount required or the cost of borrowing the money, and then finding it difficult to repay.

Aspiring entrepreneurs need to do sufficient research and investigation before seeking loans. The entrepreneur should have some experience in research and investigation before seeking loans.

The entrepreneur should have some experience in research and investigation before seeking loans.

2. Show ability to operate a business successfully.

3. For an existing firm, have enough capital so that, with a SBA loan, the business can operate on a sound financial basis.

4. Evidence of the ability to repay the loan from the earnings of the business.

5. Reasonably secured collateral to assure payment.

6. For new business startups, be able to provide, from personal resources, sufficient funds to have a reasonable amount invested in the business (at this time, one-third of the loan request.)

Terms of loans range from seven to 25 years depending on the use of funds. Interest rates are set by the SBA for guaranteed loans. Loans, guaranteed by the SBA, frequently are made by banks on a variable basis and are adjusted in relation to the low New York prime as published in the Wall Street Journal.

One should look for a loan with no prepayment penalty, no lender point or loan origination fees as the cost of the loan is increased with these additional fees. If the business is in need of quick funding, look for the institution that can fund within 30-40 days. For quick processing time one current period to the date of the balance sheet.

3. Prepare a current personal financial statement of the owner(s) or persons with 20% or more interest in the business.

4. Have company and personal tax returns for the last two years.

5. List collateral to be offered as security for the loan, with an estimate of the present market value of each item.

6. State the amount of the loan requested and exact purposes for which it is to be used.

For those interested in starting a business, contact the SBA office in Santa Ana or your local Chamber of Commerce. Ask for the SCORE consultants. This is a free service given by the Service Corps of Retired Executives.

Barry Dixon manages the Government Funding office in Riverside.

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<th>Rank</th>
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<th>Value of SBA Funded in 1989 (in 000)</th>
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<td>Gerrold Montax/ President/ (213) 531-6384</td>
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<td>Mike Haynes/ Regional President/ (714) 541-2537</td>
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<td>Nick Landis/ President/ (714) 980-1485</td>
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<td>Leonard Sands/ Chairman/ (213) 659-4356</td>
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<td>Gene Hobday/ President/ (714) 778-2265</td>
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<td>David Kepper/ Business Loan Manager/ (714) 761-3333</td>
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Source: Fiscal year 1989 loan approvals as reported by the Santa Ana District Office of the Small Business Administration. (Santa Ana District approves and guarantees Riverside County and San Bernardino county loan applications.)
No Inland Empire Hospital Bed Crisis Foreseen

Boyd Bauer, Director of the Regional Office, Inland Area, for the Hospital Council of Southern California told the Inland Empire Business Journal in an exclusive interview that, on the whole, hospitals in Riverside and San Bernardino County are in no danger of a bed "glut" such as Orange County experienced nearly a decade ago. He also told the IEBJ that the trauma care system has, despite cutbacks, been able to manage emergency and intensive care patients quite well during the winter months when such care often stretches the critical system beyond its limits.

Even with the growing number of hospital beds in the Inland Empire (including a new Kaiser facility), Bauer stated that hospitals will not face the kind of financial disaster many metropolitan area hospitals faced in the early 1980's. "Of course it always makes it more difficult to make the bottom line look good when occupancy is down," said Bauer.

"The real problem," continued Bauer, "is how does a hospital make up for its losses from patients who cannot pay. That's the really critical issue."

"But even with continued growth empty beds are not so much a significant issue anymore," Bauer pointed out that a hospital does not have to staff an empty bed, and it is the costs of care and staffing that have risen so sharply over the last several years.

Bauer also cited the increasing shift to managed health care and outpatient care as reasons for empty beds, which are factors that usually produce revenue for the hospitals which participate in managed care programs and outpatient facilities.

"Today, it's outpatient, outpatient, outpatient," said Bauer. "The emphasis is on getting patients in and out as quickly as possible. Fortunately, hospitals are adjusting to the trend and are able to make money from outpatient facilities.

"Another factor that mitigates against an empty bed crisis, "continue Bauer, "is that an unfilled hospital bed is no longer as costly to the institution as it was ten years ago because a bed no longer has the revenue-producing potential it had then. In the old days there was simply more money per bed involved.

"Now, with managed care keeping costs down and with the third party indemnity insurance companies no longer automatically paying what is filled, a hospital does not lose as much money with a lower occupancy rate.

"The real problem," continued Bauer, "is how does a hospital make up for its losses from patients who cannot pay. That's the really critical issue."

Bauer then discussed the trauma network situation in the Inland Empire.

"Trauma care is improving," he said. "It's a fickle phenomenon to track. Overloading can be very unpredictable. Fortunately, this year we have had a late and mild flu season, so we haven't felt the pressures on the system that we've experienced in previous winters.

"However," Bauer continued, "there is still a critical shortage of ICU beds throughout the Inland Empire. If any real crunch comes, we'll be overloaded. It is very difficult to persuade hospitals to add and maintain ICU beds because they cost so much and are used so sporadically and unpredictably.

"We'll have problems in the future. There's no doubt about that."

Managed Health Care in the Inland Empire

by Bob Langley

"Managed Health Care" is a term that is being used quite frequently these days, but what does it really mean? The term has come to mean any organized attempt by the health care insurance industry to control the overall costs of health care services.

There are many different approaches of managed health care, but the two most popular forms are Health Maintenance Organizations (HMO's) and Preferred Provider Organizations (PPO's). Both use established networks of providers (physicians and hospitals) which participate in the programs at reduced reimbursement rates. Patients are either required to use only the network providers or are given significant financial incentives to do so.

In addition, both HMO's and PPO's usually operate with systems to manage the utilization of health care services, such as prior authorization of health care services, second surgical opinions, and ongoing review of patient care. The reduced reimbursement rates for network providers and the utilization management programs used by HMO's and PPO's normally result in significant cost savings over traditional fee-for-service indemnity insurance programs.

To purchasers of health care service (employers, unions, trade associations, etc.), managed health care programs can offer significant financial benefits through lower insurance premiums, lower co-payments and deductibles, and increased benefits. In addition, the purchasers have the knowledge that health care services being rendered to their beneficiaries are being monitored through the utilization management program to help ensure that the services are appropriate and necessary for the patients' diagnosis.

These promises of cost savings and the expectations of higher quality of care have led to a phenomenal growth in managed health care programs in a relatively short time frame. This growth has had a major impact on all health care providers in the Inland Empire. Just seven years ago, San Antonio Community Hospital did not have contracts with HMO's or PPO's. It now has arrangements with over a hundred managed health programs, which account for close to thirty percent (30%) of its total revenue.

Managed health care has brought the purchaser, provider and the consumer (patient) of health care services into a new era of more complex arrangements characterized by a growing interdependence on each other. All parties are being made aware of the high costs of health care and the need to be responsible in utilizing health care services.

Effective communication among the purchasers, providers, and consumers is essential for the existing health care delivery system to be developed into a stronger and more efficient delivery system.

As a community-based hospital, San Antonio Community Hospital is committed to developing improved communications with all the players in the managed care arena. A product of this commitment is the Corporate 2000 Council which is a cooperative effort with many employers in the community.

The primary mission of the Corporate 2000 Council is to serve as a catalyst to increase communication and to foster mutually beneficial and advisory relationships among San Antonio Hospital and local business leaders and physicians on the hospital staff. The Corporate 2000 Council currently consists of more than 300 employers in the community.

Other efforts taken by San Antonio Community Hospital to improve communication among the participants of managed care programs include the following:

1. A physician referral service to aid consumers (patients) in identifying and choosing doctors participating in various managed care programs. The referral telephone number is 714-985-3627.

2. Communication with insurance brokers and employers in the community on the status of our managed health care programs. We often called upon to serve as an employee advocate in the managed health care programs to help resolve problems that arise.

3. We operate a community speakers bureau with speakers available to discuss a wide array of health care topics.

4. We are implementing an electronic (computer) interface system between the hospitals and physicians on our medical staff which will improve the communications in several health care areas.

Managed health care is certainly not the panacea for the U.S. health care system; however managed health care is a step towards building improved communication and relationships among the purchasers, providers and consumers of health care services. The improved communication and relationships will no doubt lead to other fundamental changes resulting in a more efficient health care delivery system for all.

Bob Langley is Director of Managed Care at San Antonio Community Hospital in Upland.

HMO Solvency Protection

by David E. Church

The rapid growth of HMO membership in the California marketplace over the last ten years has not been problem-free. In the past, employers would offer employees and their dependents either traditional indemnity coverage (fee-for-service) or an HMO like Kaiser or PHP. The latter organizations typically employed their own physicians and owned their own hospitals and outpatient clinics.

Several years ago, however, these so-called "staff model" HMO's were challenged by a new breed—an "IPA/Group model" HMO—notably Maxicare, Western and Health Net. Rather than employing medical personnel and owning facilities, these organizations contracted with multispecialty clinics, groupings or private practice physicians (IPAS) and community hospitals. They operated on the premise that payments for contracted medical services would be less than premiums collected, with the balance as profit.

Unfortunately, a combination of underpricing premiums to attract new members, various mergers and acquisitions, and the inability to control health care utilization among contracted providers, has led to the demise of HMOs in Southern California. Providers of care were not paid by the HMO for services rendered and there was concern that enrolled employees would not receive care that had been paid for through premiums by their employers. To preclude both of these potentialities, both state and federal regulators have stepped in to ensure that HMOs remain solvent.

California has traditionally been a leader in regulatory protection of its residents, and regulation of HMOs is no exception. The Department of Corporations enforces the provisions of the Knox-Keene Healthcare Services Act, which is the enabling legislation under which HMOs operate. The Department has recently promulgated financial standards with respect to HMO solvency to ensure that contracts with providers, HMOs are now required to maintain substantial reserves. Start-up HMOs would be required to post adequate reserves prior to licensure, while existing HMOs have a period of time during which mandated reserves can be accumulated.

As the HMO industry moves into the 1990's, employers will see a significant change from the frenetic 1980's.

David E. Church is Director of Provided Compensation for Inter Valley Health Plan in Pomona.
From the coast of Santa Barbara to the surf of Huntington Beach... from the rocky shoreline of Laguna to the blue waters of Mission Bay, Health Net provides health care throughout Southern California, and throughout the state. With California's largest medical provider network, every one of our 725,000-plus Members is close to superb health care. Health Net has more than 260 Medical Groups and hundreds of physician locations, over 240 hospitals and 1,300 pharmacies statewide. To the list of wonders along California's coast, add one more. Health Net.

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Baxter to Build Major High Tech Facility in Ontario

Baxter Healthcare Corporation recently announced plans to locate a major distribution center in Ontario. The new facility will support sales growth for the medical supply company as well as improved efficiency. The company anticipates that construction will begin in June of 1990, with full operations beginning in late 1991.

The new center will be located on 77 acres of land in a Redevelopment Area of the city of Ontario. Baxter and the city have signed a Memorandum of Understanding concerning the planned facility. According to Norman J. Priest, Ontario Community Economic Development Director, the project will help Ontario's efforts to establish a tech distribution center.

Frank Stewart, Western Area Manager for Baxter's Distribution Division stated that Ontario offered an ideal location within the Los Angeles basin with excellent freeway access and superior city services. The highly automated new facility will provide distribution for the company's Hospital Supply and Pharmacy Divisions. Included in the new complex will be kit manufacturing by the Renal and Carston Products Division. The new center will require over $300 million in capital investment but will substantially support Baxter's current $300 million market in southern California.

The announced distribution center will be the third Baxter facility in Ontario. Custom surgical kit manufacturing began there in 1984 with twelve employees in the Baxter Customer Storeroom Division. This facility now employs about 250 people. Recently construction also began on Baxter's Ontario replenishment center. The building will, of course, be leased through the Trammell Crow Company. When it opens in late 1990, the center will employ 75 people. The replenishment center collects Baxter manufactured products in their western United States and Pacific Rim plants and ships them to distribution points nationwide.

Baxter is required:
1. To locate single point Baxter centers throughout the United States.
2. To ensure that the quality and delivery of services to Baxter is consistent throughout the United States.
3. To act as fiduciary on behalf of Baxter in measuring and communicating savings to Baxter management on a regular basis.

Under the same partnership arrangement Baxter is required:
1. To give Trammell Crow exclusive rights to fulfill all distribution facility requirements including newly-owned distribution facilities as a prerequisite for basis, newly leased distribution facilities on a principal to principal but competitive basis, and interim leased space pending completion of new facilities provided by Trammell Crow.
2. To allow Trammell Crow the opportunity to compete on all Baxter offices.

The highly automated new facility will provide distribution for the company's Hospital Supply and Pharmacy Divisions. Included in the new complex will be kit manufacturing by the Renal and Carston Products Division. The new center will require over $300 million in capital investment but will substantially support Baxter's current $300 million market in southern California.
The Downside to Mandated Health Benefits

by Art Cowan

The United States is in the middle of an unprecedented health care crisis. Employer's health benefits costs are soaring—often more than 10 times the Consumer Price Index—and the number of those without adequate health insurance remains an unsolved problem. We are looking for solutions which will keep health benefits cost-effective and reduce the number of uninsured.

Like the rest of the nation, Californians are deeply concerned. The issue has humanitarian, quality of life, and financial implications. It is clear we must take constructive action to overcome the current crisis.

In response to the situation in California, Governor George Deukmejian has announced a health care proposal that will mandate every employer to provide health insurance to its employees. This proposal is far more ambitious than the original draft of AB 350, the health benefits mandate law advocated by Assembly Speaker Willie Brown which passed in form last year.

Governor Deukmejian’s proposal is intended to provide basic coverage for about 4 million of the estimated 8 million Californians currently without health insurance. The intention is excellent. The means may create major problems.

First, there are some critical misconceptions about the roots of the health benefits cost crisis. Governor Deukmejian’s proposal assumes that the roots lie in the absence of quality medical care—the kind paid for by health insurance.

However, as early as 1979, the Surgeon General of the United States reported that medical care accounted for only 10% of the factors affecting the health of Americans. Environment and heredity each accounted for roughly 20% each, and lifestyle accounted for an imposing 50%. The only hope for a long-term solution to the health crisis lies in prevention, effective health benefits consumer practices, and—most important—change in lifestyle. The Governor’s proposal does not address this component.

Second, the proposal may produce difficulties for small business employers. This group has the greatest need for affordable group health insurance, yet such coverage has been increasingly difficult to come by in recent years. Small business employers do not have the buying power of larger businesses and, when they are able to secure coverage, it is often at an exorbitant rate.

Third, there is no evidence to suggest that government intervention will make things better. In fact, there is a fair body of information suggesting the opposite.

The highly touted Massachusetts program mandating health benefits has collided with major problems. Federal legislation, such as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) and the ill-conceived Section 89 of the Internal Revenue Code provide distasteful precedents.

Both are laws that significantly increase the cost of health benefits but do little to solve the health care predicament. Section 89 was so onerous that it was repealed after small employers responded with an insurrection. The time repealed came, it was estimated that American employers had spent over $100 million in an attempt to comply with the law.

Government intervention nearly always means complex reporting requirements. Legislation can include benefits “leveling”—a “one size fits all” approach in which employers are prevented by law or face stiff incentives for meeting the varying needs of their employee populations. For example, in the Deukmejian proposal, employers offering plans that exceed the coverage proposed by the state mandate would face tax penalties.

Often there are confusing changes because the lawmakers have no experience in designing or managing health benefit plans. Numerous “technical corrections” must often then “resell” to handle the adjustments. For example, COBRA has gone through four major sets of legislative and regulatory changes since it was signed into law in 1986.

The legislation frequently produces the exact opposite result from the goals originally intended. For example, the growth in state mandates—which attempted to expand coverage to those under health insurance plans—has been a significant factor in driving health benefit costs up at the state level. In 1966 there were only eight state mandates affecting health benefit plans. Today, there are over 750. The result is the costs of group health insurance has been driven beyond the reach of many small employers forcing many to eliminate their plans. Thus, the number of uninsured has grown significantly because of the mandates.

In the case of the Deukmejian proposal, the law would require employers who do not offer group health insurance to pay the health care expenses of their employees and the dependents of the employees directly. In short, employers would either have to provide standard group health insurance or, if unable to do so, would have to become the insurance company themselves. Failure to meet the requirements would produce adverse tax consequences. They are, of course, adverse for the employer—not the state. Certainly the proposal does little to affect health benefit costs other than to shift the burden around.

And like other mandates, it attempts to force a large, non-voting segment of the population (employers) to meet the social engineering objectives of the state.

And, as with many of the benefits laws in recent years, the idealized social objectives are used as a thinly disguised means to entrap employers into paying fines and taxes to reduce state and federal business expenses.

Other downside risks to this type of legislation include:

1. It could make the prospect of either starting a business or moving a business to California very unattractive because of the compliance cost and the liability for failure to meet the law’s requirements.

2. The cost of compliance (if previous experience is any indicator) could make California businesses less competitive than those outside the state.

3. The additional liability and compliance costs could inhibit investment and individual business expansion.

4. The economic cost of complying with the law could be an inhibitor to overall California business sector growth.
In the autumn of 1985, Western Development Corporation of Washington, D.C., opened the first phase of its massive shopping mall complex, The Potomac Mills, in Dale City, Virginia. Located near the beltway off the Washington, D.C., area, The Mills represented a new concept in malls. Built upscale with the best and most eye-appealing of materials, the mall included everything from a J. C. Penney store to a full service drugstore to a Saks Fifth Avenue shop to family entertainment centers as a bowling alley, a miniature golf course and a set of batting cages.

A similar Mills is coming to east Ontario within the next two to three years. It will be located within Ontario’s Redevelopment area, so classified because of now-corrected flooding danger. The exact site is the 1-12 & Haven, east of Milliken and all the way up to Baseline. While the plans are still in the early formative stages, none of the major players involved see any reason for Phase I not opening sometime between the fall of 1992 and the spring of 1993.

According to Skip Morris, spokesman for Chevon Land Co. on whose property the Ontario Mills will be built, “We now have a green light on selling our land for the project. It should be clear sailing from here on out.” Chevon Land has agreed in principle to sell a parcel of 152 acres on which the nearly 2 million square foot Mills will be built to Western Development Corporation in joint venture with Forest City Enterprises of Cleveland, Ohio.

“Western Redevelopment Corporation has the know-how and Forest City Enterprises is a cash-rich company that already has a major presence in California,” said Morris. “Forest City has either completed or is working on fifteen projects in California, including one in Victorville and one in Palmdale. Doing business here in California is nothing new to them.”

When contacted by phone, Howard Biel, President of Western Development talked about the history of The Mills projects which have led to the decision to locate in Ontario.

“Our first attempt at this in 1985 was the Potomac Mills,” said Biel. “That was a 1.2 million square foot mall. We’ve come to call them Super Regional Specialty Malls to reflect the fact that they are massive regional shopping centers.

“The Potomac Mills was so successful,” continued Biel, “that we decided to build another Mills project in Philadelphia. We optioned the land then in 1986 and opened it as The Franklin Mills in 1989. That’s a 1.8 million square foot facility on the 288 acre site which used to be the famous Liberty Bell Race Track. That Mills also met with tremendous success.

“Now that we had two successful projects going,” continued Biel, “we decided to gear up and go full speed ahead all around the country. Our third Mills will open in Broward County in southeastern Florida this coming October. We’ll call that the Sawgrass Mills. It will occupy about two million square feet. The fourth Mills will open in August in 1991 in the city of Gurnee, which is just north of Chicago in the northwestern part of the state. Our fifth, will be located north of Detroit, near the Palace where the Piston’s play. We’ve named it the Auburn Mills. It sits on 300 acres and will open sometime in 1992.

“One thing we noticed,” said Biel, “which will be a boom to the Ontario area eventually as well as that our Mills Super Regional Specialty Malls attract large wholesale and warehouse type facilities not within but nearby places like Home Club or Price Club, for example.”

When asked specifically about the Ontario Mills, Biel answered that “we now have an option to purchase the land although the deal itself has not yet closed. We do have every expectation, however, that the land sale will go through and we’ll be open for business no later than 1993. We’re very careful about setting a time frame for this operation. We do have every expectation, however, that the land sale will go through and we’ll be open for business no later than 1993. We’re very careful about setting a time frame for this operation.

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“We’ve got a workable solution to the air quality problem. The AQMD must respect a company’s right to retain some control over decisions that translate directly into the economic health of the business, and thus into the overall prosperity of the region. I am convinced that the two are not incompatible. The business leaders of southern California are very ingenious, and given a little flexibility and some incentives, this power can be harnessed towards finding a workable solution to the air quality problem.”

John E. Zakoske is the Administrative Assistant to the Chairman at Lewis Homes Management Corporation in Upland.

### Stocks of Inland Empire Interest

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By John E. Zakoske

The goal of attaining clean air is important to the business community, particularly here in the Inland Empire where air quality is generally poor. I have some concerns, however, about how well the South Coast Air Quality Management District (AQMD) understands the jobs/housing imbalance in relation to air quality.

Porter Ranch is, for example, a 1,300 acre mixed use development in Chatsworth. The AQMD has reviewed the draft environmental impact report (EIR) for the project and recommended to the City of Los Angeles Planning Department that the project’s approval be subject to certain mitigation measures.

The scariest part of the 11 page assessment is the conclusion that jobs/housing balance issues are not adequately addressed in the EIR. What is the AQMD’s conclusion? “Scale down certain components, especially industrial/commercial components,” and “demonstrate that the price of project housing matches the income of the people employed in the project area,” with no mention of what happens if the prices and income levels do not jive. Business people usually try to develop a product that fits the market that they are faced with. The market is an external factor over which the business has no control.

The air quality district wants to restrict the product that a business can deliver without altering the market that dictates the viability of the venture.

Herein lies the fundamental problem with analyzing air quality, or anything else, through the lens of jobs/housing balance. The whole concept of altering the natural distribution of jobs and housing to attain certain growth management goals is a tenous one at best. It sounds like a reasonable idea in theory, but in the real world it would be awkward and inflexible. Many experts in economic development believe that employment will follow population growth, and with that lag between forecasts and reality, the AQMD would be wasting time and money trying to solve a problem that market forces will cure.

Current law grants the AQMD the authority to regulate indirect sources of air pollution, subject to certain limitations. However, the law denies any “infringement on the existing authority of counties or cities to plan and control land use, and no provision...shall be interpreted as providing or transferring any authority over such land use to either the south coast district...” (P.C. 44640). I believe that the State Legislature did this for a good reason—accountability. The air quality district remains almost totally unaccountable to the public. On that note, the recently introduced Senate Bill 1776, introduced by Senator Bill Leonard, is an encouraging development. The proposed legislation would open up the district’s rule-making process to public referendum.

The AQMD must respect a company’s right to retain some control over decisions that translate directly into the economic health of the business, and thus into the overall prosperity of the region. I am convinced that the two are not incompatible. The business leaders of southern California are very ingenious, and given a little flexibility and some incentives, this power can be harnessed towards finding a workable solution to the air quality problem.

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FEBRUARY 28 - MARCH 27 1990
Toxic Materials Development for the 1990's

by Wasti Atallia, Ph.D.

In recent years both government and the general public have justly become increasingly concerned about contamination of our water. Whether it is the water we drink from the faucet, contaminated wells we use as industrial or discharge locations, or the quality of our water is now a critical issue, especially for developers and builders.

Some of the toxins routinely found in testing water at various sites include fuel products, industrial solvents, and sometimes toxic chemicals. Indeed, there is no assurance of clean water at any location anywhere without careful testing. Undeveloped agricultural areas can have just as contaminated water under the earth's surface as any manufacturing site working with high toxic chemicals. Environmental regulations are now so stringent that the testing and cleanup of water, along with soil and solid waste, are becoming an absolutely necessary step in the development of any building site, be it residential, commercial or industrial. Fortunately, the technology exists to minimize the risks and costs to builders and developers.

A number of companies, including PACE Laboratories, can use highly sophisticated equipment and techniques to render a potential building site safe and legal. Environmental companies specializing in water contamination use a variety of advanced equipment such as spectrophotometers, gel permeation chromatographs, and high performance liquid chromatographs. In addition, environmental companies use microcopy, ion electrodes and microbiological and classical wet chemistry techniques.

The sites most likely to contain contaminated water are the areas around solid waste disposal sites, agricultural land where pesticides and petroleum-based smudge pots have been, places where gasoline or oil have been stored underground (e.g., former filling station sites), areas near health facilities where medical waste may have been buried, and places close to industrial sites, even waste-water treatment plants themselves.

PACELaboratoriesnowoffersmobilelaboratory services whereby the necessary testing equipment can be brought to a site, and the water can be sampled and completely analyzed right at a prospective building location within the same day the sample is collected. The environmental companies, like PACE, who have initiated these mobile units, are carefully regulated and which of these represents the greater financial risk?

Dr. Atallia is the Regional Director of the PACE Laboratories located in Irvine. They do a considerable amount of work in the Inland Empire and have facilities in five states.

Frontline Industries Works to Prevent Fires

Most firefighting is done after the fire has already started, but Frontline Industries, Inc. of Rancho Cucamonga is dedicated to fighting fires before they break out. Using state-of-the-art technology, Frontline has developed a variety of fire-retardant products to protect both homes and businesses. The Inland Empire company has two objectives: to educate the public about the need for preventive firefighting and to offer the necessary products and equipment to stop fires before they destroy valuable property.

Among the products Frontline specializes in is "Duo-Gard" which provides not only flame proofing but also rain protection for fabric, which is among the most combustible of materials. "De-Fyre-138" is a five-year wood roof care system which includes an extremely effective spray-on flame retardant and a "Concentrate Landowner's" fire retardant wind and rain flame proofing as well.

According to Tom Motley, General Manager, "Frontline offers a full range of preventive education, products and services to houses, multifamily dwellings, hotel owners associations, schools and all types of commercials and industrial establishments. "We are living in the space age and fighting fires as we did in the same age," continued Motley. "Today we have the materials to stop fire damage from the very beginning before property, and more importantly, lives are wasted."

Among Frontline's other products is "Flame Out," a versatile fire retardant which can be used on wood, cotton or wool products. It is non-toxic and can be brushed, sprayed or dipped onto the protected surface. Since it is water-based, it penetrates deeply into the material, rendering the item totally resistant to fire.

"We all fall into the trap of waiting until something needs fixing," says Motley. "Why do we spend so much money on alarms and sprinkler systems when there are easily affordable ways to prevent fire in the first place?" Frontline Industries, Inc., is located at 9605 Arrow Route, Suite G, in Rancho Cucamonga.
“Long on Ideas- Short on Actions”

If you read the “Answer” page in this month’s issue, you will find a host of innovative suggestions by Inland Empire leaders on how to begin replacing the bloated government with key objectives that are meaningful and practical. All are excellent proposals. It seems that there is no shortage of ideas. What is lacking, of course, is initiative, leadership and action. Granted, most of these proposals would require fast cooperation and action on the part of the state government, county and city government, regional authorities and the private sector.

But so what? Why sudden, unexpected crises like the San Francisco earth-quake happen, all levels of government, along with businesses and community leaders, seem to spring quickly into action. Why can’t they do the same for severe but ongoing crises? Maybe we just learn to live with these problems. But why should we?

“Opportunities”

Around 1900, when New York was developing into the giant me-ropolis we now know, a Tammany Hall backroom wheeler-dealer politician named George Washington Plunkitt was convicted on several counts of graft, fraud, and money laundering. His courtroom defense was as hilarious as it was pathetic.

“...I just saw my opportunities and I took ‘em,” pleaded Plunkitt.

In this country, a man is presumed innocent until proven guilty; so we, in no way, want to pass judgement on individuals like developer Louis Laramore, accountant George Arzov, and several counts of on several counts of and businesses and community leaders, seem to spring quickly into action.

Temptation has been in us since the Garden of Eden.

As an antidote, we can only quote Jefferson: “Eternal vigilance is the price of liberty.”

“More Bureaucracy Is Not The Answer To Bureaucracy”

Remember, back twenty five years ago, when the American Medical Association and the business community adamantly opposed Medicare as the first stop toward Socialized Medicine.

How ironic it is that, today, it is the medical societies and large corporations who are leading the movement for National Health Insurance.

By an Orwellian use of phrase Socialized Medicine (bad) is now National Health Insurance (good).

The current argument is that we have created so many unwieldy public and private health care bureaucracies, that the only solution is one giant bureaucracy to hell us out of the mess.

Brillig logic. The bigger and more centralized the bureaucracy, the more efficient it will be.

After all, in just a few months, the Resolution Trust Corporation has spent only $10 billion to resolve problems of 42 of hundreds of insolvent S&L’s.

Is the antidote to the poison more of the same poison?

Can Mandated Health Care Work?

by David E. Church

“Sounds like a great idea, but can we afford it?” was heard again in Sacramento several months ago as the Democratic speaker Willie Brown attempted to gain sufficient support to pass a government regulated medical system in California. The provisions A.B. 350 would cost employers $150.00 to $200.00 per month for each employee or employee plus spouse. Although A.B. 350 does not specifically define what would be covered for the access to the delivery system.

Beyond this, however, must be a redefinition of what constitutes the “cost shifting” by the providers and patients that are now being diversified. The real fact is that drug use causes destructive behavior that determines the moral fiber of this great country! Do we really want to make it easier for people to destroy themselves? Or us? I don’t think so. — —

by David E. Church

Are we still willing to sacrifice jobs for the health care of the(scroll)

There’s a new saying that seems to be spreading like wildfire. ‘No new employment will be created while the current problems of the price of health care continue.’

Most insurance companies are already putting an artificial payment system on health care. The cost of health care can only exist if these companies are paid.

First of all, a government controlled drug business would never allow prices comparable to those of today’s drug lords.

The profits from the legal sale of cocaine or heroin would never reach the heights enjoyed by the Colombians because an increased and reliable supply would mean lower prices — and lower prices would mean less net income.

Secondly, try visualizing the size of the bureaucracy that would be necessary to regulate and operate the legal drug business, not to mention the diverse opportunities for corruption that would abound.

Would you want a designer drug boutique in your neighborhood mall? Would you want your health, auto or home insurance premiums to be levied against the risk of cocaine or heroin users? Do you have any idea of how many more delays we would incur in our court system because of product liability lawsuits filed on behalf of dissatisfied customers against drug manufacturers? Would you want your children to have the opportunity to purchase heroin or cocaine from unscrupulous retailers who might illegally sell to minors? Would you approve of the possibility of having drug dealers be the ones who are ease of? — —

Can Mandated Health Care Work?

by David E. Church

Riverside County Assembyman, 73rd District

Employers must be able to compete effectively in a global economy while providing valuable benefits and salary to their employees free of the health care costs that are associated with the public sector.

Mandated health care will only give the public sector even more power that is not necessary and needed medical care is rendered. More is not always better, and resources are limited.

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Can Mandated Health Care Work?
Guest Commentary

Universal Health Insurance for California

by Thomas Bodenheimer, M.D.

37 million Americans are without any health insurance. And the costs of health care are rising at three times the general rate of inflation. According to Joseph Califano, former Secretary of Health Education and Welfare, "By the year 2000, the only person in the United States who can afford to get sick will be Donald Trump." This dual crisis of health access and health costs has only one solution: universal health insurance. But what kind of universal health insurance will truly solve the access problem, and not just the access problem? Universal health insurance must include:

- Board member, Western Plastics Pioneers
- Corporate Board of Directors, Los Angeles Merchants and Manufacturers Association
- Chairman of the Board of Directors of the Island Empire Regional Merchants and Manufacturers Association
- Board of Directors and California's Plastic Industry Representative, California's for Compensation Reform
- Member, The Executive Committee
- Advisory Board, YMCA

Mr. Devore and his wife of 28 years, Jo Ann, have resided in Orange and reared six children. They recently bought a home in Crestline.

IJB:

Mr. Devore: You are in the plastics manufacturing business. Is that correct?

Devore: That's correct. Tris Plas specializes in innovative ways of injecting moulded plastics.

IJB:

When did you get started in the plastics business?

Devore: I started as a utility cleanup boy on the floor of Amoco Chemical in Southgate back in 1951 when I was fifteen years old. I had been born on Long Island, and then we migrated to Costa Rica. To escape a revolution there my mother, my brother and I, escaped to southern California.

IJB:

You worked your way up in the company quite rapidly, didn't you not, Mr. Devore?


IJB:

Could you tell us about that?

Devore: Well, Lanex, Inc. decided to sell Tri Plas, which I had in the meantime renamed my company. I became disenchanted with the people who wanted to buy it, but I didn't have the money to buy it back. I could see that I had worked for all those years evaporating right in front of me.

IJB:

So what did you do?

Devore: Well, before it was even a common term in the Wall Street Journal, without realizing that I was doing it, I pulled off what we now call a Leveraged Buyout (LBO). If I had really known what I was doing then, I would not have done it.

IJB:

Your wife was urging me to take a salaried position in a company. We were rearing six children at the time. She wanted me fighting on me; she was just as scared as I was.

IJB:

You explored every option I could think of. I talked to some Iranian investors. By that time, I must say that my reputation not only in the plastics industry but in the petroleum industry where my raw materials come from was quite high. I had a number of discussions with people who knew and respected my work.

IJB:

It looked like my only chance was to lease back the property, but I was still short of capital. Finally, it took a year, almost up to the minute, to consummate the buyback. Kroh Brothers of Kansas City came in at the last minute, and I wanted to buy our building. They did and then went bankrupt two months later.

IJB:

From that point on, my wife and I have been sole owners of the Tri Plas and its premises.

Devore: The first year we had it all back we grossed ten million. Now we're grossing $21 million a year and growing. We have the major plant in Ontario, but we now also have facilities in Rockhill, South Carolina, and York, Pennsylvania. We do a lot of work with Hershey Chocolate and their plastic containers.

IJB:

By the way, I should mention that the Executive Committee here was very instrumental in helping me get my company back and on its feet again. They're a wonderful organization. They kept telling me it could be done.

IJB:

The help I received through all the crises was from my wife Jo Ann. The day we signed the final papers she told me, "If there's anything I ever run into that's absolutely impossible, I now know who to come to."

It sounds as if your family is very important to you.

Devore: Most certainly. We have six children, three boys and three girls ranging in age from 25 to 17. Elizabeth, now in the Community Board of Directors, is a salesman for us. Heather, 20, lives in Los Angeles and is a student at California State University, Fullerton. Andrew, 19, goes to Santiago Community College and is a salesman for our company. Heather, 20, lives in Los Angeles and is a student at California State University, Fullerton. Our youngest, Amanda, is at El Modena High School in Orange. We just purchased a new home in Crestline. Amanda and I love horseback riding together. My wife, fishes, loves to write and is currently taking writing classes.

IJB:

How is the company doing now?

Devore: It's doing very well. We do a lot of work with the YMCA. We do a lot of work with the YMCA. We've been a wonderful organization. They kept telling me it could be done.

IJB:

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Sexual Harassment in the Workplace
What Employers Can Do To Avoid Liability
by Russell Thomas

The issue of workplace sexual harassment has received considerable attention in recent years. In some cases, successful plaintiffs who have brought suits charging sexual harassment have received extremely large damage awards. For this reason, the courts have executed fines for sexual harassment, if not frightening. However, the issue of sexual harassment in the workplace is one of many complex issues faced today. The subject can be effectively managed through the application of basic common sense and sensitivity.

WHAT IS SEXUAL HARASSMENT?
What is commonly referred to as sexual harassment actually falls into two distinct types of behavior — which are sexual harassment, although both are generally referred to as sexual harassment. The first type of conduct is generally referred to as the "quid pro quo" type of sexual harassment. In this type of sexual harassment, a supervisor (usually a male), in exchange for sexual favors, requests or permits a subordinate (usually a woman). Conversely, this "quid pro quo" type of sexual harassment may also occur if a supervisor makes sexual advances to a subordinate, that advances are rejected, and the supervisor then imposes harsher terms and conditions of employment, or discipline, including discharge, upon the unwilling subordinate. Most managers and supervisors know that this type of conduct is distinctly illegal, both under state and federal law. The critical feature of this type of sexual harassment is that the sexual favors which are either given or withheld are made terms and conditions of the employment of the subordinate. In other words, the subordinate's job, or some aspect of the job, is made to depend on her willingness to grant sexual favors, or in some other way is negatively affected by her withholding sexual favors.

HOSTILE ENVIRONMENT SEXUAL HARASSMENT
A second type of sexual harassment has proven far more difficult to deal with and to understand, but is just as illegal as the first type. This is what has come to be known as hostile environment sexual harassment. A case of this nature, a woman who claims sexual harassment will have her claim sustained if she can show that the work environment was made offensive or hostile because of such conduct as the telling of sexually-oriented jokes, sexually-oriented remarks, and the like. Her claim will be that, because of her high-end residing sexual harassment, both the quid pro quo and hostile environment variety. In this policy statement, the statement, the employer should announce a complaint procedure that can be used by employees who feel that they have been sexually harassed. If a company receives a complaint of sexual harassment, it should be investigated seriously so that the employer will be in a position to know whether some type of corrective action needs to be taken against a supervisor, or whether a poor performing female employee has simply grasped at a discipline or discharge. The availability of an internal complaint procedure may go a long way in allowing the company to attempt to resolve these problems before costly and expensive litigation commences.

The question of sexual harassment is too important a matter in today's workplace to be ignored. A common-sense, businesslike approach usually leads to preventive measures, such as liability in these situations, but, in the long run, contributes to a more productive and satisfied work force.

Russell Thomas is an attorney with the law firm of Best, Best & Krieger.

International Real Estate Group Announces Local Offices

The Southern California Council of the American Chapter of the Paris- headquartered International Real Estate Federation recently announced its new offices.

Thomas Owens, President of Intercon Development Services Corporation of San Bernardino, California and Boca Raton, Florida, was named 1990 Southern Council President. Mr. Owens' firm is active in international broker age and development as well as commercial and residential involvement in the Inland Empire.

The President-elect for 1991 is Monika Weber, a broker with REMAX Beach Cities Realty in Hermosa Beach who concentrates on the sales and development projects in the Los Angeles marketplace, as well as beach-oriented properties. Normand Benoit is the new second Vice President. He specializes in high-end residential and commercial properties in the San Diego area.

Choppy Samuelson from Palm Springs, California was elected Treasurer for the 1990 term. She has offices in Palm Springs and specializes in resident housing in the desert market.

Ms. B. J. Blacher of Coviya, who specializes in upscale residential properties, was elected Secretary for the 1990 term.

Jaska Contractors Combine Longevity with Innovation by Andrew Moore

There's very little that Rancho Cucamonga-based Martin J. Jaska, Inc. cannot build. For the past 53 years, the company has increasingly become known as one of the Inland Empire's finest builders. From retail centers to office complexes and from hotels to heavy industrial buildings, Martin J. Jaska, Inc. has a reputation for excellence.

The firm was founded in Pomona in 1937 by Martin J. Jaska, father of today's president Roger M. Jaska. It was led by Martin J.'s wife, Henrietta, and three other employees, growing into the major contractor it is today.

In beginning were concentrated in residential construction, though Jaska, Inc. did occasionally do some industrial projects in its early years. Between 1937 and 1955, Jaska, Inc. built some 700 tract homes in the Pomona area, and then after 1955 the firm started to branch out into commercial and industrial building and dropped its residential building activities. "We picked Jaska because of their reputation. He looked at our plans, and he said, 'Well, if we can do this, maybe we can do that,'" said Jaska's wife, Cheryl, who has been a partner since 1969.

Jaska started working for his father's company after he graduated from the University of La Verne with a bachelor's degree in business administration.

His community involvement includes being vice chairman of the board for Upland Bank and a member of the Building Industry Association Baldy View Chapter, having served on its board of directors since 1965. He was elected president in 1972. He also was 1999 chairman of the Inland Empire Economic Council, a non-profit privately funded economic development organization whose main goal is to bring more jobs to the Inland Empire and to improve the quality of life in the region.

Jaska received numerous awards for his achievements. He is a four-time winner of the Builder of the Year Award for the BIA Baldy View Chapter, and, in 1985, was selected the multi-family contractor of the year for the Inland Empire Association — an award that is given to the member builder who has brought the most credit to the industry through current and past service to the association and the community.

How To Select an Executive Recruiting Firm

To ensure that your company receives the highest quality of service available from an executive recruiting firm, there are a number of checklist items you should know about. The market is filled with employment agencies and recruiting firms which do not, whether intentionally or not, do not serve the best interests of their clients.

First and foremost, you and your company should be the recruiting company's client, not the person in search of a position. A good executive search firm, like BridgeGate, cultivates an ongoing relationship with client companies over the years. Within the recruiting business we call such firms "client-driven" or "client-focused.

Third, the best of the executive recruiting firms have individuals on board who have specialized for years in a specific area, like BridgeGate, in certain areas, such as the construction industry. The firm specializes in a particular area, from accounting management to inventory control to research and development.

Quality recruiting firms can cover all types of positions from middle management to top executives.

Fourth, you need an exclusive, ongoing relationship with a good executive recruiting firm. Over the years such a firm can, as a passive and key player, also become an excellent consultant to your company on organizational and other matters. We all know how vital it is that from time to time someone familiar with your industry take a look at what you are doing. We all fall victim to times that we see the forest for the trees.

There are other indications of whether you will be getting your money's worth from a recruiting firm. For example, does the firm have long-term relationships with other client companies? Do they conduct face-to-face interviews with prospects before presenting them to you? Do they give good advice to client companies on matters such as incentive packages and benefits programs which can be used to attract the best candidates?

Above all, you need to image your executive recruiting firm in two critical ways as an ongoing consultant to your business and as "your ears and eyes" in the personnel marketplace. Look at this way. In the first instance you would not hire a new accountant or attorney every time a new problem arose in those areas. You need to think of your executive recruiting firm in the same way. Finally, in the second instance, you are in whatever business you are in. You do that well and profit by it. Let a real expert handle your executive recruiting.

Ron Henry is General Manager of The BridgeGate Group's Irvine office. The twenty year old firm has offices in San Francisco, San Jose and Irvine.

AD/DEADLINE FOR NEXT ISSUE
MARCH 23rd
Restaurant Row
A Wine and Food Survey by William

This column is written for the business person who finds travel a necessity, as well as for those who believe that eating a fine meal with a very pleasant wine is a reward of travel and even of life.

Restaurant Row readers have asked where can I find a "great," not good, but "great" dining experience in the Anaheim Convention Center area. The WHITE HOUSE is the answer. Bruno Serato, an Italian immigrant, has turned a colonial-style craftsman home, built in 1909 by Dosithe Gervais, into truly an elegant northern Italian (with a touch of French) restaurant.

Changes in the restoration were kept to a minimum and copied from original existing pieces whenever possible. The interior of the home has been restored in an elegant, understated manner with most rooms retaining their original size and shape. The stairway rail in the entryway was stripped, stained and varnished to reveal its craftsman-style beauty. The fireplace in the living room with its egg-and-dart trim below the marble, the windows, are all original. Every effort has been made to retain the look of the home in 1909.

Chef Phil Clark, formerly of the Ritz Carlton, has created a menu fitting for the home. The selection is extensive...the service been made to retain the look of the home in 1909.

The following restaurants, recently visited, are reviewed and rated on a scale of 10 (10 being the highest possible rating):

CHEZ BERNARD ... winner of the Southem California Restaurant Writers Gold Award...truly French...9814 Magnolia Avenue, Riverside. Reservations a must (714) 687-4882 (rated 8.0)

MARIO'S PLACE, 6085 Magnolia Avenue, Riverside...continental cuisine with a country French atmosphere. Extensive wine list...open lunch and dinner...68-625 Perez Road, Cathedral City (619) 328-1639 (rated 7.5).

MARIO'S PLACE, 6085 Magnolia Avenue, Riverside...continental cuisine ...piano music...reservations necessary (714) 684-7755—dependable and consistent (rated 7.0).

The following restaurants, recently visited, are reviewed and rated on a scale of 10 (10 being the highest possible rating):

CALLA...off the lobby of the Ontario Hilton, offers a European menu and a wine list offering over 100 selections. Reservations a must (714) 980-0400 (rated 7.5).

GERARD A...winner of the Southem California Restaurant Writers Gold Award...truly French...9814 Magnolia Avenue, Riverside. Reservations a must (714) 687-4882 (rated 8.0)

The WHITE HOUSE RESTAURANT is located at 887 S. Anaheim Boulevard in Anaheim (3-4 minutes from the Convention Center). Reservations a must (714) 772-1381

The following restaurants, recently visited, are reviewed and rated on a scale of 10 (10 being the highest possible rating):

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Universal Health...

continued from page 17

How about the health insurance industry? Would it be abolished under the Health Access plan? Interestingly, the private health insurance industry is already shrinking. Between 1975 and 1985 self-insurance by employers grew from 5% to 43% of covered employees. In addition, more and more insurers are backing out of health insurance markets, especially those involving small groups and individuals. For insurers, AIDS has become a "tickling time bomb." Large insurance companies are moving away from their role as traditional health insurers and are becoming HMOs. Under the Health Access plan, HMOs are encouraged, thereby allowing an important role for insurance companies.

Does the single-payer model endanger the quality of care by setting budgets that ration needed care? Naturally, rationing is possible if budgets are overly tight. But the health system contains a vast array of waste, which could be pruned away before restricting any essential services. A single payer utilizing global budgeting techniques could save about $50 billion per year in administrative waste nationwide. Unnecessary surgeries, hospitalizations, laboratory tests, diagnostic procedures and drug prescriptions are estimated to account for 20-30% of the nation's health expenditures — well over $100 billion dollars. The single-payer model would have a better chance to reduce health care waste than our current multi-centric system in which no single institution is really in charge.

Public opinion polls demonstrate substantial support for the single-payer health financing model. Based on the experiences of Canada, 1989 Harris poll revealed that 61% of Americans favor a system like that in Canada. The public wants health insurance for every American. But we must extend insurance without creating a further round of health care inflation. If health costs continue to rise at current rates, by year 2000 the United States will be spending 20% of its GNP on health care. In some ways, the health system is like an old car. When it stops working, we fix it, perhaps the brakes, maybe the transmission, but then we keep driving it and it breaks down again and again. Politicians and health providers are currently saying: let's spur 37 million new passengers into this old car and then everything will be OK. It won't be OK. The car cannot carry all those new passengers; it will break down completely. It's time to realize that we need a new car. The Health Access model health plan is our new car. Let's do our state and our nation a favor and try it out.
Life Values
This is a sample of 15 key values people typically want to experience for themselves. Some people will experience more of these values than others, but one cannot realize all since some contradict each other. Assume your situation is such that you have to give up 10 of these values. Which would they be? Drop them by putting an "X" in the left column.

Now rank the order of your top 5 value preferences, from highest (12) to lowest (5).

<table>
<thead>
<tr>
<th>Achievement</th>
<th>To accomplish what is important to me in my life.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aesthetics</td>
<td>To be able to appreciate and enjoy beauty for beauty’s sake, to be artistically creative.</td>
</tr>
<tr>
<td>Authority/Power</td>
<td>To be a key decision maker directing priorities, the activities of other people, and/or allocation and use of general resources.</td>
</tr>
<tr>
<td>Autonomy</td>
<td>To be independent, have freedom, be able to live where I want to live and do what I want to do.</td>
</tr>
<tr>
<td>Health</td>
<td>To be physically, mentally and emotionally well, to feel energetic and maintain a sense of well being.</td>
</tr>
<tr>
<td>Integrity</td>
<td>To be honest and straightforward, just and fair.</td>
</tr>
<tr>
<td>Intimacy/Love</td>
<td>To have close personal relationships, experience affection, share life with family and friends.</td>
</tr>
<tr>
<td>Pleasure</td>
<td>To experience personal enjoyment and satisfaction from what I do in life.</td>
</tr>
<tr>
<td>Recognition</td>
<td>To be seen as successful, receive acknowledgement for achievements.</td>
</tr>
<tr>
<td>Service</td>
<td>To contribute to the quality of life for other people and to be involved in improving society or the world.</td>
</tr>
<tr>
<td>Spiritual Growth</td>
<td>To have communication and harmony with the infinite source of life.</td>
</tr>
<tr>
<td>Wealth</td>
<td>To acquire an abundance of many and/or material possessions; to become financially independent.</td>
</tr>
<tr>
<td>Wisdom</td>
<td>To have insight, be able to pursue new knowledge, have clear judgment, and be able to make common sense in life situations.</td>
</tr>
</tbody>
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- Land Use Planning
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- Financings
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Mead On Wine

by Jerry D. Mead

CLASS & IMAGINATION—Only in America. Where else could a former deep-sea diver take a few courses in winemaking, team up with a few investors, and turn his first release into the winningest wine of its type at the nation’s wine competitions for the next two years? This is your life, John Culbertson.

That first vintage (1981) was produced at a makeshift winery on a ranch in Fallbrook (near San Diego), and the first two releases were a few hundred cases each of "Brut" and "Natural" champagne.

A lot of things have changed since that first vintage. Culbertson now has a full-time, professional winemaker, with John overseeing and with the additional input of one of the best sparkling wine consultants in the business.

There are now a total of six wines in the line (all sparkling). The winery at Fallbrook has expanded and a new showcase winery and restaurant has been completed at Temecula (about halfway between Los Angeles and San Diego). Callaway and several smaller wineries are only minutes away, making the Temecula Valley a major tourist destination for Southern Californians and their visitors.

To request the informative brochure on the wines or winery visits, or to inquire about retail availability in your area: Culbertson Winery, 32575 Rancho California Rd., Temecula, CA 92590; (714) 699-0099.

Aside from the fondness for several of Culbertson’s wines, I admire the winery’s flair for marketing and merchandising. It may not make the wine taste any better, but the packaging has been handsome from the beginning. It’s the kind of thing a 25,000 case (soon to be 50,000) producer must do to compete with established giants making hundreds of thousands of cases.

This “David” in a field of “Goliaths” has managed to be named the official champagne of the new American European Express Railroad, which runs between Chicago and Washington, DC. And perhaps the sparkling wine coup of the decade is being named official champagne for the 24th Super Bowl. The Super Bowl XXIV logo is etched in the glass of each special bottle.

And just in time for the occasion, Culbertson has declared his “Cuvee Rouge” the official wine of Valentine’s Day, symbolized both by the wine’s bright red color and the heart (probably with an arrow through it) etched into the glass. John says he’s “...seeking the endorsement of St. Valentine himself.”

Culbertson 1986 “Natural” ($18.50) When champagne is disgorged (dead yeast cells removed) it is traditional to add a dosage of more wine and a little sugar because of the wine’s high natural acidity. Most “Brut” champagnes, as an example, have a sweetness level between 0.5 and 1.5 percent. Wines labeled “Natural” very often have at least a few tenths of a percent of sugar, because it is so difficult to make a truly dry champagne without bitterness. The small amount of sugar acts to mask the bitterness, just as does adding sugar to coffee or tea. Culbertson’s wine is that rare breed, a totally, bone-dry “Natural,” yet it avoids even a hint of bitterness. Be cautioned, it is dry to the point of austerity and shows its best in the company of food. It’s great with oysters. A “Blanc De Blancs”

CONTINUED ON PAGE 27

The Benefit of Experience

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How to Select a P.R. Firm
by Pete Jacobs

I am a former reporter for The Associated Press, and sharp public relations professionals often made my job of reporting on the world much easier.

Public Relations services include helping businesses get news to the media; developing promotional ideas, campaigns and materials such as brochures, audio-visuals, and speeches; and crystalizing an image or a market positioning.

Here are tips to determine if you really need PR, to help you shop for a representative and to determine if you are getting the best from your relationship.

1. Are you spending too much of your time on public relations? Here's my personal productivity test for need. Pick a realistic hourly rate, say $50, you would pay a marketing director. Multiply the hourly rate by the hours each month that you would like to do or are doing PR tasks. This figure is a monthly budget with which to hire a PR firm or agent if you can afford it. Most work on monthly retainers, plus expenses.

2. Another way to consider need is to decide whether you or your staff can do the job. Do you have a story to offer the media but lack know-how? This may be a positive story about a new product, service, event. Perhaps you need to get out your side of a controversy. Do you need to create an image or reach a market? Image is someone's understanding of what you are or do. Fuzzy knowledge, fuzzy image. No knowledge, no image.

3. Stick to your budget when shopping, get an explanation of billing procedures and look for hidden costs such as printing, subcontractors, clipping services, or other contingent expenses. Hidden costs can derail projects.

4. Get assurance the agency will not sidestep your project for a bigger account when busy. One way is to get dated deadlines in increments for long, complex projects. You may ask for contract penalties, but then the agency may expect them also.

5. Above all, be open, prompt, cooperative and encourage the same from the agency.

Mr. Jacobs is president of Publicity USA, headquartered in San Francisco.
Kane of Arthur Andersen Predicts
Little High Tech Investment in
Inland Empire

Andrew Kane, Director of Real Estate Services for Arthur Andersen & Co., will be a featured speaker at a upcoming conferences sponsored by the Real Estate Conference Group. The Los Angeles conference will be held at the Beverly Wilshire Hotel on February 26, and the second will take place at the Hyatt Regency Santa Monica, five days later.

"I actually wear a lot of hats," said Kane. "I became a partner in 1984 and have held my current position for two years. I direct all real estate services for Arthur Andersen for the western half of the United States."

British-born, Kane received his degree in international economics, with a specialty in law and taxation, from The London School of Economics. He was a "chartered accountant" in the United Kingdom, and after moving to this country he became a Certified Public Accountant in 1978.

"Without tipping my hand too much, I think of my upcoming remarks at the conferences," said Kane, "I would like to say that as I look through the next decade to the year 2000, there are certain themes worth harping on. For one thing, every cloud has a silver lining. I'll give you an example. People are concerned about both price and overcrowding of commercial office space in Los Angeles area. The truth is, it's cheaper and in the long run probably more profitable to invest here right now because of a whole lot of factors that I'll be discussing in detail at the conference. Suffice it to say that when you compare the event, eventually bounce back."

"Still," continued Kane, "office buildings are probably not a good buy right now, although they will eventually bounce back."

"Then you have the overbuilding of hotels issue. These may bounce back first. Two things are certain. We're faced with the issues of hotel obsolescence and the need for more efficient use of office space."

"Specifically as regards to the Inland Empire, I see housing, retail, commercial and light industrial space in the winners in the short term. High technology industries will probably wait to move to the Inland Empire until there are more highly educated people, more R & D, more major medical centers and an expanded community of first-class universities."

Kane has a right to long distance predictions apart from his professional expertise. He runs marathons. He and his wife of fifteen years, Maggie, have two children, Brad, age 12, and Katie, age 8.

"I spend most of my spare time with my family," says Kane.
St. Bernardine Medical Center Expanding

St. Bernardine Medical Center in San Bernardino already performs more open heart and kidney transplants than any other Inland Empire hospital. Now a $40 million expansion program is nearing completion at St. Bernardine. The construction consists of three components:

• A six-story Medical office Building located at 401 East Highland Avenue. The basement houses the Radiation Oncology Center, which opened in February 1988, and the first floor is occupied by the Diagnostic Imaging Center, which opened in August 1988. The remaining floors will be used as office space for physicians; the entire building has been leased.

• A new six-story tower addition to the existing Medical Center. Housed in this new structure will be a Neonatal Intensive Care Unit, 14 additional LDPR suites, and a dedicated neuroscience floor. When complete, the tower will house an additional 122 beds plus 20 NICU beds. The first floor of the tower will be dedicated entirely to a new Dietary Department, including cafeteria, meeting rooms and kitchen. The tower is scheduled to be complete by November 1991.

• The addition of a three-level parking structure. The garage, which opened last October, provides an additional 702 parking spaces for the convenience of our visitors, physicians and employees.

In addition, in 1989, St. Bernardine introduced two new services to the community, a Behavioral Health Services, which provides a variety of quality mental health programs designed to complete the continuum of care created by our inpatient psychiatry and adolescent programs. The addition of these services makes St. Bernardine the first acute-care hospital in the San Bernardino area to provide a complete array of outpatient and inpatient services for the treatment of mental health and substance abuse problems. Under the umbrella of Behavioral Health Services is the first outpatient facility located off the hospital grounds, as well as the first chemical dependency program at St. Bernardine. One of the cutting edge programs is the Partial Hospitalization Program, which provides intensive treatment during the day for mental health patients, allowing them to carry on home activities and, in many cases, continue to work.

The other new program in a Perinatal Center, a comprehensive diagnostic center providing state-of-the-art care for women whose pregnancies are considered high risk. The center uses ultrasound in many ways to monitor fetal development. However, the services are not limited to ultrasound, as many procedures are provided to monitor a high-risk pregnancy. Central to The Perinatal Center is the program of Dr. Herb Brav, board certified perinatologist. A study is now underway for a third medical office building along with an exploration of better ways to meet the health care needs of the elderly.

The Inland Empire’s largest law firm, Best, Best & Krieger, recently announced that Christopher L. Carpenter has been appointed the firm’s managing partner. Carpenter, 49, is a graduate of Yale law School and specializes in business and estate planning. He was chosen from Best, Best & Krieger’s total of 37 partners.

California Lawyer magazine recently ranked Best, Best & Krieger 43rd on its list of prestigious law firms. Best, Best & Krieger has over a hundred attorneys on its staff and has offices throughout the Inland Empire, from Ontario to the Coachella Valley.

K Mart Leases Additional Warehouse/Distribution Facility for Southern California Operations

K Mart Corporation, headquartered in Troy, Michigan, is expanding Southern California warehousing/distribution operations for its discount stores with the signing of a two-year, $1.2 million lease on a 195,093 square-foot warehouse/distribution facility in Ontario. The owner is Gold Realty Company of Beverly Hills.

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Best, Best & Krieger Selects Carpenter as Managing Partner

Carpenter, a native of Washington, D.C., will be responsible for all management activities of the firm. As Best, Best & Krieger has grown over the last few years, they have created the post of managing partner in order to ensure efficiency and accountability within such a large organization.

Carpenter joined Best, Best & Krieger in 1969. Over the past two decades he has become a prominent civic leader in the Inland Empire. Currently he is vice chairman of the Inland Empire Economic Council and is on the Board of Directors of Riverside Community Hospital.

Located at 102 So. Wanamaker Avenue, K Mart is taking occupancy immediately to supplement a larger existing plant in the same city.

Announcement of the transaction was made recently by Collins Fuller Corporation, Los Angeles County/Orange County/Inland Empire commercial industrial real estate brokerage, who represented K Mart through Jim Panting of its Riverside office. Gold Realty was represented by the Coldwell Banker office in Industry, California.

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Pristine Temecula Valley is Southern California’s new frontier. Prepared for the future, this vibrant, master-planned community blends high-tech industry, premium wine vineyards, and private equestrian ranches with a rich and colorful past, evident in Temecula, an authentically restored western town. Located in Southwest Riverside County, approximately 60 miles north of San Diego, the Temecula Valley is situated in one of the fastest growing regions in the Inland Empire.

Demographics
Located in Southwest Riverside County, approximately 65 miles southeast of Los Angeles and 60 miles north of San Diego, the Temecula Valley is situated in one of the fastest growing regions in the Inland Empire.

Population
The Temecula Valley area, which includes the new city of Temecula and the unincorporated communities of Murrieta, Wildomar, Aguanga, and Anza, boasts an estimated population of 60,000, and explosive increase from a 1987 estimate of approximately 30,000. The area’s population is expected to reach 125,000 within the next decade.

According to Thompson and Associates, the typical Temecula Valley resident had a 1988 median household income of $31,349, and a median age of 37.

Employment/Labor Force
With over 600 employers in the Temecula Valley, jobs can be found close to home. Manufacturing firms in the area include: Hudson Oxygen Company, Bianchi Leather Products, International Recifier, Advanced Cardiovascular Systems, Professional Hospital Supply, Moore Business Forms, and Channel Commercial.

According to a 1988 study by Economics Research, the labor market within the greater Temecula Valley area consists of approximately 18,670 people. Expanding the drive time to 30 minutes, the labor market consists of 140,330 people. Within a 40-minute driving distance, the market expands to 505,970.

According to the Meyers Group, the majority of the labor force participants are in the 25 to 34 age category, and have either a bachelor degree or technical school education.

Industrial Market Activity
The Temecula Valley has participated in the same healthy economic growth patterns experienced throughout Southern California and the Inland Empire. According to a Wells Fargo study, the strongest development in Riverside County will occur in our fast-growing southwest region. No longer an outlying area but instead a high-end core market, the Temecula Valley has a growing population base of move-up and estate home buyers, reasonably priced land, and access to major Southern California metropolitan markets.

According to market studies published by Mountain West, a San Diego based research firm, absorption activity for the first six months of 1989 had already surpassed absorption for the entire 1988 year.

Office Market Activity
The Rancho California commercial market is beginning to mature. The demand for office space, along with the supply of high-quality buildings, is increasing. During the last two years, according to a recent study by Mountain West, the office market has more than doubled as developers gear up to satisfy the anticipated demand. There is approximately 750,000 square feet of office space in the area, compared to 3,000,000 square feet in 1987.

Retail Market Activity
Expanding population, a burgeoning economy, and strong home sales fuel the thriving Temecula Valley retail market. Many major national and regional retailers have established operations here due to the recent surge in population. With national retailers such as Target, K-Mart, Osco/Sav-On, and Albertson’s recognizing the area’s potential for strong retail sales, the future is positive. Because Temecula Valley has developed a live, work, and play environment, it is also an ideal place for the3 ation of a small town and soap pop retailers to open a new store.

Housing
First time and move-up home buyers in the Temecula Valley benefit from our lower housing costs, especially in comparison to Los Angeles and Orange Counties. According to TRW Real Estate Services, the average price of a home (including both new and existing) in the Temecula Valley was $168,178 in August, 1989. With average home prices of $261,097 in Orange County, $189,501 in San Diego, and $230,144 in Los Angeles, the quality of life in the Temecula Valley can be enjoyed for less.

Mead On Wine
Continued from page 23
(though a label doesn’t indicate it), it’s made 100 percent from white grapes grown in Temecula. The cuvee is primarily Chardonnay and Pinot Blanc, with a smidgen of Chirz Blanc, Crop, lemon balm, and grapefruit, is clean, very refreshing finish. (92/94)

Calberston NV “Cuvée Rouge” (14)$ Made from 100% Pinot Noir, this is the wine for Valentine’s Day. If they’re smart, they’ll leave the heart on the bottle all year long and dub it the Official Wine For Lovers.” Gimick aside, this is serious fun wine and serious food wine, too. The aroma and taste is all fresh cherry berry fruit at about the intensity level of a full bodied rose. The taste may remind you just a little of Beaujolais, but the color is a bright cherry red and the finish is nearly dry. The little touch of sweetness in the end makes it perfect for drinking glass after glass all by itself, and for accompanying spicy food. Match it with everything, especially that spicy Oriental cuisine, to barbecue, seafood cocktails (in that catusp and horseradish sauce), even blackened redfish or salmon. Pale carbonation. (90/94)

Calberston NV “Blanc De Noirs” (14)$ Another Pinot Noir based bubbly, this one has a pale salmon color, plenty of fruit, but in a more complex style. Some yeast quality. Finished in the bottle range, dry but not astray. It’s balanced perfectly for use as an aperitif and has enough body to accompany food. (87/84)

Calberston NV Brut (14)$ The most popular wine in the line and also the wine put up in the “Best Bottle.” A blend of Chardonnay, Pinot Noir and Pinot Blanc, with yeasty complexity, good fruit and pin-point carbonation. Balanced for spirited drinking or to accompany the likes of crab, chicken or white-fleshed fish. A hint of vegetal quality in both aroma and flavor keeps me from scoring it even higher. (85/93)

Calberston NV “Cuvée Frontignan” (14)$ One of the most serious dessert champagnes produced in the U.S. or anywhere else and a favorite of the Roan House White House. It’s not all that sweet, with the perception in the “extra dry” range (1.6 to 3.0 percent sugar). Frontignan is a relatively mild flavored member of the Muscat family and Calberston handles it elegantly. You don’t usually talk about dessert champagnes in terms of complexity, but this wine deserves the description. (87/84)

Calberston 1986 Brut Rose ($18.50) Pale salmon color, yeasty complexity and complex Pinot Noir fruit through it. It smells great and tastes fine, but I’m put off by the balance. It’s too high in acidity for casual drinking (the way most champagne is consumed) and while it’s fine with food, other wines in the line offer better value. (83/96)

Wines are scored using a 100-point system. First number ranks quality, second value. For a thorough explanation of the scoring system send a s.a.s.e. to: Mead’s 100 points, Box 861566, San Francisco, CA 94188.
Inland Empire Answers

The Inland Empire Business Journal posed the following question to six Inland Empire public officials and civic leaders:

What can be done immediately to relieve traffic congestion in the Inland Empire?

Frank DeLaney
Partner in the law firm of Reid & Heller

What comes to mind is an increase in the use of buses and ride share programs, especially van pools organized by the larger corporations. The city of Rialto is doing about the new Foothill Freeway is also worth looking at.

Howard Snider
Mayor of Ontario

I don't know how long it would take to finalize, but we have been negotiating with both Santa Fe and Southern Pacific to buy time on their rail lines or to purchase those rail lines themselves and then put commuter trains on those tracks. The tracks themselves, of course, would have to be significantly upgraded because the regulatory standards for passenger travel are much higher than for freight transportation.

State Assemblyman

I'm working to make this a priority with the Auditor General to do a performance audit on the Transportation Commission involved.

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

The first thing that occurs to me is more van pooling. That's relatively simple to implement. Another idea I've heard about that might encourage more car and van pooling is to raise parking fees at the other end, in Los Angeles and Orange Counties.

At some point, though, we're going to have to deal with the issue of public transportation. We need to get more people riding public transportation. That involves putting the buses and trains in place, and then maybe we need to subsidize fares to the hilt. Maybe all public transportation should be free. It's already such a subsidized industry anyway; or, we perhaps just need to subsidize it more.

After all, cars cause 60 per cent of the air pollution problem, and yet through South Air Quality Management District (SCAQMD) policy, it's industries who wind up paying the price. I don't blame them for complaining.

I introduced legislation that would increase car registrations one dollar each year up to a maximum of three years, so the final additional cost per registration would be only $0.50. Additional funds would have been earmarked to combat congestion and pollution. Unfortunately, the governor vetoed it. I've introduced the bill again this session. We'll see what happens.

I also am planning to hold a hearing on SCAQMD voting practices and other procedures in the Inland Empire in early April, and I'm also seriously considering asking the State Auditor General to do a performance audit on the SCAQMD. This type of performance audit seems to produce amazing fast efficiency and responsiveness on the part of an agency that has lost touch with what it's supposed to be all about.

Federal regulations allow a freeway exit only at every two-mile intervals in rural areas, while allowing exits at one-mile intervals in urban areas. Rialto is lobbying hard to convince the federal government to designate them as an urban area. That would take cars off the freeways much faster.

What the City of Rialto is doing about the congestion on the freeways it immediately.

We're doing some things in that area already. For example, I'm working right now with the cities of Fontana and Rialto on setting up an assessment district that would allow Baseline to be built as a four-lane highway all the way from Cactus in Rialto to Interstate 15.

We're also coordinating with city councils and developers so that, in the future, the cities will require developers to construct wide arterial streets within their housing developments. They won't be able to get away anymore with just putting in cul-de-sacs, sidewalks and gutters.

I'm working to make this a priority with the San Bernardino County Association of Governments (SANBAG) and especially to get the Transportation Commission involved.

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