AUGUST FEATURE:

INLAND EMPIRE OLYMPIANS

COMMENTARY: CUBA
CORPORATE PROFILE: GERMAN BARRERO
CLOSE UP: MONTALVAN'S SALES
Exclusive Interview: MARSHA Turoci
Firm Poised to Invest $100 Million in Inland Empire Apartments

by Gary Brodeur, Editor

Beauchamp Enterprises of Irvine is poised to "acquire in excess of $100 million in Inland Empire apartment" complexes during the next seven months, according to the firm's broker, Tom Henschen of Cirena del Mar.

The move follows the complete dispersal of Beauchamp's six Arizona property holdings, the broker said, including one investment property transaction which was that state's largest real estate deal in 1995.

Henschen said in a telephone interview that the investment firm — one of the business ventures of the well-known Southern California "credit dealer" Dr. Robert Beauchamp — made its first offer on Inland Empire property June 21. He declined to disclose the offer amount or the community in which the property is located.

Beauchamp Enterprises has significant real estate holdings in Southern California. Henschen said his client left the Arizona market for investments in San Bernardino and Riverside counties because "it works geographically for us and we think it is a hot market. We see some deals that offer opportunities in the long run."

Henschen served as Beauchamp Enterprises' exclusive broker during its "six-year buy-and-teararound" in Arizona. He said the privately-held company is able to offer transaction solutions for properties with legal problems — ones plagued by bank-repossession troubles, partnerships and bond complications — that publicly-held real estate investments trusts (REITs) are not able to unravel.

Host Marriott close to naming concessions

Wolfgang Puck, Dave & Buster's anticipated as major tenants at Ontario Mills

The Host Marriott Operating Group will manage a 5,800-square-foot food court with 10 to 12 food and beverage outlets, a 5,400-square-foot sit-down restaurant and three additional food and beverage outlets that will be located throughout the Ontario Mills Mall.

Host Marriott plans to announce soon which restaurants will be at the Ontario Mills mall — expected to include a Wolfgang Puck Cafe and an announced Dave & Buster's restaurant-entertainment unit.

This will be the first mall operation.

Exclusive interview with Marsha Turoci

Retiring Supervisor Comments on Business and the Recovery in San Bernardino County

by Gary Brodeur

Governments at all levels need to look for new ways of doing business with, and creating business opportunities within, the private sector, said San Bernardino County's First District Supervisor Marsha Turoci in an exclusive interview last month. Turoci said she was most gratified by the number of entrepreneurial and industry-friendly workshops her office has effected, and the progress of development at the former George Air Force Base since its closure in December 1992.

Turoci — the supervisor who represents the county's largest geographical district and who currently serves as the board's chairman — confirmed she will retire as incumbent at the end of her second four-year term. She said she will wage no campaign going into the November election against opponent Kathy Davis of Apple Valley.

Asked about the prospects of continuing in government service, Turoci said, "I don't think I'll do government work. After 24 or 25 years, the bureaucracy gets to you. I continued on Page 44
CONT Job losses

AppleOne is the largest temporary and full-time employment professional software.

BANKRUPTCIES

NEW

THE MANAGER'S CORPORATE PROFILE: MONTALVAN'S SALES

PRO

COMMENTARY ........................................................................

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NEWS/FEATURES

FIRM TO INVEST $100 MILLION IN APARTMENTS

EXCLUSIVE INTERVIEW: MARSHA TURCO

EXCLUSIVE DISCUSSION: TUNEY

TEXAS COMPANY OFFERS NATURAL GAS

WAGE GAP LOOMS AN ISSUE

LAW SCHOOLS CHART NEW COURSE

STEPS TAKEN TO PREVENT 'MA D COW DISEASE'

ACADEMIC LEADERSHIP CHANGES

WOMEN FACE BIAS IN THE CLASSROOM

BUSINESSES HELPING HIGHER EDUCATION

NEWSPAPER AND DIRECT MAIL FOR TRACKING ADS

SAN BERNARDINO TRADE PROJECTS LAUNCHED

DIRECT RESPONSE — DOES IT BELONG

CHOOSING AN AD AGENCY

LEONARD SCOURGES APPEALS BOARD

HOTEL LEADERS CHART COURSE FOR SUCCESS

TWO-FOR-ONE INTERN PROGRAM DEBUTS

ELEMENTS OF THE SUCCESSFUL RADIO SPOT

INDUSTRY CONTINUES EVOLUTION

ABOUT THE COVER

Our cover this month salutes the dedication, courage and competitiveness of athletes participating in the centennial anniversary of the modern Olympics in Atlanta, Ga. This month, many of Inland Empire hopefuls competed for spots on America's Olympic team — a section of the August issue of Inland Empire Business Journal will spotlight those competitors.

Texas Company Offers Natural Gas to California Businesses

by Marc T. Edwards

Texan-based utilities company Enron Capital and Trade Ventures has a share of the California natural gas market, in the wake of the deregulation of California's natural gas industry. Employing telemarketing techniques, it hopes to attract California's business customers. Enron is boasting of savings on natural gas costs of up to 19 percent.

According to Doug Marx, director of marketing for Enron, the primary target is the independent business market. "We're serving a variety of business interests, including daily cashiers, sales organizations and manufacturing," he said. "There's no one type of business that we specialize in.

Marc explained that Enron's delivery system is indirect. "Basically, the way we get the gas to the consumer is that we buy the gas and transport it between states to what is termed the "city gate." The "city gate is the point at which a local utility takes the gas into their system."

Marc said that this system is unimpeded by the fact that Enron deals only with the product, and does not lay its own pipelines for delivery to the customer. "We deliver the gas to the utility in the customer's name, and the utility delivers the gas to the customer. The utility charges the customer for delivering it to him and for servicing his meter."

California is Enron's biggest market. It has a cold gas, with Illinois and Ohio just behind. "The reason for this is that California deregulated earlier than anyone else," Marx said. "We've saved our customers over $100 million."

Enron expects major changes in the utilities marketplace when full advantage can be taken of the deregulation of electricity.

"The opportunity is that it will afford is similar to that which accompanied the long distance telephone service deregulation," the company's director of marketing said. "One day there was a monopoly, and the next day there were a number of companies competing for consumer dollars."

In spite of the bright prospects Enron paints for its customers, last year's unusually cold winter has resulted in a diminished supply of natural gas nationwide. The lower supply due to a good news with Illinois, but it may cut some of the savings customers expect by switching to out-of-state providers like Enron.

Rising natural gas prices may also result in increased electrical rates due to the use of gas-powered generator stations. Last winter's natural gas prices climbed to $2.10 per thousand cubic feet, up from $1.65 the previous year.

While Enron anticipates a healthy environment for the importation of electricity to California, some experts are saying that the Golden State may suffer negative impacts. One study, Simulating Electricity Restructuring in California, indicates that imported electricity will seriously reduce the in-basin generation of electrical power in Southern California.

The study predicts that gas-generated electricity will decline by as much as 25 billion kilowatt hours annually due to the operation of a statewide power pool.

The study was conducted by the University of California Energy Institute, under contract with the California Energy Commission.

Controller's Quarterly Report

Middle Class Expresses 'Wage-Gap' insecurities

by Kathy A. Morton

State Controller Kathleen Connell's analysis of the most recent U.S. Current Population Survey (CPS) reveals middle-class workers' concerns over a widening "wage gap" may be justified. Her quarterly report indicates the decline of middle-income jobs — in favor of low- and high-wage job growth — is probably due to a changing industrial mix since the recession early this decade and related changes in working hours.

When comparing pre-recession employment figures from a limited sample of California households to post-recession figures — March 1990 to March 1995 — job losses were found to be concentrated in department stores, and the "Fire" segments finance, insurance and real estate. Job increases during the post-recession recovery were noted by the CPS as occurring in the service sector, primarily in medical, personal, educational and professional services.

The post-recession economy produced large increases in workers who identify themselves as Lesser.

significant impact on wages in the state, and the issue of the

40 K Warning

Business Owners

Don't be tricked into spending thousands of dollars per year setting up and maintaining a website. Offer or offer a complete 40K program to your employees for as little as $10 per participant annually. That's right $10 dollars a year, for any size company! If you feel this makes sense and you would like to learn more, call 1-800-643-4043, 24 hours a day, and we will return all the details about this great program. Don't delay!
nuclear powered electric general-will resume construction of the economic rivalry with us in Latin an accord for long-term renovation long discussions with [Cuban Japan and China alone approxi­ they are growing richer by that Already our trade deficit PAGE 6

"Special Period. "

we are los­

reopened the wound of American relations with Cuba.

Russia has invaded Cuba the next year- with Cuba in 1960. When we

is former

Barrera embraces that same phi­

"I've

feel

welcome."

"I

looking

at the broadcast station at an early age. From the first grade, he was translat­

for children who were new arrivals to the school system. "That forced me to always look out for the other person- make sure that you understood and could communicate- whether it was a Spanish or English-speaking person."

But with his parents' limited command of English, Barrero soon found that his English translations were not always correct.

"That is why higher education is so important," he explains. "I found that they communicated better at a high school education than I did after two years of college. It is vital to continue on for higher education, just so we can bring up a minimal standards in order to express

my language (it really means a lot to me), they really break through to me in the classroom. That makes me feel welcome."

Barrera says that same philo­

adept, for a time he wanted to be able to use the know­

gleged, and he supplied it for Spanish advertising. I know the culture, the language, and all the people working with them and helping them would be like having an arm and a leg, compared to doing it all by myself."

The recipient of a strong and proud legacy, Barrero says he feels it's his responsibility to continue. Recently, he has met with a film pro­

who has shown interest in a story about a historical Hispanic leader. Barrero wants to show another side of the leader’s story. "The Hispanic people have a story that needs to be told. And I've been given the opportunity to pro­

some things. I feel like people should use the middle name 'Gump' because so many beautiful and unexpected things happen to me, I believe that these things happen for a reason."

So, on a non-existent budget, Alcancia was literally trans­

Calif., Los Angeles University, San Bernard­

"I've

"Looking on the bright side of

Just because dollars are tight doesn't mean we can drop zoning and code enforcement. Riverside has cleaned up its streets and alleys, and in 1989, and then ground to a halt.

"I was surprised that there was not a shopper in Spanish," said Barrero. "I couldn't believe it. And yet I saw Spanish-speaking people picking up shoppers that were printed on the idea that they did, just imagine what they would do with a Spanish­

so on."

Barrera has cleaned up its

"People like doing business with someone who is like them- someone who speak­

had so much the same language."

"I found that if a company takes the time, energy and money to translate their advertisements into

Joseph Lyons

Commentary by Joseph Lyons

A waitresses told me last week she thought Fontana was like a little Tijuana, Baja Calif. You may recall a city official who said Pomona was a lot like L.A. and Fontana was just the rural area out for it. Someone said he insulted Mexicans every­

he apologized, but not to Pomona. NO, he apologized to the people of Tijuana, and why not? Tijuana has made a living at being a slum.

Considering the economic crisis in the Soviet camp slowed down trade with Cuba before the breaking in 1989, and then ground to a halt,

He apologized, but not to Pomona. NO, he apologized to the people of Tijuana, and why not? Tijuana has made a living at being a slum.

"We have to learn to clean up our own back yards before someone who slop some paint on a piece of plywood, and of the cities which let their streets and alleys be like a slum.

"Now, you and me, we'd better learn to clean up our front yards before someone else confuses us with some Third World slum."

"In spite of

else confuses us with some Third World slum."

"You

about the American embargo favors Cuba — and the one major argument advanced under American hegemony when ever the embargo is lifted. Indeed, one major arguments advanced later in Havana is that the American embargo favors Cuba now that its people have survived the worst part of the Special Period. The rafters' emigration last year just the day of the Blue Fox up to Cuba. And as other nations rush into the void we created, Asian and European investments in Cuba will not be at

Editorial

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RESOLVED that California voters approve the minimum wage hike ballot initiative in November.

**FACTS ABOUT THE LIVING WAGE ACT OF 1996**

**by John F. Honig and state Sen. Hilda Solis**

What does the Living Wage Act do? The Living Wage Act of 1996 would increase California's mini­ mum wage from its current level of $4.25 an hour to $5.75 an hour on March 1, 1997 and to $7.75 an hour on March 1, 1998.

Who is covered by the California minimum wage? Under California law, all workers in private employment are covered by the state minimum wage, except for outside salespersons and an employer's immediate family. State and local government employ­ ees are covered by the California minimum wage, also $4.25 an hour. State law allows payment of no less than 85 percent of the minimum wage to minors and trainees.

Why increase the minimum wage? The $4.25 minimum wage is a poverty wage. Under California law, a family of four with two wage earners would be ‘ade­ quate to supply the necessary cost of proper living to, and maintain the health, welfare of, employees in this state” — Labor Code Section 1198.

In the 1980s and 1990s, the minimum wage was set at roughly a level that provided a full­ time worker enough income to sup­ port a family of three at the poverty line. Today, a full­time minimum wage worker earns $8,940 a year. According to the U.S. Department of Health and Human Services, such a family of three at the poverty line requires an income of $12,000 a year, or $6,25 per hour working full­time. Many minimum wage earners qualify for food stamps and welfare to supplement their income. The $4.25 minimum wage pun­ishes workers. In 1996, California’s minimum wage was last increased in 1984. Since then, it has lost over 20 percent of its value to infla­ tion. Today, the California mini­ mum wage is at a 40­year low.

**Continued on Page 45**

Legal education across the nation are faced with an interesting chal­ lenge — adjusting the law school curriculum to respond to society’s need for more practically skilled lawyers, and doing so without increasing the cost of legal education.

According to Dennis Honbach, dean at Western State University College of Law, big law firms are overstaffed. In addition, he said, bar associations have joined the call­ ing for more lawyers who can deal with the complex legal issues of today’s society, those who are capable of handling the legal problems of ordinary people in an economical fashion and those who will be pre­ pared to provide small businesses and middle­class clients with the representation they need.

To adequately prepare the next generation of lawyers, Honbach said, significant curriculum changes will need to be made at law schools across the nation, such as more hands­on, skills­oriented programs. He added that society’s impact on the profession of law is encouraging law schools to initiate more appren­ticeship­type programs which will continue to emphasis theory, but which also incorporate more exper­ timental learning.

Many programs of legal training could potentially quadruple the cost of legal education.

The concern to legal educators and law students alike is the already over­crowded, out­of­control, escalating cost of legal education. Most law students fund their legal education through state subsidies or loans. Many students have to work at some point while in school, they are left with a burdensome debt. When considering law school, many would likely con­sider the debt so overwhelming that it determs them from pursuing the profes­sion.

Why California Should Not Raise Its Minimum Wage

by Martin Harper

If people on welfare can’t afford a job at $4.25 an hour, why would anybody think they could get jobs at $5.75 an hour? Yet, getting people off welfare is just one of the arguments used to justify an increase in California’s minimum wage, one that would put us well above the national average.

Like the welfare argument, most other reasons advanced for increasing the minimum wage met the sun­ light of economic reality. Raising the minimum wage is touted as a sure way to close the gap between America’s richest and poorest workers, a growing chasm that drives working­class en­thusiasts and law students alike into legal education.

Minimum wage workers are more likely to be young, single, working part­time, or entering or re­ entrating the job market. Most are in non­career­jobs in fast foods, retail sales, telemarketing. The vast major­ ity are not the breadwinners in their families, and fewer than one­in­12 is the sole support for anyone other than him or herself.

A study by the Employment Policies Institute found that only 2 percent of California’s minimum wage workers are single parents, only 11 percent are single earners in a family. But 30 percent are young workers, working teenagers, living with their parents. These workers may make the lowest minimum wage, but are far from America’s poorest workers. Some minimum wage workers are in jobs where they can supplement their wages with tips and commissions.

The last time we raised the minimum wage was in 1996.

**MEXICO AND CANADA OPPOSE U.S. TRADE LAW ON CUBA**

Mexico and Canada announced their opposition to United States measures against Cuba.

State Department spokesman Nicholas Burns said that “by the end of summer” the U.S. government will evaluate penalties against those violating the Helms­Bolton law, which punishes individuals and companies benefitting from Cuba’s expropriated from American­century ago.

The United States is vowed to take the matter to a ministerial com­ mission under the North American Free­trade Agreement (NAFTA), a prelude for a NAFTA dispute settle­ment panel.

The Bolton act is a step further, unraveling its own legislation in retali­ation.

**BLACKS IN THE AMERICAN INLAND EMPIRE**

**by Garry E. Winters, Editor**

Black voting rights activists in California are causing something of a Cinderella moment. They are left with a burdensome cliff, a cliff that 1996 is setting. They are left with a burdensome cliff, a cliff that 1996 is setting.

**LEGAL EDUCATION**

As the nation’s leading institution for the professional training of lawyers, Western State University College of Law has a responsibility to respond to the demands of a changing society.

Law schools must prepare students to meet the demands of a changing society. They must provide a comprehensive legal education that is responsive to the needs of a diverse and dynamic society.

Law schools must also provide a practical legal education that is responsive to the needs of our clients.

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MONTALVAN'S SALES — A POLYNESIAN DREAM CAME TRUE

given Bond

Business increased so rapidly for Montalvan's Sales that it had to move to a new location. In 1992, the family bought the former greenhouses that had been used to grow produce for the company. The new facility provided more space for the growing business.

Montalvan's Sales is now located at 1111 W. Valley View Rd. in Ontario, CA 91762. The company can be reached at (909) 947-4111. Visit their website at www.montalvansalesinc.com for more information.

The Inland Empire Business Journal

JULY 1996

PAGE 10
Ste ps Taken to Prevent 'Mad Cow Disease' in California

Overview
Bovine spongiform encephalopathy (BSE) is a chronic degenerative disease of cattle. The disease is caused by an infectious agent called a prion, which affects the brain and central nervous system. BSE was first diagnosed in Great Britain. The disease is fatal, and infected cattle show neurological signs such as ataxia, emaciation, and tremors. The disease is transmitted through the consumption of infected material or exposure to infected material. The disease is not transmitted by direct contact or through horizontal transmission.

Specific types of TSEs include scrapie, which affects sheep and goats; bovine spongiform encephalopathy; feline spongiform encephalopathy; chronic wasting diseases of deer, elk, and moose; and Gerstmann-Strassler syndrome.

Epidemiology
There are different scientific hypotheses regarding the origins of BSE. The epidemiological data suggest that BSE in England may have been caused by feeding cattle rendered protein produced from the carcasses of scrapie-infected sheep. An alternate theory is that BSE in England existed at the millimeter levels in the British cattle population prior to 1986. The practice of using sheep meat such as meat and bone meal in cattle rations as a source of protein has been common for several decades. Scrapie has a long incubation period — up to 60 months — and has been identified in Great Britain for centuries. Changes in rearing operations in the early 1980s may have played a role in the emergence of the disease and the large number of cases that developed.

The disease has affected a small infectious agent responsible for BSE in cattle, and is not transmitted to other animals. However, uncharacterized agents that produce neurological signs may exist in cattle. There is no evidence to suggest that BSE may have been caused by feeding scrapie-infected material in the form of normal feed ingredients or feed ingredients that are free of scrapie-infected material.

Related diseases
BSE is classified as a transmissible spongiform encephalopathy (TSE). TSEs are caused by prions, which are uncharacterized agents that produce neurological signs in the brain.

No Local Incidence of 'Mad Cow Disease'

We do not have a problem locally or nationally. I have never heard of any cows getting 'Mad Cow Disease,'" said Kathy Maddox, director of the Southern California Cattlemen's Association in Riverside.

"We've been quarantining cattle for many years — cows that come from other countries," said Maddox. "There haven't been cows from England for many years now, so we don't have a lot of diseases." Most cattle in England have occurred in dairy cows between three and five years of age.

Currently, there is no test to detect the disease in a live animal; veterinary pathologists confirm BSE by postmortem microscopic examination of brain tissue. Bovine spongiform encephalopathy is a scrapie-like disease known because of the spongiform appearance of the brain tissue of infected cattle. BSE can only be examined under a microscope.

No new cases of BSE have been reported since the disease was first diagnosed in Great Britain in 1981. All cases of BSE in California are concentrated in the San Joaquin Valley. The disease has not been found in any animals in California since 1995.

Information Services

BSE information about BSE, contact: USDA, APHIS, Veterinary Services Emergency Programs, (301) 254-8073.

For information about animals or animal products, contact: State Veterinarians, National Center for Import/Export Animals Program, (301) 254-8170, Products Program, (301) 254-8073.


This article was excerpted from BSE APHIS Animal Health Information, a U.S. Department of Agriculture, Animal and Plant Health Inspection Service, (312) 785-3070, Division of Animal Industry, (919) 654-0452.

A Globalized Market
Anyone who walks into a local grocery store today can see that foreign products are easily available at the marketplace. You can bet that these companies are moving their products into other countries as well. While some of these may be attributed to seasonal factors, much of it is because of competitive reasons as foreign companies aggressively invade the U.S. market with low-cost product.

At the same time, California agricultural products also have made strong inroads into foreign markets. As the nation's largest agricultural exporter, California set a new record of $22.8 billion in exports for 1994. But globalization of the marketplace does not compass exporting alone. The competitive world of today dictates a global vision for worldwide production and sourcing as well as distribution.

International Banking Connections
But any bank is not necessarily an international bank. To successfully implement an international strategy, your bank must align itself with banks which offer a full spectrum of international importing and exporting products and services. These services should not only meet current needs but also future solutions as companies grow into the international markets. In short, international companies need to develop global financial services.

Once you have determined that a bank offers these basics, you should seek referrals from other international professionals such as CPA (certified public accountant) firms, forwarders/ receivers, brokers, other companies in your industry engaged in international trade, etc. Bottom line, your bank should be one which most consistently demonstrates its commitment to working with the widest array of cost-effective, alternative solutions for your existence as well as your trading partner’s, international needs.

Steps Taken to Prevent 'Mad Cow Disease' in California

By Terry Gray and William Snyder

What does it take to profitably move from bare land to citrus? Besides the ability to grow citrus, it takes financial planning, marketing expertise and savvy to develop your international transactions. There is a way to acquire the expertise crucial to your success without adding overhead? Well, you may be surprised to find that in the citrus industry, support is available to partner your farming operation.

Are the qualities of the bank that would fill this role? It is important that your bank is truly committed to your success. You’ll know the answer in a tough crop year, that is not when you want to find out! If the bank can’t commit to short-term or long-term relationship. While the bottom line should not be ignored in the short-term, a supportive bank will recognize that a solid long-term relationship is the key to its profitability.

Is the real key to financing agriculture is to customize financial products and services to fit the operation. Every farmer deals with different soil types, water supplies, farming philosophies and marketing techniques. Your banker needs to recognize and appreciate these differences.

Can your bank handle getting into the citrus business? In the citrus industry, the competitive world of today dictates a global vision for worldwide production and sourcing as well as distribution.

California Agriculture Goes International — So Must Your Bank

By Terry Gray and William Snyder

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Unemployment Insurance Eligibility Standards
Misconduct in Connection with Work

by Glenn Lindsay

California unemployment insur-
ance eligibility standards can be confusing. This is especially true when a
question employers frequently ask is:
"Why did the Employment Dispute
Board (EDD) deny an unemployment
claim for an employee?"

The answer to this question involves understanding the state's rules of eligibility. Also, knowing what information EDD is look-
ing for can keep you from waiting to receive your unemployment benefits.

Discharge or quit

The first EDD needs to establish when a person applies for benefits is whether the termination was a discharge, a voluntary quit or a lay-off. Significantly, EDD does not need to agree with any speculations about why an employer fired an employee. The employer has the legal burden of proving the former employee was fired for "misconduct in connection with work." Briefly, the employer has to show the former employee committed one of four elements of misconduct.

A discharge is a discharge in a discharge in which the employer intended to end the relationship, the termination is a dis-
charge, even if the employer is allowed to submit a let-
ter of resignation.

Four elements of misconduct

Unemployment insurance eligi-

bility standards are based on whether or not the former employee committed misconduct in connection with work.

1. The former employee committed misconduct in connection with work.

a. The employer has the legal burden of proving the former employee was fired for misconduct.

b. The employee must demonstrate he or she was aware of the misconduct.

2. The breach must be willful, wanton, malicious or gross.

a. The employer must prove the former employee intended to engage in misconduct.

b. The breach must have been committed with bad intent.

3. The breach must be willful, wanton, malicious or gross misconduct.

a. The employer must prove the former employee had the capability of meeting their standards.

b. The employer must prove the former employee chose not to.

4. Lastly, the contractor must prove the former employee had the capability of meeting their standards.

a. The employer must prove the former employee had the capability of meeting their standards.

b. The employer must prove the former employee chose not to.

Factors that negate misconduct

Misconduct is, in another aspect of unemployment insurance law, frequently frequently frequently frequently frequently frequently frequently frequently frequently frequently frequently frequent.

In order a Win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation. In order to win a discharge in a discharge in which the employer intended to end the relationship, the termination is a discharge, even if the employer is allowed to submit a letter of resignation.
Women Face Bias in the Classroom

by Robert W. Belsky

A study conducted by the American Association of University Women Educational Foundation stated that women still face bias in classrooms across the United States. The report, How Schools Shortchange Women, found women continue to score lower than men on standardized tests in mathematics and science, even though their grades in the classroom tended to be higher; many textbooks continue to stereotype women and fail to address issues of concern to women, such as discrimination and sexual abuse; education levels for men are slightly higher than that of women.

A total of 76 percent of all men had completed high school and 23.6 percent had finished four years of college. The figures for women were 75.3 percent which have completed high school and 16.5 percent have completed four years of college. In the past five years, there has been an increase by 24 percent at the nation's 84 women's colleges. The report attributed this to the fact that women feel they get a better education at a women's college than at a co-educational college.

Admissions directors at women's colleges nationwide have noted that written applications have increasingly reflected "great awareness on the part of women about what they are applying for ... increasingly more references to the benefits of women's colleges," according to Jadique Shebels, executive director of the Women's College Coalition in Washington, D.C. "It made people interested in learning where women have an edge."

A study by the American Association of University Women (AAUW) found girls often are overlooked for teachers and particularly California — had a strong commitment to provide college access and particularly California — had a strong commitment to provide college access to everyone at a relatively low cost.

During the last 1980s and continuing into the 1990s, many changes occurred in state government and within educational institutions. Most colleges and universities faced serious budget reductions. These reductions were particularly painful since most of a university's budget goes for salaries and related personnel costs. At the same time, schools were asked to pay a much larger proportion of the cost. In a short period of time, fees charged to students increased by more than 100 percent.

The impact was particularly serious on the schools in the California State University system since most students have full- or part-time jobs and often support a family while going to school. The shift to a greater amount of financial support required from students resulted in many students being unable to continue their education, at least on the time schedule they had planned.

Concurrent with the reductions in state budgets and the restrictions on access because of financial conditions, there has been a tremendous evolution — some may even call it a revolution — in the technology expectations of education. Every field now has a technology aspect.
Ten Questions to Ask College Admissions Representatives

by Christine Watson Biscar

If you’re thinking of returning to school, here is a list of questions to ask the admissions representative:

1. Course duration. How are courses structured? Typically, semesters run about 15 weeks, trimesters, 12 weeks; quarter semesters 8 weeks; and modules, seven weeks. It gets very confusing.

2. Course units. How many units are given per course? The game runs from one unit for laboratories, two units for modules, up to four units for semester or quarter offerings. The response depends greatly on the answer to question number one.

3. Graduation requirements. How many units does the degree require? How many courses are required? Can you transfer credits from other schools? Can you receive credit for life experience? How long can you expect to be in school?

4. Program description and curriculum. These summaries help in determining if the course of study, indeed, matches your interests.

5. Course descriptions. If the overall curriculum comes close to your interests, hone your investiga-
tion and request more detailed course descriptions.

6. Financial issues. The cost of tuition and fees are obvious questions. Ask about deferred, installment, and credit card payments. Request information on subsid- ized and unsubsidized federal loans.

7. Class schedule. Do individual courses meet once a week for three hours, or twice a week for 1 1/2 hours? Are the meeting times compatible with your other responsibilities?

8. Standardized test scores. If required, don’t panic. People with good business writing skills tend to do well on the verbal portion. Review your algebra. Conversely, if you’re quantitatively-oriented, brush up on writing and reading comprehension skills.

9. Personal statement. View this requirement as an opportunity, not a drudgery. It’s an excellent way to provide “between the line” information not appearing on your application or resume.

10. Faculty. Ask about their aca- demic credentials, work experience, prior teaching experience, and time with the program.

With so many schools to choose from, an organized approach to your search is critical in deciding the best one for you.

Christine W. Biscar is the adminis- trator for the Masters of Science in Human Resources Design program and serves on the adjunct faculty at the Claremont Graduate School, 510 E. 13th St., Claremont, California 91711.
The "Smart Telephone" Performs Diverse High-Tech Functions

Developed by Colonial Data Technologies Corp (CDT) and US Order, the Telesmart 4000® Smart Telephone™ introduces a myriad of firsts in a favorably-priced smart telephone. It is an analog display services interface (ADS) telephone that gives consumers favorably-priced access to major new advances in interactive telephone applications — including digital signal processing, background display, a high-quality two-way speaker, typewriter-style keyboard and magnetic card readers.

"People use telephones today in ways no one dreamed of 20 years ago," said Joseph W. Cline, vice president of sales and marketing at Colonial Data Technologies Corp. "With the Telesmart 4000, they can send E-mail over the Internet, pay bills and bank electronically, type and send text messages directly to pagers, shop from electronic catalogs, manage their calls and protect their privacy with a full range of Caller ID services."

The Telesmart 4000® by Colonial Data Technologies Corp.

Answer that Phone!!... and Listen!

by Joe Lyons

Every day someone asks me if I have Sylphodynamics. The reason is simple: my phone number is related to an arts and craft store. Now, I pay a phone bill for only one phone a year, but the old phone books still have the old listing.

When the phone rings, I answer in my best veteran radio voice, "Quinn-Lamb West, good morning." But the caller does not want to hear that. The caller is calling the arts and craft store. I could have said, "Joe's Pizza and Acupuncture," and they still would have asked about my dried leaf arrangements.

One person called to ask about holiday decorations and when I politely informed him that this was the office of an ad agency, he responded with, "Are you sure?"

"Gee, I thought, "maybe I'm wrong. Maybe I'm in the needle-point aisle and just don't know it!"

To be fair, I try to be polite as possible. But it's not easy, after someone has gone through a cookie cutter of the Spanish gallon he has built, to not take advantage of the moment and tell someone something as, "Yeah, miniature gold? Chatons? Get tons of it on sale. Come on down." The dad used to do this to wrong numbers at our home back in Cleveland. "You're looking for Eddie? Eddie just left. He said he'll meet you at the usual place."

We gave the heavy brothers calls to my mom, who had a psychology degree. By the time she was done detailing the duch, empty existence the anonymous caller must have lived, even I was in tears.

The point is, as Simon and Garfunkel once sang, people are talking and NOT Listening. Callers expect to hear what they're calling for and nothing will change their direction. And business in America today does nothing to do that. Listen to the way your calls are answered in the workplace everyday.

"Mumble, mumble and mumble. Please HOLD!" (CLICK)

How fast can you say that? It's even worse in this new age of multiple radio station ownerships where the receptionist has to do a commercial for all four stations. Try reading the following out loud, as fast as you can:

"Good morning, Hot Country One-Oh-Five-Pont-Six, The Rock Alternative FM... Ninety-One-Pont-Four, K-Haven FM... Good News from the Good Book... and AM Newsradio One-Two-Two-Five. If it happens in the Island Empire, it's news to us! PLEASE HOLD!" (CLICK)

Are you getting the point here?

When anyone calls, the rules of a first impression apply. Find out how the people at the front desk are answering the phone. Everyone has eyes, even when listening to the radio, to find a way to avoid having to put every caller on hold right away. (Gee, maybe if the front desk people stopped making personal calls in the middle of the work day... Nah?)

So, here are two simple rules for answering the business phone.

1. Slow down and be simple and concise when you answer.
2. Listen to what the simple and concise greeting on the other end is when you call.

It's not much, but they are the first few seconds of a business relationship. Let's try to make that as pleasant and professional as possible.

And by the way, there is NO Sylphodynamics in the west-end office of Quinn-Lamb Media.

Joe Lyons is news anchor with "Inland Empire Television News" and vice president of Quinn-Lamb Media Group. Lyons may be contacted, but not at Michael's Arts and Crafts, by calling (909) 980-7200.

In the competitive business environment of the mid-1990s, the consumer has grown tired of having to spend the extra time finding the item in stores. Merchandise often languishes on shelves and chairs until salespeople try to sell it. Many consumers do not utilize two of the most effective tools available: newspaper and direct mail.

CTD's Telesmart 4000 has a suggested retail price of $209.99, or a suggested monthly lease price of $12.95.

Headquartered in New Milford, Conn., Colonial Data Technologies designs, develops and markets telecommunications products that support intelligent network services being implemented by leading domestic and international telephone companies. US Order has been involved in creating and marketing products and services for the financial services and telecommunications industries.

SUGGESTIONS?

Developed People u... uc tlephonc ... today

"Smart Telephone"

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mail over

digita... designed ol 20 yens

(Teletronc Cata-

Newspaper-: rCCUJre a ... that...are your...are your...are your.

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... and sometimes...any other...are working:...t opponunity to take...ave...are working:...t opponunity to take ...

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Radio Ad Results Are Measurable
by Robert Tapping

A few months back, I attended a luncheon hosted by the Inland Empire Ad Club where the guest speaker was Barry Lieberman, president of Advantage Plus Marketing Group. The appeal of Lieberman’s speech was direct marketing — a subject important to all success-oriented business people, and relevant to my small discourse today. Why? One word would suffice: RESULTS.

If you want a return on investment — and who doesn’t want one? — you would be wise to follow tried-and-true marketing principles. There is little need to repeat that Lieberman began by making a distinction between image and response advertising. The former builds awareness while the latter builds sales. Many businesses use both, and while they are both important, you should ask yourself which I would prefer for this specific campaign and how will I track it? Simply by asking, you complete an essential first step toward success, a step which many omit — to their later chagrin.

Have a specific, measurable, time-bound goal. If you choose to craft a campaign that is direct-response oriented, radio can be of great assistance. No other medium has 95 percent of the population tuned in on a given day weekly. If you do your homework and identify your key prospects, I guarantee that there will be a radio station that offers a direct conduit to those consumers. Do not make the mistake of simply buying the number one station in the market and just hoping it does the job. Rather, align your business with the station (or stations) that matches your niche, and pound your message home. Everyone knows that repetition is the key to learning. Use concentration of force to hammer home a compelling offer.

If you make sure your message is action-oriented, you will get action. Finally, let me get on my soapbox to correct a common misconception. Just because radio is intangible does not mean it cannot be tracked. Print often gets credit for being a medium which is difficult to measure. In coming with the newspaper ad, or on-air, if asked, customers say they found you in the Yellow Pages. That may be, but awareness and interest in a product or service are rarely elicited by print.

Radio intrinsically builds desire. Without radio, you have only one ad among many on the same page. Without radio, you lose effectiveness.

Add radio to your mix, use it correctly, and you will see an increase in traffic and sales.

The Inland Empire has been lumped with L.A., since the steel rails have been replaced by the highways as the primary people-movers in Southern California. I realize this phenomenon every time I travel, and I try to explain to someone in another state where the Inland Empire is. I am always greeted with, “Oh! I know where that is — you are part of Los Angeles.” They are amazed when I explain that the Inland Empire lies half-way between LA and San Diego, and that our population surpasses Dallas, Texas. Only Southern Californians seem to know where the Inland Empire is.

As a region, we are ignored in many ways. Based on many standard measurements, the Inland Empire is the 10th largest metropolitan area in the country. That puts such great cities (metro areas) such as Dallas, San Diego, and St. Louis under us. There are 19 states that can not match our population. While the state of California is the 13th largest economy in the world, few realize that the Inland Empire leads all cities in California in the area of employment. What is puzzling is that national marketers still buy media as if we were only a suburb of Los Angeles, when, in fact, our numbers indicate we are a large economic power.

With such a commanding place in the statistics, we do not have a network television station or a core “down-town” to tie us together. While the Inland Empire is not a typical market area, this does not mean that our market is not valuable in terms of either local viability or national impact.

What makes the Inland Empire a unique package is the fact that we are an interconnected series of cities bound together by regional interests. We rank 10 in population and 263 in density — L.A. is fifth, no other major metropolitan market matches this profile. Name another market as large that has not been targeted as an opportunity for centralization.

The Inland Empire is unique in the way that the government in its numerous departments has not become homogenized by the “suburban sprawl” syndrome that permeates in the Los Angeles area. Without a centralized downtown area, it lacks a cohesive image that is necessary to attract complete representation of the country’s major vendors. The Inland Empire lacks a nationally recognized newspaper, big league sports and complete representation of the country’s six major accounting firms and advertising agencies.

The Inland Empire is unlike any economic area I know of in the country. We are the middle-class county between L.A. and San Diego, it is as if we are an extension of the “big city.” This is partially because many local and national businesses go to L.A. or other large cities for their agency needs.

Many of our businesses are national or international and feel they need the big boys. What happens is that they end up in the Arc Towers, making deals in leather chairs that pay for mediocre, plodding and monotonous desks, while improving the profitability of another region and receiving a marketing plan that may not be appropriate for the Inland Empire market.

As a group, agencies in the Inland Empire are small. In comparison with agencies in the L.A.-Orange County areas, local businesses possess sufficient expertise to provide a good value, as judged by those who understand the local market.

We understand our needs better than an Orange County or L.A. agency because we possess a unique perspective about who we are. The practical implication of this is to stop seeking the big boys out. By growing our own business community into mega-agencies, we will encourage more metropolitan area businesses to seek our services.

The Inland Empire’s unique qualities open opportunities for strong economic growth. We understand our needs better than anyone else. Our large size, combined with the diversification of communities within the region, gives local businesses the advantage.

No one can service the Inland Empire better than the Inland Empire. Business services by agencies that understand this region will not be lost in the shuffle — they will flourish. As profitability increases, the inherent economic strength of the Inland Empire will continue to expand.
## Commercial Printers

**Ranked by 1996 Sales Volume**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Products</th>
<th>Press Type Colors</th>
<th>Services Specialties</th>
<th>Top Local Executive</th>
<th>Phone No</th>
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<tr>
<td>Advance Graphic Printers</td>
<td>12377 Baker St, Riverside, CA 92508</td>
<td>Business Flyers, Labels, Commercial Printing, Business Brochures, Postcards, Business Forms</td>
<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>John Knae President/CEO</td>
<td>909-777-2954</td>
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<tr>
<td>California Offset Printers</td>
<td>1491 E. Philadelphia St, Ontario, CA 91761</td>
<td>Catalogs, Business Posters, Postcards, Business Cards, Business Forms</td>
<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Howard Bennet Regional Manager</td>
<td>909-961-2270</td>
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<tr>
<td>The Ink Spot, Inc.</td>
<td>13227 Baker St, Riverside, CA 92507</td>
<td>Business Flyers, Labels, Commercial Printing, Business Brochures, Postcards, Business Forms</td>
<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Curt Jones President</td>
<td>909-961-2270</td>
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<td>UBI Printing Group</td>
<td>2429 Baker St, Corona, CA 92882</td>
<td>Business Flyers, Labels, Commercial Printing, Business Brochures, Postcards, Business Forms</td>
<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Gary Heinrich President/Owner</td>
<td>909-570-7275</td>
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<td>Valley Printers, Inc.</td>
<td>1240 Ave Ave, Riverside, CA 92507</td>
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<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Real L. Vega President</td>
<td>909-682-539066-40</td>
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<td>Associated Color Printers</td>
<td>267 Main St, Corona, CA 92882</td>
<td>Business Flyers, Labels, Commercial Printing, Business Brochures, Postcards, Business Forms</td>
<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Dan Faul President</td>
<td>909-570-7275-98</td>
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<tr>
<td>Art Printing Co.</td>
<td>980 West Road, Fontana, CA 92335</td>
<td>Business Flyers, Labels, Commercial Printing, Business Brochures, Postcards, Business Forms</td>
<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Steve Thompson President</td>
<td>909-672-6728</td>
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<td>Comrex Printing</td>
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<td>Mark Lawrence Owner</td>
<td>909-570-7275-97</td>
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<td>Westom Printers</td>
<td>8325 Avenue 45, Ste. 7 Indio, CA 92201</td>
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<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Bryan Case President</td>
<td>909-652-8233-58</td>
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<td>Avery &amp; Tharp Printing</td>
<td>2827 Highway 215 East, Indio, CA 92201</td>
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<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>John and Christine Stoffle President</td>
<td>909-761-0880</td>
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<tr>
<td>The Performance Group</td>
<td>399 Rancho Ave, Chino, CA 91710</td>
<td>Business Flyers, Labels, Commercial Printing, Business Brochures, Postcards, Business Forms</td>
<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Allister Tabor General Manager</td>
<td>909-681-8487-87</td>
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<tr>
<td>Printing Sources of Ga California</td>
<td>818 9th St S, Chico, CA 95928</td>
<td>Business flyers, Labels, Commercial Printing, Business Brochures, Postcards, Business Forms</td>
<td>Offset &amp; Short Run Digital</td>
<td>Commercial Printers, Postcards, Brochures, Flyers, Mailing, Digi-Pak, Flyers</td>
<td>Dorene Doolin Owner</td>
<td>909-711-3548</td>
</tr>
</tbody>
</table>

### At Deadline ...

EBC is expected to receive about $440,000 in the last two weeks for marketing and advertising activities, and up to $100,000 in city support for operating expenses. The deal effectively eliminates the Riverside Convention and Visitors Bureau, which was halved to four workers after a sizeable deficit was discovered. Roberts told city council members a committee of four area hotels would handle marketing and sales.

### Clothing Optional Baseball Night

The minor-league Palm Springs Suns baseball team planned to stage a clothing optional night July 8, but promoters scrapped plans after a deluge of interest was generated. A large test with a dunked scoreboard would have provided so many modesties could watch the action outside without being seen by players and other fans.

In their second season with the independent Western Baseball League, the Palm Springs Suns have had to rely on promotions and gimmicks to fill seats during the sweltering summer months. On average, the less than 1,000 fans attended each game.

Don DiCarlo, president of the Suns, was quoted as saying, "We're trying to do everything in reason to bring fans to the ballpark on a regular basis."

Tomm Mullal of Torre Cotta Inn in Palm Springs, sponsor of the proposed event, decided logistics and security might not be sufficient for a larger-than-expected turnout.

### RedFed Files for Stock Offering

RedFed Bancorp Inc. has filed with the Securities Exchange Commission to offer an additional 2.6 million shares of common stock. RedFed Bancorp is the holding company for Redlands Federal FSB.

### Sometmes to stand out, you’ve got to grow differently

Every business wants to grow. And Chino Valley Bank has been no exception, having grown, in just twenty years, from a small local bank to an area-wide bank with 25 branches and more than $1 billion in assets. And we know you have to thank for it.

But how a business is as important as the growth itself. Rather than simply opening new branches here and there, Chino Valley Bank has grown by acquiring well-established and solid existing banks, in communities where expansion is dictated by prudent business principles.

Most recently, we have acquired the four offices of Citizens Commercial Trust & Savings Bank of Pauma, and has changed the bank's name to reflect that growth, and that difference. But Chino Valley Bank customers will continue to be provided with the same individual service they've come to expect, and with the same bank people they've come to know.

We've changed our name. But not our style!

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![Chino Valley Bank Logo]

**CORRECTION**

**How to Build a More Effective Television Commercial**, June 1996

Rick Page, author of the article and owner of media and marketing company, since 1971, may be reached by telephone at (360) 696-4651. His fax machine was not correctly as 360-696-4651, and his address is Rick Page & Associates Inc., 400 E. Everest, Ste. 1, Vancouver, WA 98665.
direct response — does it belong in your marketing mix?

by greg zeronick

without going about a rehash of marketing 101, let me tackle the question of whether or not your company should engage in direct response advertising by first talking about marketing in general. can you accept the following working definition of marketing?

marketing is the process of producing goods and services for the marketplace, at a price the market deems competitive, and offering those goods and services for sale to likely prospects through readily accessible channels of distribution with adequate promotion to stimulate demand.

if you agree with this definition, then i submit that direct response advertising is an entirely appropriate and especially efficient vehicle to carry your company’s promotional messages. marketing 101 tells us that there are four ps in marketing: the product, or service; the price — which has to be appropriate, in the eyes of the prospect; the place — the marketplace, where the buyer takes delivery; and the promotion — everything from cents-off coupons and dealer pack slips to networking advertising, informational, and direct mail.

the nice thing about direct response is that it shortens up the chain between you and the end user. indeed, for some inland empire businesses, direct response can be the primary channel for your marketing message — especially where other media channels tend to be dominated by los angeles-based outlets.

in times past we used to say that keeping tabs on a few dozen wholesalealers or a hundred dealers was a lot easier than tracking thousands of individual customers. and while that’s still true, it is not as true as it once was. low-cost desktop computers are very capable of handling complex relational databases quite inexpensively. you don’t even have to label the sales calls or fulfillment details yourself — you can hire fulfillment specialists who will stock your goods in their warehouses and make sure orders are handled quickly and professionally, and who will keep you regularly supplied with database record updates.

those of you who are in services are already farther along the red-line curve than manufacturers of goods. whether you are a business-to-business marketer (accounting and financial planning), or a consumer service provider (dentists and medical groups), you probably already know the value of direct client contact, referrals and maintaining good relations with your clients.

indeed, today’s marketing buzz phrase is “relationship marketing.” even if you still opt for a traditional manufacturer-wholesalesales-retailer setup, this means that you’re missing out on opportunities if you don’t even maintain your own house customer list. direct response marketing is more than direct mail. it means you can turn standard direct mail scratching, and telephone, and telemarketing, and web promotion into a powerful, more sales-efficient tool.

for new customers, direct mail can be a very rewarding prospecting tool. naturally, the list carries 85 percent of the burden for effectiveness, but good “creative” — copy and layout that stimulates desire for your goods or services — plays a very important role as well. general advertising agencies are usually not very good at direct response (dr). when you look at major agencies like ogilvy and mather, j. walter thompson, you find that they have wholly-owned subsidiaries which do nothing but direct response. some mid-size general ad shops have relationships with direct response agencies to handle accounts that need both traditional and dr work.

so, when you go looking for some direct response help, ask for references and be sure to actually call them. you want results, not promises. good direct response can deliver.

in closing, if you haven’t considered direct response advertising before, we’d like to suggest that you do so. there are many interesting and creative ways that it can be put to use as part of your marketing plan.

greg zeronick owns zeronick & company, a direct response agency that has done work on accounts ranging from agora publishing (financial newsletters) to weight watchers international. he may be reached at (909) 931-2400, or on the internet at “71756.2141@compuserve.com”.

zeronick & company’s address is 1805 n. first ave., upland, ca 91784.

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july 1996
Choosing an Ad Agency Is More Than a Review of Creative Work

by Victoria A. Setz, Ph.D.

When it comes to choosing an advertising agency, you may think it's a simple decision. Just pick the one who has the creative work that appeals to you. Appeals to you? — but does it appeal to your product? Choosing an agency can be difficult if you don't know what you want to accomplish. How does the agency design and execute its advertising? How does it handle this request? How will the agency support you throughout the creative process? Did they ask the questions you might be thinking? If not, how will you ensure that your agency will meet your needs?

In choosing an agency, there are several stages involved. First, you want to have several agencies in mind that you like. To get to know better. Usually, the agency's past work can give you a better idea of what you can expect. If you have a list of six or more to review, then finding a match in an agency should be easier. Usually, it is the creative aspect of an agency's past work that determines whether or not they will move on to the final stage of the evaluation process.

The first stage has recently been incorporated into more and more evaluations. Agency compensation — usually including the president — meet with the firm to discuss fees and-or agency commissions. Money is an important issue with clients and today, more than ever, clients want to know what to expect. The agency will play with clients. Some agencies have only a couple of clients. As another one is selected to do all the work, the clients will have a better idea of the creative work.

To summarize, in choosing an agency, consider joining or attending a professional advertising club meeting such as to meet with representatives from agencies at monthly events. The Inland Empire Ad Club is one such club which represents individuals, agencies and companies that are involved in advertising and marketing.
Leonard Scourges Appeals Board for Unemployment Fleece

State Sen. Bill Leonard, R-Upland, presented a "Golden Fleece Award" last month to the Unemployment Insurance Appeals Board for upholding the payment of unemployment benefits to aerospace workers who were laid-off for one week preceding a contract-end-of-year paid holiday in 1993. The McDonnell Douglas employees claimed benefits for the entire three-week period, were paid unemployment benefits for that time, and the benefits award was upheld by the appeals board. Leonard extended the fleece award to include the employer.

Leonard said, "We've tried just about every avenue to get equity. What was law for decades was exploited through a loophole. It's clearly a technicality." He said since the money has been spent and since the appeals board upheld the award of unemployment benefits, the money is not recoverable.

In some industries, it is not uncommon to schedule work shutdowns during the two-week period surrounding the Christmas and New Year holidays due to slow downs in sales or production. Occasionally, equipment overhauls are scheduled during such slowdowns.

The Unemployment Insurance Appeals Board ruled last year the aerospace workers were eligible for unemployment benefits because McDonnell Douglas did not provide the holiday pay before the holiday occurred. Leonard said Senate Bill 1473 — introduced by Sen. Ross Johnson, R-Irvine, to overturn the appeals board decision — was defeated this year in the Senate Industrial Relations Committee.

Leonard said, "Employers will change their policies. It may cost some money in resheduling, but it will be offset by savings in their unemployment insurance accounts. The result will be to have other employees who were satisfied with the policy." Leonard said the situation in another example which perpetuates California's reputation as an anti-business state.

Older Investors Face Special Challenges
Pressure, lack of information, cited as concerns

Many older investors are not getting the clear information they need to understand their investment choices, and sometimes feel pressured into making investment choices they don't want, according to a new study released by the American Association of Retired Persons (AARP).

"The study indicates investment firms need to do a better job of communicating with their older clients," AARP Consumer Affairs Manager Katie Sloan said.

"Older consumers do not know what fees they are paying on transactions, cannot understand written investment information that is provided to them, or feel pressured into making investments by advisors who have little information on the clients' financial needs, then investment companies are not doing their job in protecting the interests of older investors," Sloan said.

Several findings indicate that investment firms may be falling short in their efforts to serve older clients.

"According to the survey, over a third of older investors say they do not understand investment choices, and sometimes feel pressured into making investment choices they don't want, according to a new study released by the American Association of Retired Persons (AARP)." Sloan said.

Since the survey indicates that roughly 27 million Americans age 50 and over invest or have invested within the last three years in stocks, bonds or mutual funds, this survey suggests that at least nine million may have trouble understanding information sent to them by an investment company," Sloan said. "Nearly one-in-five of all older investors say they have felt pressured by financial professionals to buy a financial product they did not want or did not understand.

"Of those older Americans who use brokers or financial advisors, nearly one in four say their brokers did not tell them how much they would be paying for investment transactions," Sloan said. "More than one in five of those who use financial advisors say their advisors did not ask about their personal financial goals and needs before recommending investments.

The study was conducted in response to a request for comments by the Securities and Exchange Commission (SEC) on whether older Americans require greater protection against securities fraud than is currently provided under the law. The study was conducted by the Commission and included only respondents age 50 and older. The margin of error on the overall study is +/- 3 percent, for the investor subgroup, the margin of error is +/- 4.5 percent.

AARP is the nation's leading organization for people 50 and older, serving their needs and interests through legislative advocacy, research, informative programs and community services provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special benefits, including its magazine Modern Maturity and its monthly Bulletin.

The Window of Opportunity

Not too many people know about the Windows of Opportunity at the state Capitol in Sacramento. There are 58 windows, one for each county in California. When Phil Jaffe, publisher of the Mountain News in Lake Arrowhead, was at a conference at the Capitol in April 1995, he recognized the need for a new San Bernardino County display. Jaffe approached Third District Supervisor Barbara Carn Ronaldo, County Administrative Officer Jim Hlawek, and Baxter, Williams, specialty director of the San Bernardino County Department of Economic and Community Development for assistance. Jaffe was given approval by the county to proceed with the project, with the help of Thomas Potter, economic development specialist.
Expanding the Inland Empire's Reach: Japan

by Michael Morris

Having one-half the population of the United States, Japan is an island about the size of California with consumers enjoying one of the world's highest standards of living. Japan presents tremendous opportunity. Other important factors make this market attractive, such as the strength of the yen, the ending of a long recession and desire for opportunity. Yet with all the information demonstrating that a viable market exists, there remains a reluctance to expand one's reach to Japan. A number of beliefs exist that create many of the perceived barriers to entry. These come from a lack of understanding the market, culture and trading practices of Japan. Understanding the Japanese — or any culture — takes time and energy, and taking the lead to learn provides invaluable intelligence on doing business in Japan. More importantly, this knowledge provides the means to enter a foreign market and to compete successfully.

The Japanese culture has long eluded foreigners. Japan is a long-term society with strong family ties, affection for tradition, respect for the elderly and a strong sense of social harmony. The Japanese view life as a series of seasons and transitions. It's a society that values harmony and order and strives to achieve it through cooperation and mutual respect. In Japan, time is not a linear concept, but rather a series of seasons and events that shape the future. Time is measured by the changing of seasons, festivals, holidays, and other significant events that mark the passage of time. Understanding the Japanese culture is crucial for success in Japan.

Hospitality 2000: Hotel Leaders Chart Course for Success

by Cline Smith

Cline said, "This can range from interactive television for ordering room service, travel service or ordering dinner reservations, to computer links to access stock prices and broker information, or order your favorite author's latest novel sent over from the hotel's affiliate bookstore with same-day delivery."

"But the majority of respondents agree that you can't take for granted the 'front' of hospitality, as 87 percent agreed that human beings are still the key to delivering high-quality service."" Technology and business travelers

"With technology changing the way we work, it is interesting to note that 50 percent of respondents don't foresee a decline in business travel," said Dr. Lala Rach, dean of the Center for Hospitality, Tourism and Travel Administration, New York University, School of Continuing Education. "In fact, when asked how advances such as video conferencing and the Internet might affect meeting bookings, the majority predicted no changes. Can the old adage still ring true — there is no replacement for face-to-face meetings to cement business relationships?"

According to the survey, hotel operators do expect to reconfigure rooms to accommodate the business traveler who increasingly will travel with a "virtual" office, making workspaces, modern lines and printers standard room fare. "Despite a more mobile workforce, only one-third of the total respondents believed that remote work will benefit from the new flexibility that technology is providing," said Rach. "However, 50 percent of respondents from Asia-Pacific felt that there was a potential boon for resorts. Perhaps they knew a little more about mixing work with play, but the answer lies in either leasing these operations to a third party, or by developing themed restaurant concepts," said Rach. "Regional differences appear, however. While in the United States respondents favored the leasing strategy, in Asia there was a two-to-one margin, developing themed restaurants and hotels. With themed restaurants already sprouting across the U.S., this might be another opportunity for international alliances."

Export Assistance Office Marks First Anniversary

by Ooms

In a customer-oriented environment, hotel leaders believe leisure travel will be the leading growth area in the future. "Asia-Pacific is a region was more emphasis about growth in leisure travel, urban tourism is leading the way in growth over growth in business travel," Rach commented. "In Europe, South America, Middle East, Africa and India the difference was less dramatic, with these respondents selecting leisure travel."

"The services are provided free of charge to the public funding from various federal, state, and county agencies," Ooms said. The program is staffed with three full-time people. Conversations can be had with one of the export consultants, call (909) 340-8071.

"IEET's main emphasis is in providing lead generation to companies," said Executive Director Terrance Ooms. IEET provides additional professional assistance in numerous areas of international trade, including market research, market penetration strategies, export finance and logistics. The service is provided to members on a no-charge basis to the public funding from various federal, state, and county agencies. Ooms said. The program is staffed with three full-time people. Conversations can be had with one of the export consultants, call (909) 340-8071.

For an in-depth view...
The International President of Toastmasters International said last month the rapid pace of change in the workplace and rate of change in the careers puts a premium on communica-
tions and leadership skills. Ian Edwards, who has addressed members from through-
out California, Hawaii and Baja California, spoke to Alton Hilton during the organization's Region II annual conference 14 June.

According to Edwards, the non-profit organization, headquar-
tered in Rancho Santa Margarita, teaches public speaking, leadership and parlimentary skills in a sup-
portive group environment. Toastmasters International has 20,000 clubs and 258,000 members; it has about 1,000 chapters in Southern California alone, and about 200 chapters in the Riverside-San Bernardino-Ontario area.

Edwards, a native of Capetown, South Africa but now a U.S. citizen, said the organization "breaks down walls" of cultural differences. Following a recent trip to his home-
country, Edwards said, "I believe that the best way to really play a leading role in the development of the new South Africa." He added that, according to the toastmasters' group, the first Northern Ireland chapter in Belfast in May, the fourth chapter in the Ontario district and the recent Toastmasters International -- but are absolutely belief we can build a better world through building bet-
ter people." He said the mixed Caféartists can usually involve group- 
...show's great promise for building bridges between the two countries.

The international president said that the 18,000 nationally-regognized major service organizations, "We are only one of four that are grow-
ing." Edwards said the growth is generated principally in English-
speaking countries and in nations that are, or seek to be, trading part-
ners with the United States and other English-speaking countries.

The Inland Empire chapter of Toastmasters International's
Ontario chapter, said the first Toastmasters Club in the United States and represent overseas compa-
s that wish to purchase specific products. The company is not obligated to purchase desirable items from manufacturers here, but expect them to offer-
ings to potential distributors.

Export management companies (EMCs) act on behalf of non-exporting companies. The EMC usually provides export facili-
ties in the form of the manufacturer's represen-
tative or its own name.

Among the most common used methods of direct exporting is through the use of an overseas distributor. A distributor purchases a product from a U.S. manufacturer which has full responsibility for exporting. The product is resold through the distributor to the retailer at a price that the retailer later resells to the consumer. The consumer is responsible for importing the product, and will usually acquire it through their own contacts. The product can be purchased directly from the manufacturer or at an overseas import house. This method is often used by companies that do not have direct sales representatives in foreign countries.

After the distribution agreement is established, the manufacturer can then begin to look for foreign distributors or agents that will help them market their products overseas. The distributor will typically have contacts in foreign countries and can assist the manufacturer in identifying potential buyers. The manufacturer can then negotiate with these distributors to establish a distribution channel for their products.

The International Trade Resources Guide and Exporting for California have been pub-
lished by the California Chamber of Commerce and the California Trade and Commerce Agency. Prepared specifically for California businesses, these publications list resources for locating overseas representation.

The American Chamber of Commerce has an office in every state and maintains a directory of companies that are seeking to export. The American Chamber of Commerce can be contacted at 714) 282-7904.

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continued from Page 17

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A college education will become more and more important in the future in order to open economic opportunities for family income for a family with a high school education is only about one-half as much as for a family with a college degree. The President of the United States has recently suggested that the minimum expected education level should be increased from 12 to 14 years.

How can the apparently contradictory phenomenon of limited access because of higher cost, and the greater need for additional education, be reconciled? The obvious answer is, if the public sector is unable or unwilling to make the opportunities more readily available to potential students, the private sector must become more involved. After all, the private sector benefits significantly from a better educated and educated workforce.

In the Inland Empire, there has been a noticeable increase in the willingness of businesses to take a greater role in providing educational opportunities for students in public universities. The major contributors of Jack H. Brown and Nicholas Coussouls to California State University, San Bernardino (CSUSB) are examples of business leaders who are committed to making resources available to students from the Inland Empire. Several regional financial institutions, are involved in CSUSB's Business Access and Opportunity Program which was initiated by a significant matching grant from BankAmerica Foundation. This program provides for 10 or more co-op or internships each year for students who are, without the financial assistance, would not be able to pursue their educational dreams.

The Food Industry Sales Club of San Bernardino County is especially generous in helping to establish an endowment fund providing six to eight $1,000 scholarships for CSUSB students each year. Individuals have worked to establish endowments to provide scholarships in perpetuity. Some of these provide annual scholarships in the $500 range. While the amount of modern technology is at just enough to permit a novice student to take a full schedule of courses and graduate in a shorter time. CSUSB has also been blessed with a trust fund which will provide as much as $50,000 to $75,000 for computer science and information management scholarships in the future.

Business and the Recovery ...
continued from Page 36

up there. The initial phase will be the big draw; its something no one else has.

The supervisor touted the district's clean air and the activity of the High Desert Regional Economic Development Agency as attractions for future industry. She said programs such as St. Mary Regional Medical Center's "Future Search" would also help in the effort to "make the desert an attractive place for families.

A steering committee for Future Search, founded in April, includes business representatives and community leaders who are identifying the quality of life issues and effective action plans to improve conditions throughout the Victor Valley. Though sharing common concern in a small area, the valley has been notorious for intercommunity squabbles. Taurci blanched: "The parochialism has got to go.

Taurci said she often wondered what her two terms as supervisor would have been like were it not for the closure of the former George Air Force Base. The addition of George AFB to the Department of Defense' base closure list came only two weeks after she was sworn in for her first term. Despite the significant problems caused by the loss of 5,000 civilian jobs in a community of less than 300,000 people, Taurci expressed satisfaction with having served for six years as chairman of the joint powers reuse authority for the base, the Victor Valley Economic Development Authority, better known as VVEDA.

"We have 27 leases, 500 jobs — and in five to eight years we expect to provide 20,000 jobs," Taurci said. She pointed out that the renamed Southern California International Airport has several advantages over San Bernardino International Airport, notably an "air traffic problem. San Bernardino has to contend with air traffic generated by airports in Palm Springs, Ontario and Los Angeles, she said. The supervisor said a number of grants are being lined up from federal and other sources to continue to help ease the transition and to train displaced workers. San Bernardino County's Greater Aviation Independence (GAIN) program, working in conjunction with the Job Training Partnership Act (JTPA) offices, has worked to move welfare recipients and the under-employed into the labor force, Taurci said, although hard figures were not available.

"These programs have been very successful, but we hear little about them," the supervisor said.

"They have helped get so many people of welfare; they [former public assistance recipients] are very proud when they are able to get a job.

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Planning for Succession: Establishing the Transition Team

by Thom Hansticker

Building personal and family wealth is a great achievement. Business success, however, is much easier than protecting and preserving the business and its ability to produce income. However, the reality is that most family businesses will not be passed successfully on to the following generation.

The culprit in this failure is something called "lack of planning." There are four aspects that form the cornerstone of planning: financial success, succession, organizational and family dynamics. The reality is that following generations of family members are different from preceding generations in that early generations tend to be conservative and slow to change, while the succeeding generations are bound to be more aggressive, growth-minded and risk-tolerant. This is why the family business changes with each new generation.

Given these factors, it makes good sense for a family business to set up a formal working committee of family members from both generations whose job it is to meet on a regular basis and address the issues of effective business succession. In a view of the four cornerstones, the team should immediately solve the issues of protecting the business from the high demands of liquidity due to a death and the avoidance of estate taxes.

This team is the life blood of a successful transition to the next generation.
The Dilbert Principle Replaces the Pete Principle


Cartoonist Scott Adams has used his popular "Dilbert" strip to puncture over-inflated business fads and management egoes. With "The Dilbert Principle," Adams deftly harpoons everything from downsizing to Total Quality Management, lampooning the business books that spawned them.

Adams has been called the "cubicle dweller's champion," a fact that is easily proven by wandering past any cubicle area in a mid-sized or larger company. In fact, it's possible to analyze the issues facing a company by looking at the subject of "Dilbert" strips posted in the cubicles. Some managers, alerted to this possibility, have required that cubicles remain "Dilbert-free," a requirement that applies to the book, too. That, in itself, could be the subject of another "Dilbert" strip.

Adams admits that many of his ideas for the book and the strips came from his Web page and are factual. The rapid rise of the book on nearly everyone's best seller list seems at the very least to confirm that he has touched a responsive chord among the people in the trenches of corporate life ... the cubicle dwellers.

Adams explains the philosophical underpinning for his comic strip "Dilbert" succinctly: "The basic concept of the Dilbert Principle is that the most ineffective workers are systematically moved to the place where they can do the least damage: management. This has not proved to be the winning strategy that you might think." With a philosophy like that, managers can't help but watch their own careers with a mix of fascination and fear.

Come and hear the EEOC's 
... the biggest obstacle to the success of any project is management.

Cove Condo Rentals, a leading desert-based firm specializing in rentals at area country clubs and resorts for the past 15 years, has acquired the vacation rental operation of Sunrise Company.

Sunrise Company sold its vacation rental operation to concentrate on development of its newest country club community, Indian Ridge Country and Golf Club, and other business endeavors, said company president Jack Conlon. Pixar would operate the new business and retain the Sunrise name, to reflect his commitment to continue the excellent reputation started 25 years ago by Sunrise Company founder William Bose.

Franklin Loan Center Recognizes Sales Excellence

Top producing loan officer Ed Adams has been recognized for sales excellence by the Indian Wells-based Franklin Loan Center, a mortgage banking firm. Adams funded a total of $18 million in residential loans in 1995 and 1994, ranging from under $100,000 to $1 million, ranking Lotus's wide experience serving home buyer markets, according to the firm's president, David Neil.

"Breakfast with Pete" is reduced in lower Desert

SunLine Services Group approved a reduction in the per passenger charge from 25 cents to 20 cents. The transportation authority also approved an incentive program to encourage the use of compressed natural gas (CNG) vehicles.

"The high mileage of taxicabs makes them an ideal target for emission reductions," said Taxicab administrator Dennis Guzman.

Tracking Advertising...

...continued from Page 23

Team Ranch, a division of Team Concepts, a leading advertising and media company, is continuing its growth in the desert market. The company has grown from three employees and a small office in Palm Desert to a full-service advertising agency with offices in Palm Desert and Palm Springs.

With over 20 years of experience in the desert market, Team Ranch is one of the leading advertising agencies in the region. The company offers a wide range of services, including print, digital, and video advertising.

"We are excited to be part of the growth of the desert market, and we look forward to continuing to serve our clients with excellence," said Team Ranch CEO, Mark Johnson.

According to Johnson, the company has seen a significant increase in demand for advertising services in the desert market, driven by the region's growing population and tourism.

"We are committed to providing creative and effective advertising solutions to help our clients grow and succeed in the desert market," said Johnson.

The company's services include advertising consultation, creative development, production, and media placement. Team Ranch has worked with a variety of clients, including businesses, non-profits, and government agencies.

"We are proud to be a part of the desert community, and we look forward to continuing to contribute to the growth and development of the region," said Johnson.

Team Ranch is located at 73000 Palm Desert Clubhouse Drive, Suite 200, Palm Desert, CA 92211. For more information, visit www.teammad.com or call 760-340-8888.
Concessions at Ontario Mills....

continued from Page 3

...for Host Marriott, known throughout the world for its innovative operations, to open the company's 10th Wolfgang Pack Cafe at Ontario Mills, said Selwyn Jaffe, chief negotiator for Wolfgang Pack Food Co. "We're planning on opening by the end of the year." Wolfgang Pack Cafe will occupy 6,000 square feet located at southern end of the mall's main breezeway, opposite the food court.

Lawrence C. Siegel, chairman and chief executive officer of The Mills Corporation, said, "We believe that Host Marriott is the ideal restaurant for our new venture and will bring an innovative state-of-the-art food operation to Ontario Mills. We are very excited about bringing the best in food operations in the United States to the Mills." Host Marriott provides food, beverage and retail concessions nationwide with facilities at over 200 domestic and international airports, on 14 football fields and highways, and in 200 locations in the United States and abroad, including sports and entertainment centers.

---Robert W. Belsky

**For an indepth view**
Inland Empire’s BEST: You be the Judge!

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YOU SELECT YOUR VERY BEST!

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Contest rules: All entrants must complete entire ballot. If uncertain of individual category, enter most write-in "N/A" for not applicable. No purchase necessary. Limit, one entry per person. Ballots can be picked up at the Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730, from 8:30 a.m. to 6 p.m., Monday thru Friday. Anyone age 18 or older may enter except employees of the Inland Empire Business Journal and members of their immediate households. Winners will be selected at random from all entries received and notified by mail. First release contains contest sponsors from any liability with regard to this contest or use of its prizes.

THE BEST...

Antiques, Auto Dealer, Auto Mall, Auto Service, Bicycle Store, Bookstore, Boutique, Camera/Photo Finishings, Candy Store, Consignment Store, Crafts Store, Department Store, Florist, Furniture Store, Hair Salon, Health Food Store, Jewelry, Lime Service, Men’s Clothing Store, Motorcycle/Off Road Shop, Music/Record Store, Neighborhood Shopping Center, Nursery/Garden Store, Pet Store, Place to Buy Offset Gifts, Real Estate Company, Sapling Store, Swap Meet, Used Book Store, Video Rental.

THE BEST...

Apartment Community, Bed & Breakfast, Child Care Center, Downtown, Foreign, Museum, New Home Community, Park, Place to Get Married, Place to People Watch, Place to Smoke a Cigar, Place to Take a Photo, Public Library, Retirement Home, Southern California Getaway.

The rain's be less than usual in any year, the effect is felt immediately. Bombay is a city where industrial and domestic demands continue to grow steadily and where water rationing is accepted as a fact of life.

Delightfully traditional. Despite the fact that Bombay is India's commercial capital, Bombay remains a delightfully traditional place at heart. It is a city where you may discover the dashboard of your new taxi to be a miniature altar hung with colorful lithographs of gods and goddesses; a city where, each traditional place at heart. It is a city where you may discover the
city's name to be a corruption of "Mumbai," the protective goddess worshipped by the natives of that time.

Bombay is a gritty, impossible, unforgettable place. It has child beggars, pavement sleepers, urban slums, noise, tangled traffic, sky-scrappers, fashionable apartment blocks and the very poor — who have migrated from the villages in the surrounding regions to seek better fortune — and there are also very rich merchants, industrialists and film stars. It is, in a very special sense, India's most cosmopolitan city.

The Indian subcontinent is the home of people as diverse in ethnicity and culture as those of all the countries of Europe put together. No city is more representative of this cultural diversity than Bombay, to which people from all parts of the country have gravitated.

A row by any other name

In 1498, the Portuguese naviga­tor Vasco da Gama discovered the sea route to India via the Cape of Good Hope. The Portuguese acquired the trading station of Bom Birim and from there they carried on trade with the local people, including Salsette and seven islands — through a treaty signed in 1534. The archipelago was named Bom Bahia, or "Good Bay"; some say this is how Bombay got its name, but there are two other theories. Some linguistic scholars hold that "Bombay" is a distortion of "Bomb," the name of an early king. Others, in the most-supported explanation, believe the city’s name to be a corruption of "Mumbai," the protective goddess worshipped by the natives of that time.

THE BEST...
Elements of the Successful Radio Commercial
by David Carson

Words are strange things—they are abstract representations of our thoughts. We develop our language skills by first learning words, then learning how to put them together to form sentences so we can communicate thoughts, ideas and emotions.

Radio advertising uses words to describe products and services, to grab attention, to create interest, to build desire and to call for action. Therefore, in its simplest form, copywriting amounts to assembling sound words so listeners will do what you want them to do.

There are many approaches to accomplish this. Direct copy gets a simple idea across very quickly, without beating about the bush. Indirect copy sells products by suggestion; it avoids the "come buy it now" approach by stressing the benefits and suggesting that the listener try it out. Testimonial copy is useful when you are trying to convince consumers, and maybe some skeptics, that a certain product is worth trying. The testimonial approach is successful because it involves the behaviors and actions of other people. Generally, this approach takes form by drawing on discussion between two persons or by telling an interesting fictitious incident.

You can use drama, humor or song to tell your story. This type of spot uses radio's greatest strength—imagination and storytelling. People love to be entertained and a good narrative spot can get the listener involved.

Humor is one of the most widely attempted, but less successful, approaches. Using humor effectively presents two challenges. You have to be able to do it very well and you have to make sure the listeners don't missinterpret your attempt and take offense at it. What may be funny to you may upset others.

Bear in mind that a spot with humor has a shorter life than any other kind of ad, especially if a joke is the focal point of the spot. Once the listeners get the joke, they're ready to move on.

In addition to the approach, other elements can be used to create that emotion or understanding of your message. Sound effects or music can really help, but they can also distract. Some of the best written ads can be lost to poor choices of music that override or conflict with the message.

With all this in mind, if you stick to the four basic elements of a commercial—attention, interest, desire, and action—your message should be successfully received by the listener.

David Carson is station manager and general sales manager for KATY-FM 103.1, which presides over the '70s, '80s and '90s.

Region's Radio Industry Continues Its Evolution
by Bill McNally

Radio is an ever-changing entertainment medium which constantly strives to capture and maintain audience interest. Here in the Inland Empire, radio continues to evolve, delivering programming which will achieve this goal.

Inland Empire radio has done an excellent job with meeting the interests and needs of the market as evidenced by the high advertiser demand and success achieved by local advertisers. Year-to-date Inland Empire radio revenue has grown 8.6 percent compared to last year.

Here is an update on recent changes in Inland Empire radio.

KATY-FM 103.1: The Hemet-based, adult contemporary station has recently upgraded its signal by raising its antennas to 5,200 feet at Inspiration Point in Idyllwild, and by boosting its power to 1,500 watts.

KCAL-FM 96.7: The market's oldest rock-formatted station recently received its sixth-month old morning show, "The Big Dumb Show," hosted by Gonzu Greg. The current morning show was hosted by Casen Smith — formerly doing the overnight shift. The show is music focused, featuring 60 percent classic rock and 40 percent active rock.

KCCM-AM 1350: The Inland Empire's news, talk and sports station has bolstered its line-up with the recent additions of talk radio superstars Bob Grant and Tom Leykis. Bob Grant will air 1-3 p.m. Monday through Thursday, and noon to 3 p.m. Friday — brings his conservative viewpoints to KCCM from his long-time home of New York.

Tom Leykis — 3-7 p.m. — returns to KCCM after a year-long absence. Leykis and Grant join a line-up that includes Judy Jarvis and Art Bell, as well as local host-entrepreneur Phil McCrone who hosts a business education program at 6:30 a.m. Monday through Friday. KCCM sports programming includes Rancho Cucamonga Quakes baseball which replaced the Los Angeles Dodgers broadcast.

KCFM-FM 101.3: Catalina Island-based, adult contemporary station has recently added talk hosts. The new hosting team is Rick Hammer, recently arrived from Ft. Wayne, Ind.

KMSN-AM 1290: Effective July 8, the station with feature syndicated talk show host Don Imus, who has 10 million listeners nationwide. KMSN will also carry San Francisco 49ers' football this fall.

KOGO-AM 99.1: This station has a new morning show host, Woody, in the Morning. Woody came from KOGO-Oxnard-Nutri-mart, he was number one with adults, age 18 to 34. Dr. George Brothers and Samantha Santiago continue to co-host the evening show. In addition, they have acquired two additional stations, both on 92.7. One is located in Thousand Oaks, and the other is located in Avalon on Santa Catalina Island. While no decisions have been made about programming for these new stations, they expect to be in operation early next year.

Bill McNally is general manager for KCCM-AM 1350 and KCFM-FM 101.3.

KOGO-AM 99.1, KOGO-FM 92.7, according to Tom Potts, president and general manager. They have acquired a new FM frequency, 92.7, and are building a new station to serve the Temecula, Hemet, Murrietta and San Jacinto Valley area. Completion is expected this fall. In addition, they have acquired two additional stations, both on 92.7. One is located in Thousand Oaks, and the other is located in Avalon on Santa Catalina Island. While no decisions have been made about programming for these new stations, they expect to be in operation early next year.

Radio advertising is a great way for businesses to get their message in front of thousands of people. We at the Chamber of Commerce work with local businesses to help them get their message out. We have a variety of advertising options available, including radio, print, and online. For more information, please contact us at (909) 881-1010 and ask for Mike Jones.
DeDienar
Electing Quick Printers President

Nancy DeDienar of Printing Resources of Southern California in Upland was elected president of the National Association of Quick Printers. She will be responsible for the executive committee, contractual agreements, board communications, long-range planning, leadership planning, special projects and the past leadership and past president resource group.

Debby Acker
Quick Printing Management

Debby Acker of Alta Loma joined the Ontario Convention and Visitors Bureau staff to serve as the bureau's liaison with local businesses.

Debby steps into a crucial position with the bureau," said Executive Director Sherry Hunter. "With so many tourism-related projects, including the Ontario Convention Center and Ontario Mills mega-mail opening soon, Ontario is quickly emerging as a popular destination."
Culinary Olympics in Germany this fall. The event began as a jazz and champagne reception, with appetizers prepared by private chef Joel Bachman of Corona. An ice sculpture of an open book by student Keith Noriga reminded diners the event was conducted as “A Tribute to Higher Learning.”

Student chefs from the Mission Inn Restaurant, the Ontario Airport Hilton and the Ontario Marriott Hotel prepared soup, salad, a trio of sorbets, the entree — consisting of lemon honey thyme marinated veal loin with savory forest mushroom bread pudding — and dessert.

Representing The Mission Inn was student chef Angie Savarino, from the Ontario Airport Hilton were Randy Torres and Jefferson Pierce, the Ontario Airport Marriott sent Kelly Mendoza, Tracee Lane, and Angel Bajana, accompanied by Ruben Gutierrez. Wineries offered guests included those from Joseph Phelps Vineyard Co., Inc., San Antonio Winery Inc., Mt. Palomar Winery, Fess Parker Vineyards and Winery, Thornem Winery and wines provided by Young's Market.

Torres, who coordinated the student chefs' participation, was honored June 23 with a Judges' Award and a golden spatula at the Las Vegas Culinary Competition for his three-course lunchbox seafood platter. The ACF-sponsored event was conducted at the Las Vegas Convention Center.

— Gary Brodeur

**Inland Empire Restaurant Review**

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**Ineland Empire Restaurant Review**

**MEAD ON WINE**

by Jerry D. Mead

A fog in your throat?

Todd Williams was blessed with the nickname “Toad” somewhere around age 9. It’s a story that involves the character itself. The older half-brother (same father, different mother) of actor-comedian Robert W. Mead, claims “mating inadver-
dentry” is perfectly universal in the family, though his brother reserved pretty normal on first meeting.

There is no physical resemblance to his famous sibling, with “Toad” looking more like the southern gentleman he once was, having spent considerable time in Las Vegas and other southern environs.

Williams has been in the wine and sports business off and on for a lot of years, sometimes selling, sometimes serving. He formed a company called “Toad Hollow Vineyards” about three years ago with a very famous wine industry personality whose name cannot be used because of his association with a much larger and more important brand. But this person’s decades of experience is an invaluable contribution to the project.

There’s a couple of things that make the project interesting. The company has control of a very important, cool-climate Russian River Valley Chardonnay vineyard, some of the best start-up operations in California. But the majority of the juice that made this wine came from the grapes of a famous sparkling wine producer, squished a little harder after the clearest juice was taken off for the bubbly.

The Petite Sirah provides a little extra color and body. It looks like dark strawberry juice and smells and tastes like wild strawberries with a little cherry added. Loads of fruit, basically dry, just enough residual sugar to balance acidity. Delicious. For all those picnics and barbecues coming this summer. Buy all you’ll want now... there’re only 1,500 cases. Rating: 90/90.

Best buys: Toad Hollow “Apostrophe” Red Wine ($15). More secrets. Seventy-five percent of the juice comes from an old-vine field blend — different kinds of grapes growing in the same vineyard and picked at the same time — that includes Petite Sirah, Zinfandel, Mourvedre, Mondeuse and what the label says, which is a bit too much with the currently fashionable Rhone-style blends. The other 25 percent has to do with what’s known as a secret because the source is kind of embarrassed. The Toad Hollow people found some old barrels full of old — really old — wines in the cellar of a very famous old winery. They knew the wine maker had kept the stuff around at first to use in tiny amounts for blending, and then it just got away from him. And there, lurking in the cellar, was Cabernet Sauvignon, Cabernet Franc, even a bit of Pinot back to 1980 and 1984. The famous winemaker agreed to sell it to Toad Hollow to be blended with the young wine mentioned above, under the absolute promise that no one ever be told he forgot several barrels of wine. I know who it is, but I’m sworn to secrecy too. Big bold, spicy, black fruit, long on plume and blackberry flavors. It will improve every year — and will improve every year — and will improve every year — and will improve every year — and will improve every year...


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**Chino Hills Homeowners Sue Builder**

Thirteen homeowners sued San Diego-based home builder Pacific Scene for alleged construction defects in their Chino Hills luxury homes. The lawsuit was filed against the construction firm and its subcontractors in San Bernardino Superior Court June 19. The claimed defects to the Chino Hills homes — located off Carbon Canyon Road and selling in the high-$300,000s — are related primarily to water damage caused by leaking windows, doors and roofs. The lawsuit alleges the homes suffer from water intrusion resulting in rotting doors, walls, wall coverings, carpeting and flooring.

The suit alleges the builder was made aware of the defects by the homeowners in a timely fashion, but that the problems were unrecognized and led to additional damage.

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**REAL ESTATE FOCUS**

**American Arbitration Association Issues New Construction Rules**

The American Arbitration Association implemented sweeping changes in its construction industry rules and refined the association’s roster of neutrals earlier this year. The changes are the result of a June month-long review of the organization’s Construction Alternative Dispute Resolution Task Force, whose members consist of the nation’s leading attorneys, arbitrators, owners, contractors, consultants and mediators.

The rule changes, which tailor procedures to meet the diverse needs of disputing parties in large and small cases, aim to radically speed up the process and extend more authority to the arbitrators,” said William K. Rate, II, president and chief executive officer of the association.

**Firm Closes Multi-million Dollar Apartment Deals**

Grubb and Ellis apartment specialist Ud Y. Katz closed two multi-million dollar deals on investment property in Riverside County. The 314-unit Palms at Shadow Apartments in Riverside were sold to a national real estate company for $1 million, and the 136-unit Shadow Apartments in Hemet sold to Realty Income Company in Irvine for $2.75 million.

**Landmark Class Action Suit Against VA**

California military veterans filed suit in Superior Court against the California Department of Veterans Affairs, for allegedly misappropriating over $51 million from a home-loan insurance program. The program was designed to guarantee payment of home mortgages in the event of a veteran’s death or disability.

**Real Estate Company and Mortgage Leader Form Alliance**

RE/MAX International Inc and Chase Manhattan Mortgage Corp. announced the formation of a “joint affinity marketing” alliance last month.

“We envision many new programs designed to save the consumer both time and money as a result of this affiliation,” said Gregg Gorman, executive vice president of Edson, N.J.-based Chase Manhattan Mortgage. “The mortgage banking and real estate sales industries are closely related, and this marketing alliance provides the opportunity for our organizations to work more closely together to provide greater value to customers.”

Headquartered in Englewood, Colo., RE/MAX is an international franchise network of more than 2,600 independently owned and operated real estate offices, with at least 14 offices in the Ontario-San Bernardino Riverside area.

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**The Dilbert Principle**...

...continued from Page 42

agreement itself.”

And Adams’ view of project team leaders is equally as acid. “The job of Team Leader is often viewed as a stepping stone to a management position. That’s because anybody who is gullible enough to take on extra work without extra pay is assumed to have the ‘right stuff’ for management.”

“The Dilbert Principle” may not be the most useful business book on

your shelf, but it will surely be one of the funniest of the late 1990s. In fact, it will probably spawn an entire genre within business book publishing, much of which won’t have the genuine acerbic wit of a Scott Adams cartoon. There may actually be a positive spin to the book. By reversing the concepts, you may come up with a management style that can save money or make money for your company.

— Henry Holtzmann
Bomboy ... continued from Page 47

of flour—dipped into an array of bowls and pans. However, to remain within the bounds of Indian etiquette, be very careful not to get your fingers involved with the food above the first knuckle— it can be done with a lot of practice.

Shopping paradise
Bomboy is an exciting place to shop. Browse around in smart boutiques and emporiums hunting for bargains in printed silks and handicrafts and leather goods. For a change of scene, wander through the city's old bazaars. Beaver Bazaar is the traditional "Jeweler's Market" where you might purchase an array of enamelled jewelry. Then there is Chhur Bazaar, the so-called "Thieves Market." If you love to bargain, here is where you can really enjoy yourself. One can haggle above the first knuckle for the moment, you shopkeeper, your host for the moment will insist you have a soft drink or tea or coffee, but he will not take "no" for an answer.

Museums and art galleries
Museums and art galleries are your pleasure, visit a lovely old domed building that houses the Prince of Wales Museum with its fine collection of miniature paintings. The Jehangir Art Gallery is an adjoining building where exhibitions by contemporary Indian artists are held. Nearby you can find a charming little coffee shop that sells fresh-baked bread and pastries and business showcase at the Moreno Valley Chamber of Commerce.
**BANKRUPTCIES**

John Vernon Alkins, fdba John’s Pool Service, 3699 Morning Star Lane, Norco; debts: $203,120, assets: $203,245; Chapter 7.

Christopher Richard Apodaca, aka Chris Apodaca, Amstel G. Apodaca, 11059 Villa Hermosa, Moreno Valley; debts: $219,087, assets: $150,400; Chapter 7.

Herman C. Atenico, aka Clarion Insurance Services, 48-902 Guercos Lane, Palm Desert; debts: $337,805, assets: $103,046; Chapter 7.

Lance Edward Barrett, Evie Marie Barnett, d/b/a Barnett Trucking, 11275 Balsam Ave., Hemet; debts: $136,352, assets: $120,202; Chapter 7.

Dale E. Bell, Diane M. Bell, fdba D&B Industrial Supply, 1795 Huntington St., Riverside; debts: $255,219, assets: $33,975; Chapter 7.

Bruce Randolph Bucher, Deborah Lee Bucher, aka Debbie Bucher, Contractors Referral Services, Home Craft, 2000 West Shore Drive, Lake Arrowhead; debts: assets not available; Chapter 7.

Ralph (NM) Calva, Sally Louise Calva, aka Not Rio Dece; a California partnership, 1146 West Piedade Blvd., Bakersfield; debts: $100,847, assets: $153,515; Chapter 7.

Jaime Castillo, Interstate Commercial Billiards, 7-260 Old Farm Road, Temecula; debts: $1,086,060, assets: $584,692; Chapter 7.

Kenneth E. Ervin, fdba Ervin’s Distributing Co., 36,740 Bogart Trail, Palm Springs; debts: $85,110, assets: $13,700; Chapter 7.

Steve M. Frechette, Julie A. Frechette, aka Juliane Hall, Julie Chavis, Postermakers, Custom, Generation West, Inc., 7134 Harbor Road, Rancho Mirage; debts: $163,939, assets: $162,955; Chapter 7.

Edward Frazer, fdba Ed’s Painting Service, 31-400 San Vicente Ave., Cathedral City; debts: assets not available; Chapter 7.

Jose E. Castellanos, Ana L. Castellanos, fdba Troy’s Auto Shop, 6047 Peridot Ave., Alta Loma; debts: $166,897, assets: $422,730; Chapter 7.

Gian Singh Chahok, fdba Quick Pick Market, 6651 Kaiser Ave., Wildomar; debts: $65,641, assets: $10,700; Chapter 7.


Donald C. Ruggles, Beverley A. Ruggles, aka G. B. Commercial Enterprises, Inc., 7950 Manana Drive, Twentynine Palms; debts: $324,351, assets: $68,880; Chapter 7.

Gary Stephen Coomes, Rhonda Renee Coomes, aka Gary S. Coomes Landscaping, 41414 Eucalyptus Ave., Mayberry Ave., Hemet; debts: $67,850, assets: $15,620; Chapter 7.

Tony Joseph DeSeno Jr., Ida Pearl DeSeno, Tony’s Forklift, 596 Yacumco St., Wrightwood; debts: $123,990, assets: $23,375; Chapter 7.

David Callauro Don, Lois Jenette Don, fdba D.J. Callauro, aka Off Duty Car Service, Sound Packaging, aka Sound Packaging, Sound Off Car Service, 2556 Armstrong Road, Riverside; debts: $345,049, assets: $8,870; Chapter 7.

Stephen C. Doby, Amy L. Doby, aka The Dirt Connection, 30044 Lollie Road, Temecula; debts: $15,000, assets: $1,086,060; Chapter 7.

Kenneth E. Ervin, fdba Ervin’s Distributing Co., 36,740 Bogart Trail, Palm Springs; debts: $85,110, assets: $13,700; Chapter 7.

Steven M. Frechette, Julie A. Frechette, aka Juliane Hall, Julie Chavis, Postermakers, Custom, Generation West, Inc., 7134 Harbor Road, Rancho Mirage; debts: $163,939, assets: $162,955; Chapter 7.

James A. Imbott, Bertha L. Imbott, fdba James Imbott Welding, 1516 Wissell St., Cathedral City; debts: $128,756, assets: $100,000; Chapter 7.

Michael Wayne James, aka Island Printing & Advertising, 1,714 Choco Road, Apple Valley; debts: $87,039, assets: $4,406; Chapter 7.

Jr Food Service, Inc., California Pickle Company, Inc., Consolidated Manufacturers, Consolidated Manufacturing, 4738 Munster St., Chino; debts: assets not available; Chapter 7.

Patricia L. Kearney, aka Patricia Lee Kearney, aka ADBEIASShion, 1,150 South Drive, San Bernardino; debts: assets not available; Chapter 7.

Robert Kennedy, fdba Kennedy Enterprises, 1031 South Patina Drive, Id., Ontario; debts: $95,046, assets: $84,478; Chapter 7.

Nancy L. Kim, Fina N Staff 100, South Sunrise Way #207, Palm Springs; debts: assets not available; Chapter 7.

Roger Martin, fdba Los Campanos, 2924 Big Range Road, Chino Hills; debts: $606,287, assets: $208,000; Chapter 7.

Gary Evan Moody, Tina Louise Moody, aka Gary Moody’s Auto, Inc., 5817 Long Beach Blvd., Victorville; debts: assets not available; Chapter 7.

Lori Anne Highland-Wise, fdba San Bernardino Mountain Traveler Mag., aka Photo Cat Ink, aka San Bernardino Mountain Traveler, aka 7 West North Shore Drive, Big Bear City; debts: assets not available; Chapter 7.


Joseph Harlan Hyton, Linda Kay Hyton, aka Hyton’s Roofing, 8811 Pony Drive, Riverside; debts: $114,473, assets: $117,480; Chapter 7.

Reginald Peters Roberts Jr., aka Big Roberts, Colleen Kate Roberts, aka CeCe Roberts, aka G & R Tire Service, 16961 San Bernardino Ave., Bloomington; debts: $853,125, assets: $125,364; Chapter 7.

Paul Ames Slaven, Melinda Susan Slaven, aka Linda S. Slaven, aka A to Z Cleaning, 28202 37th St., 3112 Yuma Drive, Highland; debts: $223,789, assets: $143,520; Chapter 7.

Gerald A. Stiebich, Patcy F. Stiebich, aka Jerry Stiebich Carpet (a Sole Proprietorship), 60813 Coachella Valley Dr., Coachella; debts: assets not available; Chapter 7.

Jack Van Gosen, Bridget Fallon Van Gosen, aka Bridget Fallon Cash, aka Silk Screen Supply, 8402 Colorado, Hemet; debts: $46,500, assets: $15,645; Chapter 7.

James Wagner, Laura Wagner,AJ Enterprises, Toyota Pros., 202 Clinton Glen Circle, Riverside; debts: assets not available; Chapter 7.

The Temecula Valley Film Commission and other sponsors present the 1996 Fashion and Entertainment Expo to help estab-

lish the council’s second annual International Film Festival. The event is scheduled to begin with a 5:30 p.m. reception and 7 p.m. fash-

ion show at the Temecula Waterfront Amphitheater of the Community Recreation Center, 30875 Rancho Vista Rd., Temecula. Seating is lim-

ited to 500 and tickets are $15 each.

7. Courts First Annual Golf Tournament to benefit the educa-

tion fund of the business community, Greater Ontario Chefs and Cooks’ Association. Tee off at 10 a.m. at the Bear Creek Golf Club, 22464 Bear Creek Dr. North, Murrieta. Cost to participate is $125. For sponsorship or participation information, contact Chef Steve Galay of San Lakes Country Club at (909) 624-2135.

9. Inland Empire Business Seminar by the Service Corps of Retired Executives at the Community College of San Bernardino County of the Inland Empire Chapter. For more information or reservations, telephone (909) 735-7593, or fax (909) 734-489.

10. The Export Small Business Development Center in Los Angeles offers a monthly seminar on the fourth Tuesday of each month from 9 a.m. to 11 a.m. at 110 North Ninth St., Suite A609, Los Angeles. The cost is $25 prepaid, and $35 at the door, on a space-available basis. For information, call (213) 892-1111.

24. Sven Vass Nies hosts Inland Empire Forums the Fourth Wednesday of each month at the center. The forums have become a valuable marketing tool for investment brokers who bene-

fit from instant exposure to the marketplace. For information, contact Justin Rodemich (909) 466-2500.

25. The Export Small Business Development Center in Los Angeles offers a monthly seminar on the fourth Tuesday of each month from 9 a.m. to 11 a.m. at 110 North Ninth St., Suite A609, Los Angeles. The cost is $25 prepaid, and $35 at the door, on a space-available basis. For information, call (213) 892-1111.

Other Calendar Events

10. International Marketing Association of Orange County sponsors a seminar on how to obtain export licenses, import requirements and approvals, 11:30 a.m. at the Phoenix Club in Anaheim. For information, call (714) 553-3066.

For pre-purchase technical support with TopList™, contact person with the following phone number, field to add a fax number, list the company is on, rank on that list and data by which firms are ranked (revenue, or number of employees, etc.). These fields are included if they appear in the Book of Lists. You can view and sort TopList data in alphabetical, list or zip code order, merge the company is on, rank on that list and data by which firms are ranked (revenue, or number of employees, etc.).

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For a complete listing of the list categories included and number of records per list, call the TopList Fax-Back Service at 1-800-403-4757. Enter document code #208. Or visit the Internet at morainfo@toplist.com.

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