The Impact of Technology on the Creative Process

- Nimble pygmies win over giants
- Major reform—the best medicine
- Cucamonga firm finds Russians user friendly
- Exclusive city focus: Chino

Inland Empire Ad Club Annual Creative Conference
You've Got The Whole Wide World...

IN YOUR HAND

L.A. Cellular* delivers the world. Or at least the most important part of it—the Southland.

We cover more than 24,000 square miles in Los Angeles, Orange, San Bernardino and Riverside counties. More than twice the area covered by the other cellular system.

Grab Ericsson's mobile cellular phone for $259.00 installed or try out Ericsson's hand-held cellular phone at $429.00. You can get them now from your closest L.A. Cellular SuperStore. Grab a great deal.

The INLAND EMPIRE's L.A. CELLULAR SuperStore
1375 Camino Real, San Bernardino
Conveniently located at the 215/10 Freeway
(800) 675-6789

© 1992, L.A. Cellular. All rights reserved. L.A. Cellular, the L.A. Cellular logo and tagline are trademarks of L.A. Cellular. *Service Activation Not Required. Installation certificate not valid with this offer.

You've Got The Whole Wide World...

IN YOUR HAND

L.A. Cellular* delivers the world. Or at least the most important part of it—the Southland.

We cover more than 24,000 square miles in Los Angeles, Orange, San Bernardino and Riverside counties. More than twice the area covered by the other cellular system.

Grab Ericsson's mobile cellular phone for $259.00 installed or try out Ericsson's hand-held cellular phone at $429.00. You can get them now from your closest L.A. Cellular SuperStore. Grab a great deal.

The INLAND EMPIRE's L.A. CELLULAR SuperStore
1375 Camino Real, San Bernardino
Conveniently located at the 215/10 Freeway
(800) 675-6789

© 1992, L.A. Cellular. All rights reserved. L.A. Cellular, the L.A. Cellular logo and tagline are trademarks of L.A. Cellular. *Service Activation Not Required. Installation certificate not valid with this offer.

You've Got The Whole Wide World...

IN YOUR HAND

L.A. Cellular* delivers the world. Or at least the most important part of it—the Southland.

We cover more than 24,000 square miles in Los Angeles, Orange, San Bernardino and Riverside counties. More than twice the area covered by the other cellular system.

Grab Ericsson's mobile cellular phone for $259.00 installed or try out Ericsson's hand-held cellular phone at $429.00. You can get them now from your closest L.A. Cellular SuperStore. Grab a great deal.

The INLAND EMPIRE's L.A. CELLULAR SuperStore
1375 Camino Real, San Bernardino
Conveniently located at the 215/10 Freeway
(800) 675-6789

© 1992, L.A. Cellular. All rights reserved. L.A. Cellular, the L.A. Cellular logo and tagline are trademarks of L.A. Cellular. *Service Activation Not Required. Installation certificate not valid with this offer.
This Month in the Inland Empire Business Journal

MARCH 1992

SBA LOANS

Western Community Bank is the Inland Empire SBA Expert

Call one of our "Extra Effort" officers to help you with your request.

"SUPER PERFORMING BANKER" 2ND YEAR IN A ROW

IF YOU WANT TO DO BUSINESS IN THE INLAND EMPIRE... THIS IS THE MOST IMPORTANT BOOK YOU'LL EVER OWN!

THE INLAND EMPIRE BUSINESS JOURNAL ANNOUNCES THE 1992 BOOK OF LISTS

- What is in the 1992 "Book of Lists"?
- The first unique and definitive resource publication listing the Inland Empire's largest companies in 40 business industries!
- What Company Information is Included in the 1992 "Book of Lists"?
- Company name, address and telephone number
- Type of business, size and emphasis
- Key executives and decision-makers
- What Geographic Information About the Inland Empire is Included?
- 41 city profiles and two county profiles featuring:
- City council directors
- Planning commission members
- Chamber of Commerce directors
- Various other department heads
- Special offers for companies in the Inland Empire

If you would like to subscribe to the Inland Empire Business Journal, please contact us. To order the "Book of Lists," please contact us. This includes the 1992 Economic Forecast Publication.

Please request check or money order and call...

Inland Empire Business Journal
580 East 3rd Street, Suite 400
Ontario, CA 91761

For more information, call...

Name:
Company:
Address:
City:
State:
Zip:
Phone: (11)

SPECIAL OFFER...
$45.00

1992 Book of Lists, plus...

Total amount enclosed...

PAGE 4 • INLAND EMPIRE BUSINESS JOURNAL
In an exclusive interview with the Inland Empire Business Journal, former Coachella economic development director, John Crosswhite discusses problems and opportunities in a city whose political infrastructure is bleeding profusely.

IEBJ: Why did you leave the city of Coachella?

Crosswhite: After they relieved the city manager, Les Nelson, and John Crosswhite indicated that the philosophy and direction the city was going to take would be entirely different.

IEBJ: What was Nelson's philosophy?

Crosswhite: The former city manager had, at least three of us, felt it would be an aggressive economic development type of city that would promote incentive programs to afford people coming into the city...they would have to increase the tax base for the city and to diversify. The current city council, however, has indicated that, at least in actions, they would prefer to do more parks...

IEBJ: What kind of residential growth has the city seen?

Crosswhite: Between March of 1991 and the end of last year, we were the only ones doing anything in the entire valley. Building evaluations showed us 500, 100 units, or 700 percent above the rest of the area. Les Nelson took over about April of 1989, and by the first quarter of '90, we had encouraged a lot of people to come back and start development at Coachella. A lot of things were happening.

IEBJ: What do you foresee happening now?

Crosswhite: A major slowdown. The recession is not helping, but there is a major slowdown in industrial and commercial growth. The housing side of it was weak enough as it is, but there's a clouded optimism now, and as you well know, developers just don't get anxious about coming into a cloudy situation. I see a very slow growth for Coachella over the next year.

IEBJ: What is Coachella's fiscal situation when you left?

Crosswhite: When Les and I went into the year 1991-1992, we were very strong. It was the last year that the city was standing, for the last four years, on the black side of the ledger. That actually doesn't sound like much, but we had close to $1 million in surplus. For a city that was in late 1988-1989, deadbankrupt, were Bankruptcy: The City of Coachella is going through. They're selling off the selling off that went. We turned it around in actual two and a half years, and then end up with a surplus. It's a case where you cannot run stagnant. If you run stagnant, yes, you're going to end up running yourself into a deficit because costs continue to go up. And what I see and what my fear is for that poor little city is that they're going to go off and do a whole lot of social things. Things like building a large boxing club to allow their...Crosswhite discusses problems and opportunities in a city whose political infrastructure is bleeding profusely.

IEBJ: Why did you leave the city of Coachella?

Crosswhite: Right. They want to "bring things back home" so to speak and deal with more social type rather than economic issues.

IEBJ: Why?

Crosswhite: We had a lot of supporters, but the councilmen have a lot more. Change in any small community is a hard thing to take. They were expecting a lot of changes and many more were about ready to come.

IEBJ: So they wanted to keep the "small town" mentality.

Crosswhite: I think that's where they're going now from what I've run into, and I've been going back and forth since I left the city. I do have a lot of conversations with the folks out there. I think the development going for the other way and now they're doing too many social things, there's not enough economic climate, and they've scared off a handful of potential users that would have generated the economic development.

IEBJ: As in...?

Crosswhite: There are a couple of industrial users they've just refused to talk to. I left them with about 150 to 150 contacts; and about 50 of those were very, very active. Since the day I left, they had never contacted one of them.

IEBJ: Why kind of residential growth has the city seen?

Crosswhite: Between March of 1991 and the end of last year, we were the only ones doing anything in the entire valley. Building evaluations showed us 500, 100 units, or 700 percent above the rest of the area. Les Nelson took over about April of 1989, and by the first quarter of '90, we had encouraged a lot of people to come back and start development at Coachella. A lot of things were happening.

IEBJ: What do you foresee happening now?

Crosswhite: A major slowdown. The recession is not helping, but there is a major slowdown in industrial and commercial growth. The housing side of it was weak enough as it is, but there's a clouded optimism now, and as you well know, developers just don't get anxious about coming into a cloudy situation. I see a very slow growth for Coachella over the next year.
Do you feel gambling should be allowed in the Inland Empire? What is your opinion, are the advantages or disadvantages?

وجوهاتي، ممكن السبعة شوك أند جايند

MJC: I think Rancho Cucamonga will continue to be among the leaders in commercial growth in the area simply because of its strategic location. I also think that we need to be vigilant because we become very sophisticated very fast, and you have to have the kind of people who are going to be planning Commission starting out as a small group of people in 1977. The people who were on those commissions were not really experienced at the planning commissions and were inexperienced professionals, but just common people. They were, however, right on top of things and rapidly and were in touch with the consultants and the employment growth that was happening in the development of people to bring this city to a level of sophistication that I don’t know if it’s happening in so many other cities in Southern California.

MJC: What is your opinion on future development in Rancho Cucamonga?

MJC: I think the Chamber of Commerce should continue to be the voice in this community. My efforts in terms of cultivating, attracting and keeping industry is easy for me to sort things through the efforts of the Chamber. At least I look at the business market. I see a lot of businesses that want to expand their operations or staff and to improve the quality of their product, but they can’t do that because too many people say no. I think most business grow through self-financing. Most businesses finance their own expansion. At some juncture there is a threshold level beyond which you cannot sufficiently raise outside financial contribution to bring yourself to a higher level of sophistication. Therefore, we don’t have a great deal we can do at the community level to affect the circumstance with the financial lending institutions in the state. Today, however, I think that our communities do need to look to themselves and their own self-sufficiency and make your community less dependent on tax dollars from Sacramento.

MJC: Name three people that have made a significant contribution to the development of Rancho Cucamonga.

IEBJ: Ever sky dived?

IEBJ: What key issues affect Rancho Cucamonga today?

IEBJ: What is your opinion on future development in Rancho Cucamonga?

IEBJ: Ever sky dived?

IEBJ: What is your opinion on future development in Rancho Cucamonga?

IEBJ: What is your opinion on future development in Rancho Cucamonga?
The highly-respected MBA (Master of Business Administration) Degree from California State Polytechnic University - Pomona is now being offered in Ontario. Classes are conducted at 2980 Inland Empire Boulevard. This new site allows the working professional, who works or lives in the Inland Empire, a convenient location for attending classes with easy access from the 10, 15 and 215 Freeways. The first classes began in January of this year and more are scheduled to begin in April. Dr. Ronald Evans, dean of the College of Business and Social Science, states, "Ontario was chosen as a site because of the area's dynamic business climate and population growth. Response from the entire Inland Empire Community to this new philosophy of program delivery has been excellent." Evans adds, "The University has close ties with industry, resulting in continuous adaptation of instruction to conform with the ever-changing ways of business. Bringing the MBA program out of the community is another way of adapting to these changes."

The initial reactions from students attending in Ontario has been extremely positive. Participants say they appreciate the time saved in travel, by having all services delivered to them at one location, including text-book delivery, registration procedures, and advising.

James Wright

EXPAND YOUR CAREER OPTIONS IN 1992

THE OFF-CAMPUS MBA

A PRACTICAL ALTERNATIVE FOR THE ACTIVE PROFESSIONAL

Applications are Now Being Accepted

Classes Begin in April in Ontario

CAL POLY'S OFF-CAMPUS MBA

FEATURES:
- Superior Faculty - Practical Schedules
- Up-to-Date, Practical Curriculum
- Convenient Location - On-Site Services

Join us for an INFORMATION MEETING

Monday, March 9, 1992, 6:00 p.m.
Monday, March 16, 1992, 6:00 p.m.
Wednesday, March 25, 6:00 p.m.
2980 Inland Empire Blvd in Ontario
(10 Ferry at Archibald)
Call Office of Continuing Education at 714-869-2288.
A health care costs continue to rise, many companies and their employees are looking for ways to reduce their medical expenses and still provide convenience.

One of the easiest and surest ways to reduce costs is to choose a prepaid health care insurance plan administered by a federally qualified, Group Model HMO. In simple terms, this is an HMO that contracts with a number of medical groups. With this kind of plan, patients can choose their own medical group and specify a primary care physician from within the group. A prepaid health care, insurance plan provides patients with all of their necessary health care regardless of how much or how little care is required in any particular month. The medical group receives a monthly rate for each enrollee and the patient pays a nominal co-payment at the time of the visit.

With a traditional indemnity plan, physicians bill the insurance company and the patient for each office visit, procedure or service. The patient is responsible for specific deductibles and a percentage of the total charges.

Prepaid health care plans offer several distinct advantages which translate to an overall reduction in health care expenditures for employers and enrollees. The concept of "one payment covers all" motivates physician groups to provide preventive medicine and early diagnosis to avoid costlier treatment later.

Prepaid plans usually provide preventive medicine incentives for patients, such as flu shots, mammograms, and Pap smears. In addition, the federal government requires HMOs and their contracting groups to provide services that promote wellness. These two factors provide a powerful incentive for keeping patients well. For this reason, these plans typically cover such services as routine physical examinations, mammography and weight reduction programs.

Prepaid medical plans are available throughout the United States and are offered by more and more employers. In recent years, some have been designed specifically for senior citizens who are eligible for Medicare.


The Top Ten HMOs

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Membership</th>
<th>Enrollment Companies</th>
<th>Contact H.</th>
<th>Contracted Total Physicians</th>
<th>Partner Care, Total Physicians</th>
<th>Phone/Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Foundation Health Plan</td>
<td>620,000</td>
<td>35,000</td>
<td>49,500</td>
<td>36,500</td>
<td>19,500</td>
<td>(714) 452-2522</td>
</tr>
<tr>
<td>2. Health Net</td>
<td>125,017</td>
<td>2,500</td>
<td>2,500</td>
<td>1,500</td>
<td>1,000</td>
<td>(805) 480-2505</td>
</tr>
<tr>
<td>3. PacificCare of California</td>
<td>112,170</td>
<td>25,000</td>
<td>17,000</td>
<td>12,000</td>
<td>4,000</td>
<td>(310) 753-1729</td>
</tr>
<tr>
<td>4. Blue Shield</td>
<td>100,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>(510) 558-5354</td>
</tr>
<tr>
<td>5. Community Tile</td>
<td>80,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>(323) 365-3461</td>
</tr>
<tr>
<td>6. Inter Valley Health Plan</td>
<td>65,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>(714) 383-0400</td>
</tr>
<tr>
<td>7. Care America Health Plan</td>
<td>65,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>(310) 753-1729</td>
</tr>
<tr>
<td>8. Loma Linda Health Plan</td>
<td>50,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>(310) 753-1729</td>
</tr>
<tr>
<td>9. Health Plan America</td>
<td>40,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>(310) 753-1729</td>
</tr>
<tr>
<td>10. Family Health Plan</td>
<td>30,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
<td>(310) 753-1729</td>
</tr>
</tbody>
</table>

The Top Five PPOs

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Enrollment Companies</th>
<th>Total Staffed Physicians</th>
<th>LE Hospital Staffed Physicians</th>
<th>LE Company Name</th>
<th>Contract H.</th>
<th>Year Founded LE</th>
<th>Staffed LE</th>
<th>Phone/Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Community Care Network</td>
<td>11 million</td>
<td>20,000</td>
<td>20,000</td>
<td>San Diego</td>
<td>2000</td>
<td>2000</td>
<td>2000</td>
<td>(714) 452-2522</td>
</tr>
<tr>
<td>2. Blue Shield of California</td>
<td>1 million</td>
<td>2,000</td>
<td>2,000</td>
<td>San Francisco</td>
<td>1990</td>
<td>1990</td>
<td>1990</td>
<td>(415) 329-3000</td>
</tr>
<tr>
<td>3. PPO Alliance</td>
<td>700,000</td>
<td>42,000</td>
<td>42,000</td>
<td>42,000</td>
<td>1994</td>
<td>1994</td>
<td>1994</td>
<td>(714) 725-3000</td>
</tr>
<tr>
<td>4. Aetna Corporation</td>
<td>9,000</td>
<td>17,000</td>
<td>17,000</td>
<td>17,000</td>
<td>1983</td>
<td>1983</td>
<td>1983</td>
<td>(818) 882-1288</td>
</tr>
<tr>
<td>5. Care America Health Plan</td>
<td>5,150</td>
<td>20,000</td>
<td>20,000</td>
<td>20,000</td>
<td>1990</td>
<td>1990</td>
<td>1990</td>
<td>(714) 725-3000</td>
</tr>
</tbody>
</table>

UCR's Health Care Conference is Set For May 14

A one-day seminar dealing with effective management responses to contemporary issues in the health care field is scheduled for 9:00 a.m. to 5:00 p.m., Thursday, May 14, at the Sheraton Riverside Hotel.

Offered by the Grad School of Management at the University of California, Riverside, the seminar is directed toward health care professionals. The seminar will be of particular interest to managers and administrators of hospitals and health-related organizations.

"Effective Management Responses to Contemporary Trends in Health Care" will cover national, state and local health care issues. Further, the seminar will examine innovative management responses to these trends. Issues that will be discussed in this seminar include: Philosophical Restructuring; The role of total quality management; Provider Restructuring; The role of managed care; and Financial Restructuring.

The seminar will explore the impact of these changes and are able to respond effectively to these trends.

Federal and State health care policies are changing the structure of health care organizations. It is important that health care professionals understand the impact of these changes and are able to respond effectively to these trends. Magrini said. Kaiser Permanente is the underwriter for the conference; sponsors include such organizations as FHP, Inc.; Loma Linda University Faculty Medical Group, Inc.; Riverside Community Hospital, and San Gorgonio Memorial Hospital.

Seminar attendance is $95 per person, including lunch. Attendance is by reservation only. Reservations can be made by phoning the UCR Office of Education at (714) 787-4992.

The UCR Office of Executive Education, established in 1983, offers The Advanced Management Program and the Executive Management Program, both designed for executives, managers, administrators, and other professionals in the private and public sectors. For more information on the program, call (714) 787-4992.

If you think this group is too small for health care, get a second opinion.

When you've tried to get health care coverage for a company with less than 50 employees, you discover how difficult and expensive it is. But not anymore. Because now FHP offers smaller company the benefits of thirty years of managed health care experience.

That means even if your company has as few as 5 employees, you can choose from our HMO plan or a combination of traditional indemnity and HMO coverage. And best of all, you get this protection at a price your company can easily afford.

For more information, call your insurance broker, or FHP at 1-800-347-4225. It's one big company benefit that you can afford to give your employees.
O

n this age of managed care and cost containment, paying medical care providers the full amount they charge would be politically too much to ask. But really, what else to do? This debate about health care cost is a giant leap into the void with the election last fall of Harris Wofford (Pennsylvania) to the U.S. Senate. Mr. Wofford's primary platform was the issue of health care reform. Now President Bush has included health care reform as part of his 1992 election campaign.

President Bush has included health care reform as part of his 1992 election campaign and congressional Democrats are holding "Town Meetings on Health Care Reform" in more than 200 communities throughout the country.

The question before us now is, "What exactly do Americans want?" It is said that with the public's current attitudes on health care, any major reform is still a bundle of contradictions.

Nevertheless, polls still show that Americans firmly believe that everyone has a right to have a doctor and receive needed care. They want a universal system to cover the 35 million Americans, most of them working people and their children who have no health insurance.

Unfortunately, polls also show that they do not wish to pay much more in taxes or insurance premiums to make this happen.

Recently, several politicians have publicly called for a "Canadian-style" health care system. The studies claim that the health insurance industry wastes billions of dollars, suggesting that a single-payer system in a Canadian style would better serve the interests of the public.

According to a recent editorial in the San Francisco Chronicle, the biggest promise made by a single-payer or Canadian-style program is to provide comprehensive health coverage for all residents of a person's chosen area.

This is a powerful and appealing concept, but is it realistic? There are compelling arguments that say it isn't.

A single-payer system controls medical costs primarily by limiting the price it pays for medical service," says L. Dean Foreman, the financial planner with Genovese, Foreman & Burdick in Sacramento. "This is essentially the premise of Medicare and Medicaid, which account for more than 42 percent of every dollar spent on medical care national­ly. These government programs work because they are national in scope and allow­ment for medical care providers in each state to charge non-government­allow­ment providers for more to cover the covered underterned by Medicare and Med­icaid.

Foreman argues that if the United States were to establish a Canadian-style sys­tem, providers would no longer be able to shift costs from one payer to another. This would result in a potentially sig­nificant reduction in provider income.

"I do not suggest rationing care is necessarily a flaw of the single-payer system," says Foreman. "But if rationing in any form is unacceptable, a single-payer system will not prove sat­isfactory.

The bottom line, according to most reports, today is that reform is long overdue, but like it or not reform will require serious cost consequences.

Any reform must include a big dose of straight talk from Washington. Congress, which has quietly gone along with the Administration's strate­gy of pushing this issue under the table and having suggested it will take a long time to get anything done because of the issue's complexity. In truth, how­ever, the problem is not one of political will, but one of expertise and will to act. The answer must be a plan that will work for the benefit of all Americans.

America must realize that an equitable and affordable system will require wrenching changes in how medicine is practiced and paid for in how care is rationed between various claims on the nation's health care dol­lar. But unless those changes are spelled out and well understood by Americans, health care reform risks could be another exercise in public disil­lusionment.

Keeping You Healthy for Generations...

If you are reading this, so are your potential customers.

Loma Linda University Medical Center 11284-0800 11234 Anderson Street at Barton Road

MARCH 1992  
INLAND EMPIRE BUSINESS JOURNAL  
PAGE 17

Cost Containment: A Healthy Inducement

Those fortunate enough to have health insurance face increasing costs, while simultaneously experiencing a decrease in access to health services.

Medicare patients.

The details of the new pay schedule are now being ironed out, but when implemented, they should allow patients with an incen­tive to seek less costly, preventive care before having to resort to more expensive care.

So where do we go from here? One predict­able approach is increasing costs, while simultaneously experiencing a decrease in access to health services.

Arrowwest Medical Group a Coordinated Health Care Provider

Network participating in the following health plans:

- Aetna Health Plans of Southern California
- Aetna's Senior Health Plan
- Aetna's Select Choice
- Blue Shield of California's PPO
- Care America
- Cigna Private Practice Plan
- FHP, Senior HMO Plan
- HMO
- Loma Linda Health Plan
- Metropolitan Life HMO Plan
- Mountain Valley Health Plan, Medical Group
- Private Health Care Systems LTD.

Our new Arrowwest Health Care Center is now open.

For information about the Arrowwest Health Care Center, or for an appointment, call (714) 880-0180

The Arrowwest Medical Group represents 'Traditional Medical Care Designed To Meet The Needs Of The 1990's.'
Redlands Community Hospital Program Gives Babies Healthy Start in Life and Reduces Cost of Health Care

San Bernardino County ranks number one among Riverside County ranks third in having the worst infant mortality/bronchial asthma rates compared to any other urban region in California. "Low birthweight remains the major determinant of birth outcomes and infant mortality. As an eight year study of low birthweight infants aged 18 months and older at the time of their last office visit revealed, the NICU, these babies may have ongoing - even life time - problems such as physical or learning disabilities."

Last year more than 220 babies were cared for at the Redlands Community Hospital Neonatal Intensive Care Unit.

An employer we face some universal issues, coping with government regulations, a system which tends to discriminate against employers and fraudulent claims for workers’ compensation benefits. Many employers cannot financially cope with the high costs and abuse in our workers’ compensation system.

The news, however, is that an employer can initiate a Loss-Control Program - "An ounce of prevention is worth a pound of cure." Redlands Community Hospital has decreased the number of open claims by 30% over the last two years.

A Loss-Control Program can take many forms. One major part of the program was Back Support Program. Employers wear a comfortable back support that aids in the reduction of back injuries. Employers have enthusiastically participated in this program. They even select the color of the back support they want to wear and view the program as the hospital caring about the employer’s safety and health.

Employment physicals are of concern with the introduction of the Department of Transportation’s Physical Examination Standards with Driver’s Act (ADA). At RCH, every job description includes the physical requirements to safely perform the tasks of that specific job. The preemployment physicals are then followed by stress tests of the prospective employer to assess their ability to perform the tasks in the job description without injury to themselves.

Another aspect of the awareness program is comprehensive training for supervisors to be able to identify personnel and job tasks that pose a risk of injury. All employees attend Back Care classes to learn the causes of back injury and how to prevent injury through proper posture, good body mechanics and regular exercise.

It is also emphasized for people to use these principles when doing jobs around the house.

The Loss-Control Program also includes Ergonomics - the study of the workplace and specific job tasks to determine if the job is being done in the most efficient and safe manner. This could include computer terminals placed at the proper height to promote good posture and decrease carpal tunnel syndrome.

Rewards and incentives are included in the safety program. Earlier this year, ice cream parties for injury-free month. Fifty dollars of ice cream can save $2,000 in filed claims.

It is important to know that as employers, we “are not alone” in this endeavor to reduce the costs of work place accidents. As Redlands Community Hospital, the Loss-Control program has been recognized by the California Workers’ Compensation Program at its annual awards program.

The Industrial Indemnity-sponsored study focused on three medical areas: 1) the use of medical or learning disabilities; 2) soft tissue injuries; and 3) musculoskeletal injuries (714-335-5565).

Gregory L. Harmon, Vice President Quality Management Redlands Community Hospital

An interesting finding was the distribution of claims. The distribution of claims was as follows:

1. 62.5% of claims were from an injury to the back.
2. 14.3% of claims were from an injury to the shoulder.
3. 12.5% of claims were from an injury to the arm.
4. 5% of claims were from an injury to the foot.
5. 5% of claims were from an injury to the elbow.

The good news, however, is that a new program at Redlands Community Hospital, the Loss-Control Program, has been very successful in reducing workers’ compensation costs. It is anticipated that the overall reduction in workers’ compensation costs in California by more than $233 million in 1992.

For more information please contact Industrial Indemnity, San Francisco, Gail N. Radievich, (415) 627-5036.

Further information on workers’ compensation can be found in the Industrial Indemnity’s book database, compiled a total of 6,531 California claims from 1990 and 1991 from medical provider bills for physical therapy, diagnostic imaging and psychological services. Provider referral patterns were analyzed in the three areas treated and mapped according to specialty, and ownership linked through a variety of methods.

One example is ice cream parties. A group of workers attended an ice cream social and were able to save $20,000.

"We have a workers’ comp system in California that is fraught with problems and bad need of reform. AB 819 affords California the opportunity to take hold of one of the most important controls: Physician Referral for Physical Therapy.

The industrial indemnity medical database, compiled a total of 6,531 California claims from 1990 and 1991 from medical provider bills for physical therapy, diagnostic imaging and psychological services. Provider referral patterns were analyzed in the three areas treated and mapped according to specialty, and ownership linked through a variety of methods.

One example is ice cream parties. A group of workers attended an ice cream social and were able to save $20,000.

"We have a workers’ comp system in California that is fraught with problems and bad need of reform. AB 819 affords California the opportunity to take hold of one of the most important controls: Physician Referral for Physical Therapy.

For more information please contact Industrial Indemnity, San Francisco, Gail N. Radievich, (415) 627-5036.

Finally:

A Medical Solution to the Treatment and Management of Pain

GOLDEN WEST PAIN CENTER

Our focus is on treating orthopedic conditions at the source.

CALL FOR MORE INFORMATION:

GOLDEN WEST PAIN CENTER

MARCH 1992

INLAND EMPIRE BUSINESS JOURNAL
FHP Health Care Adopts Allison Elementary Schools

FHP Health Care, one of the nation’s largest health management organizations, and Lenny Allison Elementary School in Pomona have become “educational partners.” As part of its School Partnership Program, FHP Health Care recently adopted Allison Elementary.

“The adoption is helping build a much needed bridge between education and business,” says FHP plan manager Gary Miller.

During a school assembly, Allison Principal Rosemarie Bader and Miller presented each other with adoption and recognition plaques.

Kaiser Permanente Physician Receives Certification for Fourth Board

Dilip R. Bhat, M.D., a physician at the Kaiser Permanente Washington Medical Center in Fontana, has recently received certification for the American Board of Quality Assurance and Utilization Review Physician).

With this recent accomplishment, Dr. Bhat is now Board Certified in four specialties: Pediatrics, Pediatric Cardiology, Neonatal-Perinatal Medicine, and Quality Assurance and Utilization Review Physician.

In his post, Bhat will be responsible for the development of closer relationships within the medical community. Specific duties will include: physician practice support and enhancement, physician relations, development of the La Quoma medical office building, and other business-related activities.

St. Bernardine Appoints Assistant Administrator

The Sisters of Charity of the Incarnate Word Health Care System is pleased to announce the appointment of Susan Farman as Assistant Administrator.

Farman joins St. Bernardine from Meridia Hillcrest Hospital, a 311-bed community hospital in Cleveland, Ohio.

New Medical Officers Elected at Inland Valley Regional Medical Center

Michael F. Felong, M.D., Ph.D., was named Chief of Staff at Inland Valley Regional Medical Center, following the election of new officers of the Medical Executive Committee.

According to Dr. Felong, the Temecula internal medicine specialist, the medical staff will continue working closely with Inland Valley’s administration to roll out a series of events throughout the year to celebrate the hospital’s 50th year of providing quality healthcare service to Riverside County.

Today’s fiber optic technology has brought medicine to new levels of effectiveness

Fiber optics has had a profound impact on our lives, and has changed forever the way we communicate and perform activities and daily tasks. Today, we can name only a few of the many ways fiber optic technology is the field of medicine. Fiber optics in the treatment of eye conditions such as cataracts and glaucoma offer new and improved procedures. Laser vision correction procedures have been successfully performed using laser-activated fiber optics. The procedure itself—traditional surgery requires a 6" to 8" incision under the patient’s eviscere in which muscle tissue is cut to allow access to the gallbladder for removal. It is this large incision which results in costly hospitalization—usually from two to six days following surgery—and frequent pain during the four to six week recovery period.

Fiber optics, however, presents several advantages over traditional surgery including: the ability to use fiber optics presents several advantages over traditional surgery including: the ability to use

This procedure eliminates painful and unsightly scarring, cuts recovery time from six to ten weeks to approximately four days, reduces overall medical costs, and are carefully monitored in a post-operative recovery area for anywhere from two to four hours following surgery. What sets laparoscopic cholecystectomy apart from traditional cholecystectomy is the procedure itself—traditional surgery requires a 6" to 8" incision under the patient’s eviscere in which muscle tissue is cut to allow access to the gallbladder for removal. It is this large incision which results in costly hospitalization—usually from two to six days following surgery—and frequent pain during the four to six week recovery period. The use of fiber optics in the treatment of eye conditions such as cataracts and glaucoma offers new and improved procedures. Laser vision correction procedures have been successfully performed using laser-activated fiber optics. The procedure itself—traditional surgery requires a 6" to 8" incision under the patient’s eviscere in which muscle tissue is cut to allow access to the gallbladder for removal. It is this large incision which results in costly hospitalization—usually from two to six days following surgery—and frequent pain during the four to six week recovery period. The use of fiber optics in the treatment of eye conditions such as cataracts and glaucoma offers new and improved procedures. Laser vision correction procedures have been successfully performed using laser-activated fiber optics. The procedure itself—traditional surgery requires a 6" to 8" incision under the patient’s eviscere in which muscle tissue is cut to allow access to the gallbladder for removal. It is this large incision which results in costly hospitalization—usually from two to six days following surgery—and frequent pain during the four to six week recovery period. The use of fiber optics in the treatment of eye conditions such as cataracts and glaucoma offers new and improved procedures. Laser vision correction procedures have been successfully performed using laser-activated fiber optics. The procedure itself—traditional surgery requires a 6" to 8" incision under the patient’s eviscere in which muscle tissue is cut to allow access to the gallbladder for removal. It is this large incision which results in costly hospitalization—usually from two to six days following surgery—and frequent pain during the four to six week recovery period. The use of fiber optics in the treatment of eye conditions such as cataracts and glaucoma offers new and improved procedures. Laser vision correction procedures have been successfully performed using laser-activated fiber optics. The procedure itself—traditional surgery requires a 6" to 8" incision under the patient’s eviscere in which muscle tissue is cut to allow access to the gallbladder for removal.
Catch lovely by a qo.

Fallbrook Winery very quietly released its first wine through the label Collenberg Family, a wine that is perched up on a hill where gentle hill where gentle

Wllm first Rancheros, Fallbrook, CA 92310.

cherry-raspberry wine ($29) is incorporated in a bottle with the Fallbrook Winery label.

in perfect

I got the feeling that the Greek Dancer would be a little different than most restaurants when the waiter started balancing a chair on his chin and

and when I'm asking about Champagne, genetically, the smell of this is that about the base wine did undergo the malo-lactic fermentation. A part of it is that it is the base wine that

with champagne. It's got a little better be fruity and

The menu claims to be authentic Greek

This column is written for the business

Welcome to authentic Greek dining.

The Greek Dancer is located at 3627 Merrill Ave, Riverside, CA 92506. For reservations call (714) 686-0359.

Meat on Wine

(You'll note that when I'm talking about Champagne, the price is a capital "C," and when I'm talking about champagne, generically, I can say the word "wine" and use it in the price anywhere else in the world, I use the word "wine.""

because it's so cold, the grapes ripen slower and later in the season, so it ripens in the fall, and the wine is passed along, the wine becomes a wine that

is that the most lively compositions:

Hommage to Christopher Columbus March 14, 1992, Espagnole de los Cobos.

welcome Greek coffee. Reservations are

Tired: U:

INLAND EMPIRE BUSINESS JOURNAL • PAGE 23

the wine to have a price tag in the $12-$15 range. The fruit is bold, black, smooth, and a great finish with a leather, coconut, and vanilla bean (damp leaves) and cedar complexity. It is full-bodied and highly extractive and pleasantly aromatic in the way that umami structures that will see it improve with age. It's soft enough to enjoy now, but I promise it will be better five years from now. Rating: 89/100.

There's also a lovely Moceri 1990 "Sonoma" Sauvignon Blanc sells for $4.50 or less in the fresh, grapefruit, pectin, greenish, and I really love it. Rating: 84/85. Forget the 1990 Chambord at $5.60. You can do better at the price.

Alas! Moceri's distribution is spot on at the Inland Empire bistro. There will be few hours.

the Cape Cod. I've gotta give it big points. Expensive but worth it.

Especially the Los Esclavos group; -

Candide, Pianist

and Ben O. Bellinger

and Anderson Valley (the California operation of the producer of famous Roederer Champagne of France is there), and I would like to say that the Château de Blanes ($26) if this can be repeated for a few consecutive vintages, the wine through the French Culture has to be reviewed is really spectacular.

Scharffenberger is the original bubbly from Anderson Valley (the California operation of the producer of the famous Roederer Champagne of France is there), one of the state's leading sparkling wines. Scharffenberger found a way to deal with the high acid that was often so high in the price range. The economy is tough, and

Tantalizingly aromatic and well made, but because people talk about the structure. I've gotta give it big points. Expensive but worth it.

In instances like this where the value

Moceri 1989 Sonoma-Cabernet Sauvignon ($45.99 or less). Here's a wine that can definitely get in trouble by providing more than people expect in the price range. The economy is tough, and "negociants" like Frank Moceri are able to buy some amazing wines from big-name, really fairly wineries, at unbelievably low prices. In instances like this where the value

that high acid was often so high in the price range. The economy is tough, and

I didn't like the first bottling of the wine that

Anderson Valley. For reservations call (714) 393-3313.

Kitchens • Fireplaces

Cable TV • Heated Pool

AARP Discounts • Honeycomb Package

Midweek

City of Riverside, California

June 14

Midweek

April 21

March 22

March 30

April 4

March 18

March 25

March 11

March 4

March 18

March 25

March 22

March 15

March 20

March 27

March 3

March 10

March 17

March 24

March 31

April 7

April 14

April 21

April 28

May 5

May 12

May 19

May 26

June 2

June 9

June 16

June 23

June 30
Phyllis Patterson, Named CALTIA "Entrepreneur of Year"

Phyllis Patterson, president of the Living History Cen­
tre, has been named recipient of the 1992 F. Norman Clark
Entrepreneur of the Year Award by the California Travel Industry Association. Patterson was selected
for her work as creator of the Renaissance Faires in San Bernardino and Novato.

The Renaissance Faire of Faires are owned and operated by the Living History Centre, a not­for­profit cultural and educational corporation created by Patterson. With no money and a great vision, Patterson thirty years ago began to re­create the ambience of the Renaissance. "In 1962, people said no one would come. We had 6,000 visitors the first weekend, and it's grown every year since," she said. Today, as many as 20,000 visitors attend the Faires each day.

CALTIA President Rick Lawrence said, "The success story of the Renaissance Faire best exemplifies what can be achieved through vision and dedi­cation to a dream. This event, through Phyllis' tireless effort, has provided Faire visitors with an unforgettable look backward that is both entertaining and informa­tive."

The F. Norman Clark Entrepreneur of the Year Award was established by CALTIA in 1986 and is named in memory of the late F. Norman Clark, owner of Circle C Camp & Big Tree Railroad. Past recipients include Doug Bombard of Catalina Express, Gene and Ana Mc­Dermott of Marine World Africa USA.

CALTIA is an independent, non­profit association whose mis­sion is dedicated to the development of travel into and throughout California, and to increasing the influence of the industry in the state. For more information, contact the CALTIA office at (310) 798­8218.

YWCA of the West Honors Women of Achievement

T

The YWCA of the West End will be holding its annual Women's Recognition Lun­cheon honoring women employees and civic leaders throughout the valley on March 19, 1992 at the Shilo Inn, Pomona.

There is a fundraiser for the organization and also recognizes 10 women leaders in the surrounding communities.

The public is invited to attend the luncheon. Cost is $40 per person. Tickets may be obtained by calling the YWCA at (714) 625­4403.

Sam's Influence on Rising Sun

According to a recent sur­
vey, 94 percent of the San Francisco business execu­tive living in the United States is also searching for other countries to consider for second­home placement. The same

survey indicated that 10 women said they want to live in France, 20 live in Spain, 25 live in Italy, 25 live in Canada, and 10 live in Japan.

The F. Norman Clark Entrepreneur of the Year Award was established by CALTIA in 1986 and is named in memory of the late F. Norman Clark, owner of Circle C Camp & Big Tree Railroad. Past recipients include Doug Bombard of Catalina Express, Gene and Ana McDermott of Marine World Africa USA.

CALTIA is an independent, non-profit association whose mission is dedicated to the development of travel into and throughout California, and to increasing the influence of the industry in the state. For more information, contact the CALTIA office at (310) 798­8218. "Phyllis Patterson, president of the Living History Cen­
tre, has been named recipient of the 1992 F. Norman Clark Entrepreneur of the Year Award by the California Travel Industry Association. Patterson was selected
for her work as creator of the Renaissance Faires in San Bernardino and Novato. The Renaissance Faire of Faires are owned and operated by the Living History Centre, a not­for­profit cultural and educational corporation created by Patterson. With no money and a great vision, Patterson thirty years ago began to re­create the ambience of the Renaissance. "In 1962, people said no one would come. We had 6,000 visitors the first weekend, and it's grown every year since," she said. Today, as many as 20,000 visitors attend the Faires each day.

CALTIA President Rick Lawrence said, "The success story of the Renaissance Faire best exemplifies what can be achieved through vision and dedi­cation to a dream. This event, through Phyllis' tireless effort, has provided Faire visitors with an unforgettable look backward that is both entertaining and informa­tive."

The F. Norman Clark Entrepreneur of the Year Award was established by CALTIA in 1986 and is named in memory of the late F. Norman Clark, owner of Circle C Camp & Big Tree Railroad. Past recipients include Doug Bombard of Catalina Express, Gene and Ana McDermott of Marine World Africa USA.

CALTIA is an independent, non-profit association whose mission is dedicated to the development of travel into and throughout California, and to increasing the influence of the industry in the state. For more information, contact the CALTIA office at (310) 798­8218.

YWCA of the West Honors Women of Achievement

The YWCA of the West End will be holding its annual Women's Recognition Lun­cheon honoring women employees and civic leaders throughout the valley on March 19, 1992 at the Shilo Inn, Pomona.

There is a fundraiser for the organization and also recognizes 10 women leaders in the surrounding communities.

The public is invited to attend the luncheon. Cost is $40 per person. Tickets may be obtained by calling the YWCA at (714) 625­4403.

Sam's Influence on Rising Sun

According to a recent sur­
vey, 94 percent of the San Francisco business execut­ive living in the United States is also searching for other countries to consider for second­home placement. The same

survey indicated that 10 women said they want to live in France, 20 live in Spain, 25 live in Italy, 25 live in Canada, and 10 live in Japan.

The F. Norman Clark Entrepreneur of the Year Award was established by CALTIA in 1986 and is named in memory of the late F. Norman Clark, owner of Circle C Camp & Big Tree Railroad. Past recipients include Doug Bombard of Catalina Express, Gene and Ana McDermott of Marine World Africa USA.

CALTIA is an independent, non-profit association whose mission is dedicated to the development of travel into and throughout California, and to increasing the influence of the industry in the state. For more information, contact the CALTIA office at (310) 798­8218.
Under the plan, PICs would coordinate the delivery of more than $1 billion nationwide for over 60 federal job training and educational programs currently provided by five other federal programs. PICs would also have a role in the delivery of FELA grants and guaranteed student loans.

Ted Durren, youth partner for Security Investments of Rancho Cucamonga and chair-man of the San Bernardino County PIC, said he was glad to hear the President’s plan. Mr. Durren explained, “This announcement can be seen as a great vote of confidence in PICs on the part of the President and his administration. We’re prepared to work with this initiative because we need these programs to better serve the community.

The plan—the “Job Training 2000 initiative”—drafted by Vice President Quayle and Labor Secretary Lynn Martin, includes a provision for establishing “Skill Centers” located in state employment offices that would be managed directly or indirectly by PICs. The centers would allow one-stop shopping for education and training. Bringing all the federal job training and educational programs in San Bernardino County under one roof will significantly cut down on administrative costs. County residents will be better informed about all programs easily accessible. Local business leaders will have a greater say in how the supported programs are run. The majority of the Private Sector Council appointed members are local private sector business leaders. The new unified job training system builds upon the existing Private Industry Council structure. It would expand the role of the PICs, subject them to performance standards, and provide them with incentives grants.

The programs are designed, in part, to help the 75 percent of high school graduates who either never attend or complete college. Also, to help the 75 percent of high school graduates who either never attend or complete college.

A: The problem of white collar crime is significant and growing. Most studies indicate that over 50 percent of white collar crime is committed by clerks or accountants not through the theft of cash. The irony of white collar crime is that perpetrators are rarely prosecuted and that fraud or theft is more likely to go to the next, often committing the same abuses. Fortunately, there are a few simple ways for business owners in substance to reduce the risk of theft. The most important control techniques involve insurance, physical control of check blanks and having bank accounts reconciled by someone completely uninvolved in the accounting or record keeping responsibilities. Employee theft arises from two conditions, opportunity and motivation. Judgements about employee trustworthiness are often wrong. In fact, many crimes are committed by the individuals who are trusted most. Be, instead of your instalment, place reliance in controls that minimize the opportunity for theft.

The answer was prepared for Forum member Steve Rogers of Remax & Associates, which manages the San Bernardino County PIC.

Q: I own my own manufacturing company two years ago and was initially self-employed. My book declined my recent loans request stating I was not "bankable" even though I was only 25 years old. I work in a venture capital as I do not want to give up ownership in my company. Are there any other sources of financing for me?

A: Yes, there are. I will assume that you sell your customers on open account and thus you have accounts receivable. If that is the case, your financing options might be:

• An account receivable/inventory line of credit with a commercial finance company.
• Factoring your receivables with a factor.
• A term loan extended by a small Business Investment Company (SBIC).
• Negotiating extended terms (30, 60, 90 days, for example) with your suppliers who will consign cash.
• If your "outside" equipment has some equity, negotiate a sale/leaseback arrangement with an equipment leasing company.
• An SBA loan extended by the nearest Small Business and Industrial Development Corporation (SBIC).

The answer to this question was prepared by Eugene K. Valade, General Partner in Barlow Capital Ltd., an Unlisted based small business financial consulting company.

Preventative Maintenance for Your Company

"Ask the California Venture Forum." Address questions of real estate, business owners and entrepreneurs and of its portfolio from California State Polytechnic University, local business leaders, and the Institute Business Journal. Responses are prepared by Forum members, including the California Venture Forum showcases entrepreneurs and business every other week to discuss their experiences with others.

Ask The California Venture Forum

Q: What are the most important developmental skills that lead to success in college and the workplace?

A: This question was prepared by Professor Deborah Brintz at (714) 699-2098.

BUSH SEeks EXPANDED ROLE FOR PRIVATE INDUSTRY

Under the plan, PICs would coordinate the delivery of more than $1 billion nationwide for over 60 federal job training and educational programs currently provided by five other federal programs. PICs would also have a role in the delivery of FELA grants and guaranteed student loans.

Ted Durren, youth partner for Security Investments of Rancho Cucamonga and chair-man of the San Bernardino County PIC, said he was glad to hear the President’s plan. Mr. Durren explained, “This announcement can be seen as a great vote of confidence in PICs on the part of the President and his administration. We’re prepared to work with this initiative because we need these programs to better serve the community.

The plan—the “Job Training 2000 initiative”—drafted by Vice President Quayle and Labor Secretary Lynn Martin, includes a provision for establishing “Skill Centers” located in state employment offices that would be managed directly or indirectly by PICs. The centers would allow one-stop shopping for education and training. Bringing all the federal job training and educational programs in San Bernardino County under one roof will significantly cut down on administrative costs. County residents will be better informed about all programs easily accessible. Local business leaders will have a greater say in how the supported programs are run. The majority of the Private Sector Council appointed members are local private sector business leaders. The new unified job training system builds upon the existing Private Industry Council structure. It would expand the role of the PICs, subject them to performance standards, and provide them with incentives grants.

The programs are designed, in part, to help the 75 percent of high school graduates who either never attend or complete college.

A: The problem of white collar crime is significant and growing. Most studies indicate that over 50 percent of white collar crime is committed by clerks or accountants not through the theft of cash. The irony of white collar crime is that perpetrators are rarely prosecuted and that fraud or theft is more likely to go to the next, often committing the same abuses. Fortunately, there are a few simple ways for business owners in substance to reduce the risk of theft. The most important control techniques involve insurance, physical control of check blanks and having bank accounts reconciled by someone completely uninvolved in the accounting or record keeping responsibilities. Employee theft arises from two conditions, opportunity and motivation. Judgements about employee trustworthiness are often wrong. In fact, many crimes are committed by the individuals who are trusted most. Be, instead of your instalment, place reliance in controls that minimize the opportunity for theft.

The answer was prepared for Forum member Steve Rogers of Remax & Associates, which manages the San Bernardino County PIC.

Q: I own my own manufacturing company two years ago and was initially self-employed. My book declined my recent loans request stating I was not "bankable" even though I was only 25 years old. I work in a venture capital as I do not want to give up ownership in my company. Are there any other sources of financing for me?

A: Yes, there are. I will assume that you sell your customers on open account and thus you have accounts receivable. If that is the case, your financing options might be:

• An account receivable/inventory line of credit with a commercial finance company.
• Factoring your receivables with a factor.
• A term loan extended by a small Business Investment Company (SBIC).
• Negotiating extended terms (30, 60, 90 days, for example) with your suppliers who will consign cash.
• If your "outside" equipment has some equity, negotiate a sale/leaseback arrangement with an equipment leasing company.
• An SBA loan extended by the nearest Small Business and Industrial Development Corporation (SBIC).

The answer to this question was prepared by Eugene K. Valade, General Partner in Barlow Capital Ltd., an Unlisted based small business financial consulting company.

BUSH SEeks EXPANDED ROLE FOR PRIVATE INDUSTRY

Bringing all the federal job training and educational programs in San Bernardino County under one roof will significantly cut down on administrative costs. County residents will be better informed about all programs easily accessible. Local business leaders will have a greater say in how the supported programs are run. The majority of the Private Sector Council appointed members are local private sector business leaders. The new unified job training system builds upon the existing Private Industry Council structure. It would expand the role of the PICs, subject them to performance standards, and provide them with incentives grants.

The programs are designed, in part, to help the 75 percent of high school graduates who either never attend or complete college.

A: The problem of white collar crime is significant and growing. Most studies indicate that over 50 percent of white collar crime is committed by clerks or accountants not through the theft of cash. The irony of white collar crime is that perpetrators are rarely prosecuted and that fraud or theft is more likely to go to the next, often committing the same abuses. Fortunately, there are a few simple ways for business owners in substance to reduce the risk of theft. The most important control techniques involve insurance, physical control of check blanks and having bank accounts reconciled by someone completely uninvolved in the accounting or record keeping responsibilities. Employee theft arises from two conditions, opportunity and motivation. Judgements about employee trustworthiness are often wrong. In fact, many crimes are committed by the individuals who are trusted most. Be, instead of your instalment, place reliance in controls that minimize the opportunity for theft.

The answer was prepared for Forum member Steve Rogers of Remax & Associates, which manages the San Bernardino County PIC.

Q: I own my own manufacturing company two years ago and was initially self-employed. My book declined my recent loans request stating I was not "bankable" even though I was only 25 years old. I work in a venture capital as I do not want to give up ownership in my company. Are there any other sources of financing for me?

A: Yes, there are. I will assume that you sell your customers on open account and thus you have accounts receivable. If that is the case, your financing options might be:

• An account receivable/inventory line of credit with a commercial finance company.
• Factoring your receivables with a factor.
• A term loan extended by a small Business Investment Company (SBIC).
• Negotiating extended terms (30, 60, 90 days, for example) with your suppliers who will consign cash.
• If your "outside" equipment has some equity, negotiate a sale/leaseback arrangement with an equipment leasing company.
• An SBA loan extended by the nearest Small Business and Industrial Development Corporation (SBIC).

The answer to this question was prepared by Eugene K. Valade, General Partner in Barlow Capital Ltd., an Unlisted based small business financial consulting company.

Q: I own my own manufacturing company two years ago and was initially self-employed. My book declined my recent loans request stating I was not "bankable" even though I was only 25 years old. I work in a venture capital as I do not want to give up ownership in my company. Are there any other sources of financing for me?

A: Yes, there are. I will assume that you sell your customers on open account and thus you have accounts receivable. If that is the case, your financing options might be:

• An account receivable/inventory line of credit with a commercial finance company.
• Factoring your receivables with a factor.
• A term loan extended by a small Business Investment Company (SBIC).
• Negotiating extended terms (30, 60, 90 days, for example) with your suppliers who will consign cash.
• If your "outside" equipment has some equity, negotiate a sale/leaseback arrangement with an equipment leasing company.
• An SBA loan extended by the nearest Small Business and Industrial Development Corporation (SBIC).

The answer to this question was prepared by Eugene K. Valade, General Partner in Barlow Capital Ltd., an Unlisted based small business financial consulting company.
Measuring Decisions By Profitability: An Issue of Survival

You can no longer run your wholesale business the same way you ran it for the last few decades.

The first lesson of each of these process steps from the acronym DCOP is:

Define the objective of your company.

The task is to recognize the situation that you can no longer run your wholesale business the same way you ran it for the last few decades. The business environment has changed. Supply is greater than demand, inflation is low, and there is more demand for smaller and more frequent deliveries.

On the 80-20 rule, if you examine your profit drain in your last few sales, you will be left with 80% of your sales in slow-moving items. In slow-moving items unless you continually monitor and act to reduce excess inventory, you will go under the law of gravity; you can improve on the 80-20 rule.

The second lesson of each of these process steps from the acronym DCOP is:

Diagnose the profitability of your company.

What is your profitability? What can you do about it? What actions are you taking to achieve profit? How do you measure results of actions taken to achieve profit? Do you ever get tired of it?

I would like to recognize the situation where you have analyzed your sales and inventory position to your company. Now, we examine the rule of 20% inventory items as our "A" and "B" items. What's left? The "C" and "D" items, which account for 80% of your inventory but only 20% of your sales. Have you figured out what this is yet? This vendor or inventory is costing you for the profit it returns?

If you were working with 18.4% margins and turned your inventory four times per year, then this portion of your inventory will return about $37,000 in profit for every one million dollars in sales but the cost of carrying these items, at 30% per year, is $4,800. This is a losing proposition, accounting for some of the profit drain.

Now is not the time to get emotional about these "C" and "D" items. Many of these have not had any sales movement during the last time you analyzed your sales and inventory position to your company. Now, we examine the rule of 20% inventory items as our "A" and "B" items. What's left? The "C" and "D" items, which account for 80% of your inventory but only 20% of your sales. Have you figured out what this is yet? This vendor or inventory is costing you for the profit it returns?

If you were working with 18.4% margins and turned your inventory four times per year, then this portion of your inventory will return about $37,000 in profit for every one million dollars in sales but the cost of carrying these items, at 30% per year, is $4,800. This is a losing proposition, accounting for some of the profit drain.

Now is not the time to get emotional about these "C" and "D" items. Many of these have not had any sales movement during the last time you analyzed your sales and inventory position to your company. Now, we examine the rule of 20% inventory items as our "A" and "B" items. What's left? The "C" and "D" items, which account for 80% of your inventory but only 20% of your sales. Have you figured out what this is yet? This vendor or inventory is costing you for the profit it returns?

If you were working with 18.4% margins and turned your inventory four times per year, then this portion of your inventory will return about $37,000 in profit for every one million dollars in sales but the cost of carrying these items, at 30% per year, is $4,800. This is a losing proposition, accounting for some of the profit drain.

Now is not the time to get emotional about these "C" and "D" items. Many of these have not had any sales movement during the last time you analyzed your sales and inventory position to your company. Now, we examine the rule of 20% inventory items as our "A" and "B" items. What's left? The "C" and "D" items, which account for 80% of your inventory but only 20% of your sales. Have you figured out what this is yet? This vendor or inventory is costing you for the profit it returns?

If you were working with 18.4% margins and turned your inventory four times per year, then this portion of your inventory will return about $37,000 in profit for every one million dollars in sales but the cost of carrying these items, at 30% per year, is $4,800. This is a losing proposition, accounting for some of the profit drain.

Now is not the time to get emotional about these "C" and "D" items. Many of these have not had any sales movement during the last time you analyzed your sales and inventory position to your company. Now, we examine the rule of 20% inventory items as our "A" and "B" items. What's left? The "C" and "D" items, which account for 80% of your inventory but only 20% of your sales. Have you figured out what this is yet? This vendor or inventory is costing you for the profit it returns?

If you were working with 18.4% margins and turned your inventory four times per year, then this portion of your inventory will return about $37,000 in profit for every one million dollars in sales but the cost of carrying these items, at 30% per year, is $4,800. This is a losing proposition, accounting for some of the profit drain.

Now is not the time to get emotional about these "C" and "D" items. Many of these have not had any sales movement during the last time you analyzed your sales and inventory position to your company. Now, we examine the rule of 20% inventory items as our "A" and "B" items. What's left? The "C" and "D" items, which account for 80% of your inventory but only 20% of your sales. Have you figured out what this is yet? This vendor or inventory is costing you for the profit it returns?

If you were working with 18.4% margins and turned your inventory four times per year, then this portion of your inventory will return about $37,000 in profit for every one million dollars in sales but the cost of carrying these items, at 30% per year, is $4,800. This is a losing proposition, accounting for some of the profit drain.

Now is not the time to get emotional about these "C" and "D" items. Many of these have not had any sales movement during the last time you analyzed your sales and inventory position to your company. Now, we examine the rule of 20% inventory items as our "A" and "B" items. What's left? The "C" and "D" items, which account for 80% of your inventory but only 20% of your sales. Have you figured out what this is yet? This vendor or inventory is costing you for the profit it returns?
**Weekend Time Out**

Even George Bush Can't Afford It!

The desert's most distinguished new $25 million European-styled hotel recently unveiled its highly-acclaimed Presidential Suite, a 4,000-square-foot luxury masterpiece that rents for $6,000 a night.

H otel Indian Wells, the desert's most distin­guished new $25 million European-styled hotel, recently unveiled its highly-acclaimed Presidential Suite, a 4,000­square-foot luxury masterpiece that rents for $6,000 a night announced Brad Poncher, director of marketing for the hotel.

The multi-level, four-bed­room, five-bath suite takes up a large portion of the south wing of the hotel and offers a different desert view from every room. A gold-plated private elevator allows guests easy access to each level, and a variety of extravag­ant furnishings complete a suite that is considered royal by any standard.

“Rather than build an addi­tional 12 guest rooms, we decid­ed to allocate the space for a one­of-a-kind palace that would appeal to an international busi­ness traveler or a vacationing family,” reports Poncher.

Note-worthy appointments include marble foyer entry, dra­matic volume living room with pre­cast stone fireplace and granite­inla­y, gold leaf-­floor-to­ceiling mirrors, Edward Fields upholstered inlaid carpet, emerald­su­ede chairs, bone and goat­skin finished tables, and gold silk drapes with French handmade tassel tie-backs.

Each of the bedrooms features separate retreat areas or sitting rooms, platform su­ken­ken­a­zu­ku­ta­ha in the bathrooms, and a sep­arate steam shower in the master bath. The suite was designed by Design 1, an internationally-renowned interior design firm based in Los Angeles.

“The type of guest who would stay in the Presidential Suite would be an international busi­ness executive, Hollywood­celeb­rity, a CEO or president of a large company who has business in the desert and is trav­eling with his or her family,” reports Poncher. “In addition to the suite and other accommoda­tions provided at the hotel, we have a very distinguished confer­ence or meeting room which is available to the Presidential Suite guest.”

“No other room in the hotel has the space or is furnished like the Presidential Suite, but each of our smallest Executive Suites and individual rooms has the same quality of thought and attention to detail,” adds Poncher. “We spend over $160,000 per room…”

“We spend over $160,000 per room…”

Situated on the 11th fairway of the private Indian Wells Country Club, the 151-room Hotel Indian Wells is modeled both in sub­stance and spirit on the exclusiv­ity and intimacy most typically found in smaller European hotels. Hotel features include full concierge service, valet­, nightly entertainment, and limousine service to and from the Palm Springs Airport, a desert exclu­sive.

“The plan is to provide a highly­personalized level of service that begins with concierge check-in and covers almost every conceivable need a guest may have while staying at the hotel,” adds Poncher. “Hotel Indian Wells has one of the most favor­able guest-to-staff ratios of any hotel in the area.”

All 151 rooms feature views of either the Santa Rosa Moun­tains, golf course or the excava­tion pool area, and hotel guests are offered guaranteed tee times at the 36-hole Indian Wells Golf Resort.

A gourmet in-hotel restaurant, Loren, specializes in a broad array of Italian and continen­tal cuisine and is already considered one of the finest restaurants in the desert.

“A 4,000-square-foot luxury masterpiece that rents for $6,000 a night was recently unveiled at Hotel Indian Wells. The 151-room luxury hotel is modeled both in substance and spirit on the exclusivity most typically associated with smaller European hotels.

**MARCH 1992**
March 12
Business Assistance Symposium

The city of Moreno Valley will conduct a "Public Financing and Assistance for Business" symposium to provide valuable information about the various public financing programs available to businesses interested in relocation and/or expansion.

The symposium will be held on Thursday, March 12 from 8:30 a.m. to 1:30 p.m. at March AFB Officer's Club.

This symposium will deal with one of the most timely issues facing the Southern California business community. Keynote speaker, Joel Kotkin, will address the prevalent perception that businesses are moving out of the state at an alarming rate. Are they really? Kotkin has a very insightful perspective on this.

Please contact the city's Public Information Office for further information at (714) 243-3051.

March 14
Boys and Girls Club of Coachella Valley Announces: Auction '92

The tenth annual benefit auction of the Boys and Girls Club of Coachella Valley, Auction '92 will be held on Saturday, March 14, 1992 at the La Quinta Hotel Convention Center. Serving as Honorary Chairman is Baseball Hall of Fame great, Ernie Banks.

Proceeds from the event are directed to the various programs offered to the children of La Quinta, Indio and Coachella. In 1991, over 1,500 children participated in Boys and Girls Club programs.

The cost to attend Auction '92 is $85.00 per person. Requests for tables of eight and ten are accepted.

April 11
Chaffey College Hosts Environmental Fair

On Saturday, April 11, Chaffey College and the Inland Valley Environmental Coalition will host the Second Annual Environmental Resources and Educational Fair. The campus will become a giant celebration of environmental concerns and potential solutions. The Fair, geared to the entire community, will have such festivities as a guided nature walk, tree planting, youth environmental seminars and a show at the planetarium. Booths will be open for those who want additional information regarding environmental groups and resources in the West End. An expo of environmental products will also be exhibited.

Interested parties can contact Jane Dunlap, Fair Coordinator at 714-989-6206.

Friday, March 6
Lecture Offered by Eisenhower Medical Center

Topic: "Allergies and Asthma." Time: 1:30 p.m. to 3:00 p.m. Free public education lecture featuring speakers Sam Weiss, M.D.; David Waldman, M.D.; Gary Greenwald, M.D. Co-sponsored by the Center for Healthy Living at Eisenhower Medical Center and the Annenberg Center at Eisenhower.

Reservations are required as seating is limited. Reservations: (714) 564-1234.

March 17
St. Patrick's Day Jamboree

Cocktails 6:00 p.m., dinner and entertainment at 7:00 p.m. Featuring corn beef and cabbage dinner with Banjomania, Night Blooming Jazzmen, and the Golden Horsehoe Dancers. Event benefits the Lorna Linda Ronald McDonald House. Donation: $50.00 per person. Table of ten: $500.00 each. Limited seating available at 4183 Fairgrounds, Riverside. For reservations and information, call (714) 784-2336.

March 30
UCR Extension Announces Spring Classes in Claremont

UCR Extension at the University of California, Riverside, announces registration for a dozen spring classes in the Claremont area.

Free catalog listing nearly 300 UCR Extension classes including those in Claremont, Ontario, Pomona and Alta Loma, are available by calling (714) 787-4845. For information or registration, call (714) 787-4105 or toll-free 800-442-4990. Many classes begin the week of March 30.

For more information or to enroll in any of these classes, call (714) 787-4105 or toll free (800) 442-4990. Visa and Mastercard users may complete enrollment. Users may complete enrollment by telephone.

COMING SOON

**Sneak Preview**

FOCUS

APRIL...

Telecommunications/Office Technology/Computers
Women Owned Businesses
Private Contractors
Executive Recruiting

MAY...

Construction
Corporate Travel Guide
Lawyers
Environmental

THE LISTS

APRIL...

Computer Retailers
Long Distance Carriers
Personnel Agencies

MAY...

Commercial Industrial Contractors
Largest Hotels
Environmental Firms

AD DEADLINE

For April Issue is March 20th
For Information Call (714) 391-1015
(714) 391-1015

Is your company on OUR list? It should be! If you think your company qualifies to be included on any of the above lists and you have not received a simple questionnaire from the Inland Empire Business Journal, please contact Jo Ann Hendry at (714) 944-9010.
INTERVIEW WITH MAYOR FRED AGUAR

IERJ: How large is Chino?

Aguar: The city of Chino covers 18 square miles. According to the 1990 census, Chino's population is 52% White, 36% Hispanic, 7% Black, 3% Asian and Pacific Islander, 1% American Indian, and 1% other.

IERJ: What one aspect of the city are you most proud?

Aguar: The primary item that makes me proud is the strong cohesiveness of this city. Our residents and business sector get involved in every aspect of community life. We have a community-wide commitment to public safety, to cultural arts, and to quality recreation programs, and this is reflected in the way our city pulls together to meet needs. For instance, we have strong participation in our Business and Neighborhood Watch programs, which builds a partnership between the community and the Police Department in combating crime. We have one of the largest recreational softball programs in the area, with over 2,500 adults participating. We also host a strong American Youth Soccer Organization (AYSO) program, which serves 2,500 children. As a final example, our residents and business community raised over $68,000 to renovate a building for the Seventh Street Community Theatre, which truly epitomizes this community's desire to get involved, and to pull together.

IERJ: What do you foresee as your greatest challenge?

Aguar: In this sluggish economy, I think our greatest challenge is maintaining the city's fiscal strength and supporting the business sector. Business retention and economic development are a major focus of the city. The financial stability of the city, and our ability to continue to provide such services as public safety, parks, streets, and recreation programs, are incumbent on the success of the business community. Approximately 35% of the city's general fund dollars come from sales tax revenues. So, when the business community is doing well, the city's ability to provide quality services is also enhanced.

IERJ: What do you see happening in the next 10 years?

Aguar: I look forward to the completion of Highway 71. The construction of this important freeway will enhance safety along this corridor and will increase business opportunities in the area. I also look forward to the expansion of Ayala Park, which will allow us to provide additional active and passive recreational opportunities. In conjunction with increased leisure opportunities, I plan to see a strong cultural arts program in the city, one which celebrates the diversity and origins of our community.

INTERVIEW WITH CITY MANAGER RICHARD ROWE

IERJ: How large an area do you cover?

Rowe: There are over 18 square miles within Chino's boundaries. Contained within this area are 5,181 acres of residential and 3,415 acres zoned for commercial and industrial use. About 738 acres of residentially zoned property are undeveloped and 1,438 acres remain for commercial and industrial development opportunities, primarily in the southern area of the city.

IERJ: What are your top priorities for 1992?

Rowe: To continue to retain and attract businesses that enhance our tax and employment base. This will, in turn, help to maintain the city's ability to continue to provide excellent services to the entire community. My personal efforts in this regard include initiation of a program to create closer lines of communication between my office and the owners and managers of the businesses in Chino. Along the same line of improving our economic base, the completion of negotiations with Majestic Realty concerning the development of a multiresidential complex within their 400-acre property adjacent to Highway 71 is a main focus during 1992.

Another priority is transportation management. Chino hopes to continue to expand its leadership role in this area and has created a section within our city's engineering division which will be devoted to traffic and transportation issues.

IERJ: How has business development in Chino progressed in the last 10 years?

Rowe: Over the last 10 years, business development in Chino has increased tremendously. The construction of the Chino Town Square commercial center in 1986 was an important addition to our retail offerings. Not only does it make shopping and services more convenient to our residents, it also stimulated development of other retail centers in the last few years. All of this has helped create a more diverse tax base for the city. In addition, the commercial/industrial area south of Chino Avenue between Central and Highway 71 has been the focus of an enormous change from its predominantly agricultural use. This area has been developing into a prime commercial center, and this will increase even more as the economy picks up and as Highway 71 improves access to it.

The main obstacles to development of this section of the city are the lack of backbone infrastructure and the need to mitigate the impacts that new development will have on existing infrastructure. A key to addressing this has been an integrated approach to these issues through the use of master planning major portions of the area.

IERJ: What are your goals?

Rowe: The goal for future development in the city is to achieve quality and balance. We will strive to maintain our high standards for projects by working closely with the developing community. We are also working on an economic development strategy and action plan to assure that we are effective in meeting the city's long-term needs.

IERJ: Tell us about your budget. Have you had to lay off city employees?

Rowe: The city's budget this year is over $62 million. An aggressive, fully funded $20 million capital improvement program is being implemented over the next two years. Like most other cities, Chino has been affected by the poor economic conditions. Retail sales and building activity have been the hardest hit. However, we are fortunate to have adopted a number of financial policies over the last few years which have created a degree of stability. We have not had to lay off any city employees, but we are currently implementing all possible economies of operation and are planning to continue these actions in our next fiscal year. Our goal is to maintain current levels of services to the community within the reduced resources available to us.
ECONOMIC DEVELOPMENT

The city's Economic Development Program develops and implements programs to attract and retain commercial and industrial businesses.

STRATEGY

The city is currently working with a committee of community leaders to prepare an economic development strategy which will define the economic goals of the community and identify specific objectives to best serve Chino in both the short and long term. The first phase of the strategy, an economic base analysis, has been completed.

ECONOMIC BASE ANALYSIS

The purpose of the economic base analysis was to obtain a "snapshot" of Chino's economy. The analysis includes a brief overview of population, income, labor force characteristics, and "snapshot" base analysis was to obtain a economic base analysis, has been rust define the economic goals of the community.

The general plan

In addition to the economic base analysis, the strategy will be comprised of the Economic Development Element of the City's General Plan which will establish the goals and policies the city will follow. The third and final phase of the strategy will be a detailed implementation plan to make the best use of the city's resources.

BUSINESS RETENTION

Understanding that, while attracting new businesses to the community is important, it is equally as important to retain the businesses already in Chino, the city has an active business retention program. Individual business owners and managers are contacted by a representative of the city Chamber of Commerce and asked for a personal interview. The interview is designed to provide an opportunity for the city to discover whether there are any services that it can provide to assist businesses or problems that the city may be able to solve. Whether it is improving a traffic condition, enforcing property maintenance codes on nearby properties, finding a new location for an expanding business, or responding to other requests, whenever possible the city will provide the service or solve the problem.

Business retention includes promoting existing businesses. To that end, the city prepared and distributed a restaurant guide to encourage locals to patronize commercial and workers to patronize local restaurants. The city works closely with the Chamber of Commerce of the Chino Valley, one of the most successful and active chambers in the region. Together, we can help maintain businesses in Chino divided among multi-tenant office buildings, single-tenant office buildings, retail shopping centers, industrial park developments, and converted residences. The overall vacancy rate for office space in Chino is 11.9%.

ECONOMIC DEVELOPMENT

In addition to the economic base analysis, the strategy will be comprised of the Economic Development Element of the City's General Plan which will establish the goals and policies the city will follow. The third and final phase of the strategy will be a detailed implementation plan to make the best use of the city's resources.

BUSINESS RETENTION

Understanding that, while attracting new businesses to the community is important, it is equally as important to retain the businesses already in Chino, the city has an active business retention program. Individual business owners and managers are contacted by a representative of the city Chamber of Commerce and asked for a personal interview. The interview is designed to provide an opportunity for the city to discover whether there are any services that it can provide to assist businesses or problems that the city may be able to solve. Whether it is improving a traffic condition, enforcing property maintenance codes on nearby properties, finding a new location for an expanding business, or responding to other requests, whenever possible the city will provide the service or solve the problem.

Business retention includes promoting existing businesses. To that end, the city prepared and distributed a restaurant guide to encourage locals to patronize commercial and workers to patronize local restaurants. The city works closely with the Chamber of Commerce of the Chino Valley, one of the most successful and active chambers in the region. Together, we can help maintain businesses in Chino divided among multi-tenant office buildings, single-tenant office buildings, retail shopping centers, industrial park developments, and converted residences. The overall vacancy rate for office space in Chino is 11.9%.

ECONOMIC DEVELOPMENT

In addition to the economic base analysis, the strategy will be comprised of the Economic Development Element of the City's General Plan which will establish the goals and policies the city will follow. The third and final phase of the strategy will be a detailed implementation plan to make the best use of the city's resources.

BUSINESS RETENTION

Understanding that, while attracting new businesses to the community is important, it is equally as important to retain the businesses already in Chino, the city has an active business retention program. Individual business owners and managers are contacted by a representative of the city Chamber of Commerce and asked for a personal interview. The interview is designed to provide an opportunity for the city to discover whether there are any services that it can provide to assist businesses or problems that the city may be able to solve. Whether it is improving a traffic condition, enforcing property maintenance codes on nearby properties, finding a new location for an expanding business, or responding to other requests, whenever possible the city will provide the service or solve the problem.

Business retention includes promoting existing businesses. To that end, the city prepared and distributed a restaurant guide to encourage locals to patronize commercial and workers to patronize local restaurants. The city works closely with the Chamber of Commerce of the Chino Valley, one of the most successful and active chambers in the region. Together, we can help maintain businesses in Chino divided among multi-tenant office buildings, single-tenant office buildings, retail shopping centers, industrial park developments, and converted residences. The overall vacancy rate for office space in Chino is 11.9%.

ECONOMIC DEVELOPMENT

In addition to the economic base analysis, the strategy will be comprised of the Economic Development Element of the City's General Plan which will establish the goals and policies the city will follow. The third and final phase of the strategy will be a detailed implementation plan to make the best use of the city's resources.

BUSINESS RETENTION

Understanding that, while attracting new businesses to the community is important, it is equally as important to retain the businesses already in Chino, the city has an active business retention program. Individual business owners and managers are contacted by a representative of the city Chamber of Commerce and asked for a personal interview. The interview is designed to provide an opportunity for the city to discover whether there are any services that it can provide to assist businesses or problems that the city may be able to solve. Whether it is improving a traffic condition, enforcing property maintenance codes on nearby properties, finding a new location for an expanding business, or responding to other requests, whenever possible the city will provide the service or solve the problem.

Business retention includes promoting existing businesses. To that end, the city prepared and distributed a restaurant guide to encourage locals to patronize commercial and workers to patronize local restaurants. The city works closely with the Chamber of Commerce of the Chino Valley, one of the most successful and active chambers in the region. Together, we can help maintain businesses in Chino divided among multi-tenant office buildings, single-tenant office buildings, retail shopping centers, industrial park developments, and converted residences. The overall vacancy rate for office space in Chino is 11.9%.
City of Chino

Prior to the 1970s, Chino was a small, sleepy agricultural community with a population of less than 20,000 people. With the construction of the Pomona Freeway, the stage was set for change. The city became attractive to developers, and the lower cost and availability of conveniently accessible land made it a desirable place to live. The early goals and ambitions of Chino were probably not much different than most cities. We wanted to maintain an attractive community--one of the reasons why many of our residents and property owners have stayed here for so long. But when I talk about a small Chino, I am not talking about the city's past. I am talking about the city's future.

The City's Vision: A City of Diversity

One of our first goals was to develop a variety of housing that would serve the needs of a complete community. However, the achievement of that goal became a significant challenge. Developers of large housing tracts pressed for development, and the city grew very rapidly. The intent was to provide affordable housing, multi-income housing, senior citizen housing, and single-family property to meet the lifestyle needs of a variety of citizens. Most of these goals were eventually met reasonably well. Today, Chino provides an outstanding balance of residential development which effectively meets the needs of the community.

The City's Strategy: A Focus on the Future

Next, the southern portion of the city was designated as the industrial area. For new businesses, the goal was to upgrade our industrial sector significantly. The standards of development were changed drastically and site-country was aimed at maintaining the area's commercial growth. By the early 1980s, there were presently two redevelopment project areas in the city. The Central City Redevelopment Project Area, adopted in 1972, and the Redevelopment Project Area 2, adopted in 1971.

The City's Redevelopment Agency

The City's Redevelopment Agency oversees an annual budget of more than $3,000,000. The agency serves to eliminate blighting influences in the city and stimulate commercial and residential revitalization of the area. The City's Redevelopment Agency has an annual budget of more than $3,000,000 which is primarily used to improve the city's infrastructure and to acquire property in the city's commercial downtown area. There are presently two redevelopment project areas in the city. The Central City Redevelopment Project Area, adopted in 1972, and Redevelopment Project Area 2, adopted in 1971.

The Future: Continuing Growth

The City's Redevelopment Agency prepared the Economic Development Plan, guides the expansion of the city's commercial and industrial area, and stimulates economic growth in the downtown area. The Plan calls for a new theater, community center, and library complex west of the present City Hall. A new town square will be built north of the civic center and will be the focal point of the revitalized commercial area. Surrounding the square will be new two-story mixed use buildings with retail commercial uses on the ground floor and senior housing above. The old bank building, the historical Gray Building, the 7th Street Community Theater, and an historic church will be preserved. Design guidelines are proposed to make sure that new buildings, parking lots, and public open space functions effectively and looks attractive. During the past year, the Redevelopment Agency has purchased properties in the downtown/civic center area as they were offered for valuable and reasonable purchases by the Agency will depend upon community, public interest, and remaining infrastructure in the industrial area. The forward-thinking plan also addresses future employee choice needs, includes a public art program, and assesses methods to manage future transportation demands in the area. One of the key amenities available within the City of Chino Business Park is the availability of reclaimed water for certain manufacturing uses and irrigation.

The Summit

AT CHINO HILLS

2400 Ridgewood Drive • Chino Hills, California 91709 • (714) 393-9311

1 Bedroom $690.00
2 Bedroom $825.00
Furnished Corporate Apartments Upon Request.

UNICORN PROPERTY COMPANY

A CHOICE ABOVE THE REST

INLAND EMPIRE BUSINESS JOURNAL • PAGE 39
**THE ARTS**

Diversified programs are presented through a cooperative venture of the city of Chino and the Chino Community Center Corporation, a private nonprofit group. The programs include the theater productions for children and families, ongoing leisure classes in music, art, dance, workshops, trips and tours, and mini-workshops.

Programs

The city of Chino is committed to enhancing the quality of life for its residents through a cultural arts program. The city's Community Services Department, realizing the impact a cultural arts program can have on the quality of life, has set a goal to develop a comprehensive cultural arts program in the community.

**Task Force**

Along with a Task Force comprised of members of community groups and organizations, city staff have begun to solicit input regarding residents' cultural needs and interests. Through this research, the Task Force will compile a list of priorities and develop a two-year Arts Plan. The Plan will include specific information about the types of programs the city should support.

**Cultural Arts**

The Festival of Arts is presented through a cooperative venture of the city of Chino and the Chino Valley Community Services Department, realized through a cooperative venture of the city of Chino and the Chino Valley Community Services Department, realized through a cooperative venture of the city of Chino and the Chino Valley Community Services Department. The Festival of Arts, held every June, showcases some of Chino's artistic talent.

A visual arts program for junior high school students will begin in the spring of 1992. Cultivating the program, an exhibit will be held at the civic center to showcase the works of the young artists.

Chino Community Theater is a nonprofit organization, cosponsored by the Chino Community Center Corporation and the Department of Community Services. Volunteers produce plays and musicals for the residents of Chino and surrounding communities. The theater is located on 7th Street in Chino, and it has been recently reconditioned in an attractive art deco style. The 1991-92 season includes "It's a Wonderful Life," "Ordinary People," "Deashtrap," and special children's shows, "Charlie and the Chocolate Factory" and "Romeo and Juliet."

The First aviation museum to maintain a flying collection of historical aircraft is located at Chino Airport. Once a year, an air show is held and some of the antique and interesting planes are flown.

**Focus City of Chino**

**History**

The city of Chino was incorporated in 1910, and the founders chose a motto that emphasized agriculture: "Chino, where everything grows." More than a century later, that motto no longer applies to crops. The things that grow in Chino now are families, industries, and businesses.

Chino has personality, mostly because of the successive waves of people who have settled here and call it home. Starting with Mexican cowboys in the 1880s and including Germans, Basque, Scandinavians, Poles, and many other immigrants through the years, Chino's hometown feeling is special and almost unique in Southern California. Cultural events that celebrate a variety of heritages take place throughout the year. Old-timers and newcomers alike enjoy the annual Basque Picnic, the Portuguese Fair, Cinco de Mayo, and the Highland Games.

After many decades as a thriving farming community, the city began to change into a suburban community with the coming of the 60 Freeway in the early 1970s. Suddenly, many young families looking for large homes to please them, Safe neighborhoods were discovering that Chino is within a short commute of jobs in Los Angeles or Orange Counties.

Like most other communities across the nation, Chino has seen a reduction in revenues as a result of the current recession. An aggressive business retention program has been started. Chino businesses are being contacted individually to determine whether they are satisfied with city services and whether there is anything the city can do to assist their businesses. The main purpose of the program is to improve the economic climate between the city and the business community in a friendly, non-regulatory manner. This program is being conducted in conjunction with the Commerce of the Community Valley.

Chino offers a hometown atmosphere. It's a place where you can live, shop, work, raise a family, and enjoy the amenities of a modern, suburban community surrounded and supported by commerce, caring people. Chino is the place where every thing grows. Come grow with us!

**Focus City of Chino**

**History**

The city of Chino was incorporated in 1910, and the founders chose a motto that emphasized agriculture: "Chino, where everything grows." More than a century later, that motto no longer applies to crops. The things that grow in Chino now are families, industries, and businesses.

Chino has personality, mostly because of the successive waves of people who have settled here and call it home. Starting with Mexican cowboys in the 1880s and including Germans, Basque, Scandinavians, Poles, and many other immigrants through the years, Chino's hometown feeling is special and almost unique in Southern California. Cultural events that celebrate a variety of heritages take place throughout the year. Old-timers and newcomers alike enjoy the annual Basque Picnic, the Portuguese Fair, Cinco de Mayo, and the Highland Games.

After many decades as a thriving farming community, the city began to change into a suburban community with the coming of the 60 Freeway in the early 1970s. Suddenly, many young families looking for large homes to please them, safe neighborhoods were discovering that Chino is within a short commute of jobs in Los Angeles or Orange Counties.

Like most other communities across the nation, Chino has seen a reduction in revenues as a result of the current recession. An aggressive business retention program has been started. Chino businesses are being contacted individually to determine whether they are satisfied with city services and whether there is anything the city can do to assist their businesses. The main purpose of the program is to improve the economic climate between the city and the business community in a friendly, non-regulatory manner. This program is being conducted in conjunction with the Commerce of the Community Valley.

Chino offers a hometown atmosphere. It's a place where you can live, shop, work, raise a family, and enjoy the amenities of a modern, suburban community surrounded and supported by commerce, caring people. Chino is the place where every thing grows. Come grow with us!

**Inland Empire Business Journal**

MARCH 1992

**LIFESTYLE**

Chino was established during the 1880s land boom as an agricultural center. When the city was incorporated in 1910, the founders chose a motto that emphasized agri-culture: "Chino, where everything grows." More than a century later, that motto no longer applies to crops. The things that grow in Chino now are families, industries, and businesses.

Chino has personality, mostly because of the successive waves of people who have settled here and call it home. Starting with Mexican cowboys in the 1880s and including German, Basque, Scandinavian, Portuguese, Dutch, and many other immigrants through the years, Chino's hometown feeling is special and almost unique in Southern California. Cultural events that celebrate a variety of heritages take place throughout the year. Old-timers and newcomers alike enjoy the annual Basque Picnic, the Portuguese Fair, Cinco de Mayo, and the Highland Games.

After many decades as a thriving farming community, the city began to change into a suburb community with the coming of the 60 Freeway in the early 1970s. Suddenly, many young families looking for large homes to please them, safe neighborhoods were discovering that Chino is within a short commute of jobs in Los Angeles or Orange Counties.

Like most other communities across the nation, Chino has seen a reduction in revenues as a result of the current recession. An aggressive business retention program has been started. Chino businesses are being contacted individually to determine whether they are satisfied with city services and whether there is anything the city can do to assist their businesses. The main purpose of the program is to improve the economic climate between the city and the business community in a friendly, non-regulatory manner. This program is being conducted in conjunction with the Commerce of the Community Valley.

Chino offers a hometown atmosphere. It's a place where you can live, shop, work, raise a family, and enjoy the amenities of a modern, suburban community surrounded and supported by commerce, caring people. Chino is the place where everything grows. Come grow with us!

**FOOD DIVISION**

- Bartelt FFS Horizontals
- Composite/Metal Can Lines
- Vertical FFS (scale/autog
- Dry Blending
- Hand Assembly/Shrink Wrap

**CHEMICAL DIVISION**

- Towelette/Liquid Fill
- FFS - Dry Or Liquid
- Cosmetic Portion Pack

**For Information or Estimate Call:**
(714) 597-7646 • FAX (714) 936-5005 4950 Enterprise Ave. #10
B Chino, CA 91710
Focus City of Chino

LARRY BARRIOS, OWNER OF WEST COAST SAMPLES

HUSSMANN MANUFACTURING

One of the newest members of Chino’s industrial area is Hussmann Corporation, manufacturers of commercial refrigeration units. They occupy a 300,000-square-foot building in the Majestic Spectrum Specific Plan area.

Based in the Midwest, Hussmann’s Southern California operations were spread over several Orange County locations. In order to improve efficiency and productivity, the corporation decided to consolidate its operations.

After looking at buildings and sites in Orange County, Hussmann decided to investigate Chino. The company relocated to Chino in 1990, approximately 30 employees have been transferred there. This is in addition to several employees who were already Chino residents before the company relocated. When the company has looked for new employees, they have found a sizeable pool of qualified workers.

And the bottom line cost. The price of industrial locations in Chino is often less than comparable buildings and land in Orange or Los Angeles Counties. Hussmann Manufacturing discovered that other businesses have already found – that Chino provides a prime setting for businesses.

ATTACHED TO CHINO

Barrios said that he was first attracted to Chino because he lived in the Inland Empire and desired a suburban location to get to his new place of business in Los Angeles County. He realized it was a central location for his suppliers and customers and began looking at various buildings and sites, finally selecting an existing building on Central Avenue with easy access to the freeway and Highway 71.

West Coast Sample’s employs many kinds of workers, such as graphic artists, printers, assemblers, accountants, and order takers. The company has been able to recruit good workers from the available labor market in Chino for all types of positions. Some of the employees who worked for the company in Los Angeles County have moved to Chino to take advantage of lower housing costs and shorter commute.

20 YEARS IN BUSINESS

West Coast Samples will celebrate its 20th year in business in 1992 with plans to expand and increase employment. The company currently employs approximately 150 workers. Manufacturers of carpeting and drapery fabrics contract with West Coast Samples to produce sample books which are used by retailers to display the carpet and drapery fabrics to consumers. The company has enjoyed steady revenue increases for the past several years, a fact that has ensured the company’s growth.

The company’s market area is the entire United States and they have made sample books for companies in Denmark, Italy, and Australia. With the collapse of communism in the Soviet Union, a new market has sprung up there, and West Coast Samples has already produced sample books for a Russian customer.

THE COMPLETE INDUSTRIAL BASE

Executives from area’s top real estate brokerage firm explain market diversity in Chino.

It’s ironic how so many executives confound to common myths, rush hound and skyscrapers. The Inland Empire is often seen as a hopeless market, void of the amenities and diversity needed to quench the demands of today’s progressive business development. This is not the case.

Today, the Inland Empire is fast becoming the optimal location for business and housing to join hands in bond. The city of Chino, for example, is one of many Inland Empire cities which offers a safe and profitable working environment with beautiful executive housing just minutes away.

That’s not all. I think there are several factors that make Chino competitive, says Chuck Cox, assistant director of development. In the region between the Los Angeles and Orange County markets, Chino features a variety of well-planned industrial parks featuring a wide range of building sizes and amenities. The labor pool is excellent and housing is relatively affordable. Finally, the city has a clear, straightforward planning process that allows companies to get up and running promptly.

“By looking at the ‘Total Size City of Chino Building Sale Trends’ of the newness of the market, I’m not as heavy to get to your friends’ families. If you look at the ‘Special City of Chino Building Sale Trends’ of the newness of the market, I’m not as heavy to get to your friends’ families.

This is unlike Ontario and Fontana where distribution is only in larger buildings. Chino has a great distribution of small, medium and large building sizes. It’s a complete industrial base.

Taking a look at the Chino Building Sale Trends (see above), one can see that the demand for space in the 50,000-square-foot range has been on the increase since the mid ’80s.

“The thing I think is about the fact that a lot of entrepreneurs are attracted to the small and affordable offices, and the fact that their office is only a few minutes drive away from luxurious housing in areas like Chino Hills,” says Larson. “Chino hour each way to get home to see their families. If you look at the ‘Special City of Chino Building Sale Trends’ of the newness of the market, I’m not as heavy to get to your friends’ families.

The nice thing about Chino, when you look at it on the map, is that it is right in the middle of 90 percent of the Southern California market. ‘It touches not only the older counties, Los Angeles and Orange, but also the emerging growth areas of San Bernardino and Riverside counties,’” says Doug Earnhart, Lee & Associates spokesperson.

A few of the major companies operating in Chino industrial facilities include the Montgomery Ward distribution center, Bandag truck tires, General Electric, Ethan Allen and Hussmann refrigeration, Haley Bros. doors and Pioneer electronics.

THE RESULTS TEAM

Robert and Cee Cee Guillen

THINKING OF BUYING OR SELLING YOUR HOME? DEAL WITH THE BEST!

INSIST ON BOB OR CEE CEE

RESIDENTIAL - MULTI-FAMILY - NONTREM - RENTAL - FOR LEASE - FREE CREDIT REPORT - LOW PRICES - RESIDENTIAL - FREE QUOTATION

"SERVICIO EN ESPANOL"

LLAMENOS HOY!

Realty World-Dorotea

1278 Central Ave, Chino

Tel: (714) 627-7790

Focus City of Chino

INDUSTRY

SALTWATER MANUFACTURING

Located just 35 miles from the freeway and Highway 71.

After looking at buildings and sites in Orange County, Hussmann decided to investigate Chino. The company relocated to it in 1990, approximately 30 employees have been transferred there. This is in addition to several employees who were already Chino residents before the company relocated. When the company has looked for new employees, they have found a sizeable pool of qualified workers.

And the bottom line cost. The price of industrial locations in Chino is often less than comparable buildings and land in Orange or Los Angeles Counties. Hussmann Manufacturing discovered that other businesses have already found – that Chino provides a prime setting for businesses.

ATTACHED TO CHINO

Barrios said that he was first attracted to Chino because he lived in the Inland Empire and desired a suburban location to get to his new place of business in Los Angeles County. He realized it was a central location for his suppliers and customers and began looking at various buildings and sites, finally selecting an existing building on Central Avenue with easy access to the freeway and Highway 71.

West Coast Sample’s employs many kinds of workers, such as graphic artists, printers, assemblers, accountants, and order takers. The company has been able to recruit good workers from the available labor market in Chino for all types of positions. Some of the employees who worked for the company in Los Angeles County have moved to Chino to take advantage of lower housing costs and shorter commute.

20 YEARS IN BUSINESS

West Coast Samples will celebrate its 20th year in business in 1992 with plans to expand and increase employment. The company currently employs approximately 150 workers. Manufacturers of carpeting and drapery fabrics contract with West Coast Samples to produce sample books which are used by retailers to display the carpet and drapery fabrics to consumers. The company has enjoyed steady revenue increases for the past several years, a fact that has ensured the company’s growth.

The company’s market area is the entire United States and they have made sample books for companies in Denmark, Italy, and Australia. With the collapse of communism in the Soviet Union, a new market has sprung up there, and West Coast Samples has already produced sample books for a Russian customer.

ATTACHED TO CHINO

Barrios said that he was first attracted to Chino because he lived in the Inland Empire and desired a suburban location to get to his new place of business in Los Angeles County. He realized it was a central location for his suppliers and customers and began looking at various buildings and sites, finally selecting an existing building on Central Avenue with easy access to the freeway and Highway 71.

West Coast Sample’s employs many kinds of workers, such as graphic artists, printers, assemblers, accountants, and order takers. The company has been able to recruit good workers from the available labor market in Chino for all types of positions. Some of the employees who worked for the company in Los Angeles County have moved to Chino to take advantage of lower housing costs and shorter commute.

20 YEARS IN BUSINESS

West Coast Samples will celebrate its 20th year in business in 1992 with plans to expand and increase employment. The company currently employs approximately 150 workers. Manufacturers of carpeting and drapery fabrics contract with West Coast Samples to produce sample books which are used by retailers to display the carpet and drapery fabrics to consumers. The company has enjoyed steady revenue increases for the past several years, a fact that has ensured the company’s growth.

The company’s market area is the entire United States and they have made sample books for companies in Denmark, Italy, and Australia. With the collapse of communism in the Soviet Union, a new market has sprung up there, and West Coast Samples has already produced sample books for a Russian customer.

ATTACHED TO CHINO

Barrios said that he was first attracted to Chino because he lived in the Inland Empire and desired a suburban location to get to his new place of business in Los Angeles County. He realized it was a central location for his suppliers and customers and began looking at various buildings and sites, finally selecting an existing building on Central Avenue with easy access to the freeway and Highway 71.

West Coast Sample’s employs many kinds of workers, such as graphic artists, printers, assemblers, accountants, and order takers. The company has been able to recruit good workers from the available labor market in Chino for all types of positions. Some of the employees who worked for the company in Los Angeles County have moved to Chino to take advantage of lower housing costs and shorter commute.

20 YEARS IN BUSINESS

West Coast Samples will celebrate its 20th year in business in 1992 with plans to expand and increase employment. The company currently employs approximately 150 workers. Manufacturers of carpeting and drapery fabrics contract with West Coast Samples to produce sample books which are used by retailers to display the carpet and drapery fabrics to consumers. The company has enjoyed steady revenue increases for the past several years, a fact that has ensured the company’s growth.

The company’s market area is the entire United States and they have made sample books for companies in Denmark, Italy, and Australia. With the collapse of communism in the Soviet Union, a new market has sprung up there, and West Coast Samples has already produced sample books for a Russian customer.

ATTACHED TO CHINO

Barrios said that he was first attracted to Chino because he lived in the Inland Empire and desired a suburban location to get to his new place of business in Los Angeles County. He realized it was a central location for his suppliers and customers and began looking at various buildings and sites, finally selecting an existing building on Central Avenue with easy access to the freeway and Highway 71.

West Coast Sample’s employs many kinds of workers, such as graphic artists, printers, assemblers, accountants, and order takers. The company has been able to recruit good workers from the available labor market in Chino for all types of positions. Some of the employees who worked for the company in Los Angeles County have moved to Chino to take advantage of lower housing costs and shorter commute.

20 YEARS IN BUSINESS

West Coast Samples will celebrate its 20th year in business in 1992 with plans to expand and increase employment. The company currently employs approximately 150 workers. Manufacturers of carpeting and drapery fabrics contract with West Coast Samples to produce sample books which are used by retailers to display the carpet and drapery fabrics to consumers. The company has enjoyed steady revenue increases for the past several years, a fact that has ensured the company’s growth.

The company’s market area is the entire United States and they have made sample books for companies in Denmark, Italy, and Australia. With the collapse of communism in the Soviet Union, a new market has sprung up there, and West Coast Samples has already produced sample books for a Russian customer.
YOUNG ACHIEVERS

The Chino Unified School District offers excellent educational opportunities to the Chino Valley. Traditional kindergarten through 12th grade schools are supplemented by fundamental schools, alternative education settings, independent study, opportunity classes, year round schools, regional occupational programs, adult education programs, and preschool education.

The Chino Valley Unified School District currently employs approximately 2,000 people and operates within a $89,000,000 budget. Since the majority of the employees live within the Chino Valley, much of that money is returned to the local economy.

Chino schools, individual staff members, and students are often recognized for their achievements. The Chino schools are highly desired by teacher applicants. Parents, individually and through various organizations, are involved in their schools.

Community groups and service organizations are active in their support. Current district goals include increasing opportunities for alternative education, developing effective communication strategies, creating planning systems for all elements of the District's operations, developing plans for the utilization of technology in all aspects of the District, organizational restructuring, and development of effective fiscal services.

The District is continuing to experience rapid expansion as the population in the Chino Valley grows. As a result, new schools and increased employment opportunities have become standard features of the District's operation.

Some schools have been opened since 1985 to accommodate the growth in the student population. The schools of the Chino Unified School District are good places for students to learn and grow for employees to work and live. The District clearly recognizes that the health of the community is, in large part, dependent on a healthy and productive educational system.

Jesse Franco is a quiet, soft-spoken 10-year-old who intentionally picks a fight with another boy every day. The fifth grader at El Rancho Elementary School in Chino puts on protective gear and gloves and climbs in the ring to spar with another youngster at the Chino Amateur Boxing Club. As part of the city's recreation program, which is one of the most comprehensive in the state, the boxing program is available to boys from 9 to mid-20s. Held in a gym in the downtown section of the city, the only criteria to join is a desire to participate and good citizenship, the commissioner says.

Ray Mendosa, the director of the boxing program, says that Jesse is an example of the type of younger boxer for whom the sport was designed. He is a talented and competitive athlete with a record of six wins and two losses. Jesse was named Buster of the Month for November 1991 because of his boxing ability combined with good work in school, doing his home chores, mixing with good community cliques. The Chino Amateur Boxing Club is the only boxing club in the city where members are recognized for achievement without having ever competed competitively.

Jesse started boxing five years ago and was coached at home by his father. When he was ready to begin more structured training, a friend told him about the Chino Amateur Boxing Club. The gym is a building efficiency that is owned by the city of Chino in the city's original downtown. Sponsored and supported by the city and private individuals, the program provides weight training, instruction, and the opportunity to compete.

Jesse, who has two sisters and a brother, is a talented and competitive athlete who is record-setting with six wins and two losses.

Jesse Franco

Julia Putnam

When Walt Disney opens his new theme park outside Paris this spring, one 11th grade student will be marching in the International High School Marching Band. Julia Putnam, an 11th grader at Chino High School, was selected to represent the region at the grand opening festivities scheduled for April 1992.

Julia refers to her upcoming trip to Europe as a "fairy tale," but that is only part of the story.

April 1992, Julia, who plays both the flute and the piccolo, was chosen because of her musical ability and her outstanding, positive attitude.

Julia started playing in the band during 7th grade at Magnolia Junior High School and has always enjoyed being in the band. When she entered Chino High School, she continued participating in Chino's musical events.

Julia refers to her upcoming trip to Europe as a "fairy tale," but that is only part of the story.

Putting your business ahead of the competition in well-marketed makes a successful operation can meet your every need. Their knowledgeable, printing consultants are there to help quality work within budget.

Dave Wetzel,
President of Litho-Graphics, leads a 15-year experience in the printing business. He is Vice-President of the organization, marketing, sales and design background.

The personal touch they give each customer is the buzz word of the 90's and Litho-Graphics is one of the few four-color houses in the area. With one pass, a beautiful four-color piece can be produced timely and within budget. "Four-color is definitely one of our specialty items," said Wetzel. "Our equipment and experienced pressmen make all the difference when a client needs quality four-color work."

Display packaging is another niche that great deal of work for Doc's Hamburger. "From display advertising to brochures to packaging the finishing touch on the job in their together. From stapling to perfect bind. Litho-Graphics has found. "We have done a game products manufacturer," says Wetzel. "We have been able to meet their needs." 

Litho-Graphics has found. "We have done a game products manufacturer," says Wetzel. "We have been able to meet their needs." 

Litho-Graphics has found. "We have done a game products manufacturer," says Wetzel. "We have been able to meet their needs." 

Litho-Graphics has found. "We have done a game products manufacturer," says Wetzel. "We have been able to meet their needs." 

Litho-Graphics has found. "We have done a game products manufacturer," says Wetzel. "We have been able to meet their needs." 

Litho-Graphics has found. "We have done a game products manufacturer," says Wetzel. "We have been able to meet their needs."
For many years, agriculture defined Chino. It formed the basis of the community's economy, evolved in social character and culture, and shaped its physical form. As part of the Mission San Gabriel in the 18th Century, and later as part of the Spanish land grant to Don Luis, the Chino Valley was used to graze cattle and horses. Organized agriculture began in 1880 with the subdivision of the 24,000-acre community by Richard Gid."As an effort to diversify the agricultural economy, some crops were planted and Scandinavian and Portuguese immigrants commenced the first dairies and creameries in the late 1880s. The 1930s and 1940s saw the relocation to the Chino Valley of many dairies from the then-developing southern Los Angeles County area.

Today, the larger Chino Valley contains, including parts of Riverside County, contains 270 dairies. Until two years ago, the Agricultural Preserve (commonly called the Ag Preserve) was the largest dairy area in terms of production in the county. The Chamber of Commerce of the Chino Valley estimates agricultural-related employment at 6,000 people, and in 1980, the county of San Bernardino estimated the total annual dollar benefit of the dairy industry at more than $800 million. There are 250,000 cows in San Bernardino and Riverside Counties within the Ag Preserve and that number is expected to increase with the dissemination of subsidies given to dairy farmers to restrict production. The city policy is to encourage agricultural uses to remain in the community as long as the desire, regardless of the alimony use the city envisions for the property. To implement this, the city has adopted a "Right to Farm" ordinance as part of its award-winning East Chino Specific Plan. The ordinance allows agricultural uses to continue operation even in the face of encroaching development.

The city has also adopted an interim agricultural zone that means agricultural uses are approved confirming use such as the pre-existing nonconforming uses that will be eventually phased out. Zoning regulations require new developments adjacent to intensive agricultural uses, such as dairies and calf nursery, to be built back to provide an additional buffer between the uses.

Nowadays, the city's efforts to accommodate agricultural uses, the Ag Preserve faces many obstacles in the future. The county of San Bernardino has adopted a policy to maintain the Agricultural Preserve with no discussion regarding its termination or urbanization before 1997. The city views the dairy industry as a threat because the tax revenues generated by their property is high relative to the cost of services required. Certainly there continue to be many pressures for urbanization of the Preserve, including encroaching development, increased land values, problems with disposal of dairy wastes, and contamination of the water table. Many of these issues can be solved by technology. Chino Basin Municipal Water District, for example, has proposed a composting facility in the area to take a significant portion of the dairy waste. Urbanization would bring with it its own problems and would need to be mitigated, such as increased traffic, loss of open space, increased demand for water and other infrastructure.

Relocation of the dairies to other areas is limited. Some dairies have moved to other states, such as Texas and Idaho, where there are limited local markets. Others have moved to the high desert but milk production suffers because of the extreme heat.

Other California communes, including some in the Central Valley, are limiting dairy farming.

The future of agriculture is a major public policy issue that will need to be discussed cooperatively by a wide range of constituents, regionally as well as locally.
RETAIL GROWTH

Central Court located at Central Ave. and Philadelphia

There are 53 retailers in the Chino Town Square located off Philadelphia just north of the 60 Freeway in Chino.

AMC Theatres at Chino Town Square

May We Help?

Does Your Insurance Need a Check Up?

Commercial Business Specialists
• Contractors
• Truckers
• Workman’s Comp
• Group Health & Life
• Bond
• Manufacturers
• Restaurants
• Bars
• Retail Businesses

Professional Services
• Personal Lines
• Auto
• Immediate 5/22
• Flood Insurance
• Motor Homes
• Homeowners
• Life & Health

Quotes Given By Phone
(714) 590-2461

Geneva Insurance Agency

Multi-Line Agents & Brokers

14125 Telephone Avenue - Unit 1 - Chino

Your Company Deserves The Best!

• Full Service Vending Co.
• Top of the Line New Equipment
• 24 Hour Local Service
• Competitive Pricing

Hot & Cold Food • Hot & Cold Beverage • Snacks
Professionally Yours Vending Service

Call For More Information
(714) 591-0146 or (714) 628-7885

Moose & Sons Electric

Since 1956

• Commercial
• Industrial
• Residential

Installation • Alterations • Repairs
5530 E. Schaeffer
Chino, CA 91710
(714) 628-2517 - 628-5875
Emergency 591-2989
Fax (714) 455-0080

Would You Like to See Your City Profiled in the Inland Empire Business Journal?

Call Doug Tucker for more information

(714) 391-1015

CHINO

The Inland Valley with its phenomenal growth in its industrial, construction and commercial sectors has opened markets for qualified service in its material handling and construction equipment fields.

To help fill that void, Spectrum Equipment Company was formed in 1990 to provide sales, field service, rentals, shop repairs, parts and bating to those industries.

Since that time, they have been providing customers with new Komatsu Lift Trucks from 2,000 to 33,000 pounds in capacity and pneumatic tire models. With your choice of LP gas, gasoline, and diesel fuel systems for engine driven equipment, the line also has electric forklifts available. With Komatsu forklifts being assembled in Southern California, it makes delivery on new lifts and parts readily available.

Spectrum is also a dealer for Hydra-Mac skid steer and rentable rubber track loaders. The line is the only ALL-GEAR HYDRASTROIC DRIVE available. Designed like heavy construction tractors and loaders with no chains to adjust or wear out, they are warranted for two years and 2,000 hours. The dual Hydra-lever control system increases productivity up to 20% by eliminating foot pedals. Two hand levers control lifting, dumping, steering, starting, stopping, forward and reverse. The skid steer line is used in a wide variety of construction jobs and is having success in the recycling and foundry industries.

Hydra-Mac has also designed one of Construction Equipment Magazine’s Top 100 new products of 1991. The Commander. A rubber tracked loader that outperforms all other types of loaders by at least 30%. These compact, maneuverable, stable machines offer efficient ground speeds with maximum loader performance.

Spectrum Equipment Company has used and reconditioned equipment available for customers who do not need new equipment.

In the Inland Empire, the Chino Valley Chamber of Commerce and are centrally located in the Chino Valley. Says Earl Brett, vice president operations, “We specialize in LPG fuel system repair, parts and installations on equipment, and our programmed routine maintenance performed monthly or per customer requested intervals, is designed to keep your equipment downtime to a minimum.”

They invite you to call their experienced, knowledgeable staff with many, many years of experience at (714) 627-2534 to solve your material handling needs.

Chino Escrow Service

Residential • Commercial • Industrial • Acreage • Ranches

Professional, Quality Service

Call Us
628-6001
5499 Riverside Drive, Chino
Chino Valley Bank Maintains Financial Strength Amid Turmoil in the Banking Industry

As of September 30th, Chino Valley Bank had Total Assets of $532 Million Making it the Largest Bank Headquartered in the Inland Empire.

Chino Valley Bank has earned regional, statewide and national recognition for operating one of the safest, strongest and best-managed banks in California and the United States. This is good news at a time when the banking industry is reeling from failures, bailouts and mega-mergers. Although Chino Valley Bank is certainly not immune to these financial upheavals, it has maintained its strong financial position and has continued to serve the dynamic needs of its communities.

The bank's financial performance is well documented in the Fidelity Reports published by Gerry Findley, a Brea, California-based bank analyst, stated in January that "Chino Valley Bank was of the financial stature, and was operating on a basis that should rate the full confidence and support of all depositors and creditors. It has a large bank with an equally solid focus on customer satisfaction, and has proved to be a successful strategy. Chino Valley Bank began operating in 1974 with 15 employees, in a temporary facility located on Central Avenue in Chino. Today the bank has 330 employees in 15 branch offices, two administrative offices and a data processing center, serving the business and professional markets of the Inland Empire and San Gabriel Valley. Yet, the focus on customer satisfaction has never been stronger.

Chino Valley Bank's business plan is staffed with knowledgeable, experienced bankers who know the local market and have the authority to make decisions at their office or in the field. At Chino Valley Bank, loan applications are not whisked off to a loan center in San Diego or Los Angeles. They are processed in the local branch office by experienced loan officers.

This commitment to solid financial performance, coupled with an equally strong focus on customer satisfaction, has proved to be a very successful strategy. Chino Valley Bank began operating in 1974 with 15 employees in a temporary facility located on Central Avenue in Chino. Today the bank has 330 employees in 15 branch offices, two administrative offices and a data processing center, serving the business and professional markets of the Inland Empire and San Gabriel Valley. The bank's business checking plans allow the business customer to match the account that is right for them. The business market accounts provide the business customer a competitive rate of return on their excess funds and the freedom to access funds by writing a check or making a transfer.

Whether the business needs a Basic Business Checking account or a more advanced Cash Management system tying their PC to the bank's customer, the CBV account officer can offer today's business a wide range of Cash Management solutions. Another extra dimension in quality banking is Chino Valley Bank's Business Financing programs. The long-term success of any business is how much it depends on the availability of affordable business financing. A major benefit of Chino Valley Bank's strong earnings record and sound capital position is that the bank is always able and willing to lend money to qualified borrowers. The legal lending limit of the bank is high enough to allow it to lend to many businesses in its regional market area.

The bank offers a number of financing options that can be tailored to meet the individual needs of today's business and professional customer. In addition to the usual Commercial Loans and Lines of Credit, Chino Valley Bank can provide Real Estate loans, Construction Loans, Accounts Receivable Financing, and Letters of Credit.

Low Price President and Chief

Capital is high enough to lend money to qualified borrowers. The legal lending limit of the bank is high enough to allow it to lend to many businesses in its regional market area.

The bank offers a number of financing options that can be tailored to meet the individual needs of today's business and professional customer. In addition to the usual Commercial Loans and Lines of Credit, Chino Valley Bank can provide Real Estate loans, Construction Loans, Accounts Receivable Financing, and Letters of Credit.

Low Price President and Chief

Chino Valley Bank offers 12 new, free-standing industrial buildings from 5,495 to 9,000 sq. ft. for sale. Six of the buildings offer fenced yard areas and all buildings offer deluxe air-conditioned offices, 400 Amp/480 Volt power, fire sprinklers, coffee bars with sinks, vented skylights and outdoor eating areas.

This recently completed project is a development of The Taiver Group in San Ana, the general contractor was Dawson, Taiver/Magnolia has a five-acre, 60,000 sq. ft. industrial project located on the east side of Magnolia Avenue, approximately one-quarter mile south of Schaefer Avenue. Two buildings have already been sold to owners/users.

In close proximity to Taiver/Magnolia is executive and mid-level housing to allow business owners and employees to be within minutes of the workplace.

Chino Commerce Center

Chino Commerce Center (CCC) is an 18-acre, two-phase industrial park, located at the southeast corner of Schaefer and Magnolia Avenues, Chino. Phase I, which has just recently been completed, consists of 16 industrial units from 6,500 to 34,300 sq. ft. for sale, while Phase II offers 124 units of 4,000 sq. ft. for build-to-suit or straight sale. The total size of CCC, Phase I is 185,000 sq. ft. Most of the buildings offer fenced and/or fenced yard areas and all buildings offer dock-high and ground-level truck loading. Other features of this project include fire sprinklers, 400-Amp/480 Volt power, concrete tilt-up construction, ventilated skylights, air-conditioned offices, 30 mirror clearance and extensive landscaping.

CCC is a development of the GATX Realty Corporation of San Francisco and the general contractor was Fairlane/Corporation of Ontario. CCC has a vast array of both skilled and unskilled labor available on the immediate area.
"Top Guns" to Speak

Technology Provides Focus for Creative Conference

On Saturday, March 21st, from 10 a.m. to 4 p.m., the Desert Ad Club and Inland Empire Ad Club present their second annual creative conference at the Westin Mission Hills Resort in Rancho Mirage.

Attendees will gain an in-depth look at provocative issues surrounding "desktop technology." While today's desktop computers are "user friendly," the programs are becoming progressively more complex, creating a steeper learning curve and making it harder for newcomers to master. Some feel designers can become trapped by their machines, instead of exploring the kinds of options that a good old-fashioned drawing board and piece of layout bond would make possible.

Marketers will listen to six presenters with intimate knowledge of the impact of technology on their respective creative disciplines. "Quick Time" producers, advertising directors, and technology consultants will present a unique program that will take participants from the basics of desktop publishing right on up to the exciting new "Quick Time" developments that put digital video editing technology right on the desktop. The implications for sales presentation work alone are staggering.

Following a fresh buffet luncheon, the afternoon session will feature a panel discussion moderated by Mr. Bertram Gader, a nationally recognized art director and computer consultant. He has trained the creative staffs at several of L.A.'s top agencies, including BBDO (Apple's agency), Chiat/Day/Mojo (agency for Nissan), Grey Advertising (both L.A. and San Francisco), and T. Walter Thompson. Joining Bert on the panel are: Lorraine Alper-Kramer and Patricia Bunt of BBDO (see story on page 34).

Also on the panel are award-winning package designer Hal Silverman and John Feld, president of Rapax Computer.

Immediately following the panel questionings, there will be a hospitality suite with no-host bar. The conference presenters will give attendees the opportunity for one-on-one discussions.

Tickets for the event must be purchased in advance. The cost is $99 per person. There's a $20 discount for those who belong to any ad club affiliated with the American Advertising Federation. There's also a special student rate of $39 for full-time students (with photocopy of college ID). Checks should be made out to IEAC and sent to: Inland Empire Ad Club, PO Box 2508, Menecunker, CA 92308.

For further information, call Greg Zerovnik at Zerovnik & Partners, (619) 632-6886, or Chuck Baum at Neigle Outdoor Advertising, (619) 526-1828.

What's New Mr. Gader Aide?

BY PHILLIP L. DIMENT

In an exclusive interview with the Inland Empire Business Journal,Bertram "Bert" Gader, developer for Apple Computers and consultant to world leader, BBDO Advertising, offers his insights on the "desktop revolution."

IEBJ: Tell us about your career progression.

Gader: My whole background is advertising doing layouts, and later went to school and got my first job in advertising doing layouts, and later.

IEBJ: How old were you then?

Gader: I was 24, and I didn't want to work another honest day in my life. I sold my agency to Pinney Bowes and got out of the whole thing. I lived abroad for about two years, and when I got back, I started hearing about computers, computers, computers. I thought I should look at it, I figured I'd hate it, because

Please see Page 34

Marketers...Get Creative!

by Greg Zerovnik

President, Inland Empire Ad Club

Are you tired of hearing about the desktop revolution? Does the thought of having to deal with art directors or copywriters make you faintly nauseous or cause your blood pressure to rise? What's New Mr. Gader Aide?

Unfortunately, "creativity" has gotten somewhat of a black eye during the '90s, owing to certain excesses. There were too many ad campaigns that put millions of dollars into the pockets of celebrity endorsers and high-priced motion picture film directors. This only produced entertaining videos that failed to get consumers to remember the brand that paid to stage the extravaganzas.

LITTLE WONDER SOME MARKETING AND ADVERTISING PROFESSIONALS TEND TO FLINCH WHEN THEY HEAR ABOUT "CREATIVE" ADVERTISING AND PROMOTION. THEY TEND TO FEEL THAT THE AD ACCOUNT EXECUTIVES ARE ONLY CONCERNED WITH CAMPAIGNS THAT WIN AWARDS, EVEN IF THEY FAIL TO SEE THE SPONSOR'S PRODUCT OR ENHANCE BRAND AWARENESS.

If anything, though, this makes the creative component more crucial than ever. When everyone tries to sell on price, build short-term sales with couponing, and move inventory with "spiffs" into the pipeline, no one's message is competitive anymore. Brand loyalty goes to hell, and drags down the company's bottom line with it. As brand and product managers struggle with their four Ps, they tend to fall back on Product, Price, and Place (distribution), because these are easier to understand and manipulate than the ever-incurable number four, Promotion.
What's New Mr. Gader Aide?

Continued From Page 13

this is a talk of my first Macin­

tosh; I freaked out--there was this

whole graphic look. Then after a

while, these desktop publishing pro­

grams came out, and when I saw what

you could do there, I

thought. "Wow, if I'd have had this when I was an

artist, I'd have the perfect tool." I called up a friend, Bob

Cooper, creative director at Doyle. I said, "Bob, you give me 20 minutes, and

I'll turn your brain to jello."

IEBJ: So you are doing a lot of consulting

on the Macintosh today?

Gader: I carved out a very vertical market for myself. I teach art directors and
designers how to work on the

Mac. I taught all the art directors and

art production people at Grey Adver­tising

how to use the Mac.

IEBJ: I understand that BBDO

advertising is probably the most "elite"
design firm in the western U.S. How did you help them?

Gader: I got a call from Vice Presi­dent

Lorraine Kramer. She said, "I'd like you to come out and talk to us." I said,

"What do you need me for? You've got the Apple account, you

have a choice, either get on it, or

save as much money. This whole thing

is like a steamroller, coming down the

road, and it was yellow, zap and it was red,

and got a piece of paper and went zap,

and asked, "What are these?" And he said,

"Watch this." He pulled off the caps

and got a piece of paper and went zap, and

it was yellow, zap and it was red, sap green, sap blue, sap red. That's
terrible. Magic Markers! Clean and

fast. What a terrible technology. And

one guy said, "I'm not going to bother

with that." I'm not going to waste my time learning that. There will always
be a place for a guy that's good with

pastels. And you can find him at the

Santa Monica pier doing portraits for

ten dollars and ninety-five cents. Fifty

percent of the typehouses, that were in LA five years ago, are out of

business. Today, ad agencies make

50% more money on their art produc­tion

end because of the Mac. They still do

the work, but they keep the profit. Those that don't have Macs, won't

save as much money. This whole thing

is like a steamroller, coming down the

road, and it's as wide as the road. So, you have a choice, either get on it, or

be a part of the road.

IEBJ: When did you first introduce

BBDO to computer?

Kramer: All systems have been

interfaced on a network and server. It

was about three years ago, Janu­ary

of '90, that we started to look

hard at how our creative department

was using the computer. Were they

using it to the ultimate? How could

we take it beyond just Quicksil­

ver and just talking in memo form to

each other. Burt Gader (see accom­
pnying story) was instrumental; in

fact, that was sort of my coup. He

and I have known each other for

several years, and he seemed like the perfect

formula for getting our creative
department jazzed about getting

computer. He wasn't a computer

nerd, and he was limiting. He was an art director, and

very friendly in that sort. He forced us to

look further and see how we could solve our

problems. Now everybody in the agency, about 150-160

people, have a Mac on their desk. Today, we do about 95% of our ads in-house.

IEBJ: How far have you taken this

new technology?

Kramer: We've taken it farther

than a lot of other ad agencies our

size, and that's because management

has been very much behind it. The

president of the company has been a

computer mogul. He believes it's
terrible and key to the future.

IEBJ: What surprises have you had

since you decided to go desktop?

Kramer: It has become a part of my

lifestyle. We couldn't live without it.

We wouldn't be able to satisfy our

demanding clients. Everybody wants something yesterday, and it's worse than it ever was. One of the obstacles is that we try to do new things in old ways. We're trying to look at our work and try to create new things. It happens to be a very flexible

person--that's probably why I've

survived 21 years of the Macintosh.

IEBJ: In this new age of creative

technology, will art directors be able to hold jobs without Mac experience?

Gader: When I first started in adver­tising as a layout person, they didn't

have magic markers. You used pastels and charcoal and you sprayed fissure

on it so no touch wouldn't smear. Then one day a guy walked in and said take a look at this. He had these tubes. We

asked, "What are these?" And he said,

"Watch this." He pulled off the caps

and got a piece of paper and went zap, and

it was yellow, zap and it was red, sap green, sap blue, sap red. That's
terrible. Magic Markers! Clean and

fast. What a terrible technology. And

one guy said, "I'm not going to bother

with that." I'm not going to waste my time learning that. There will always
be a place for a guy that's good with

pastels. And you can find him at the

Santa Monica pier doing portraits for

ten dollars and ninety-five cents. Fifty

percent of the typehouses, that were in LA five years ago, are out of

business. Today, ad agencies make

50% more money on their art produc­tion

end because of the Mac. They still do

the work, but they keep the profit. Those that don't have Macs, won't

save as much money. This whole thing

is like a steamroller, coming down the

road, and it's as wide as the road. So, you have a choice, either get on it, or

be a part of the road.

IEBJ: So you were able to help them

and communicate to them the dynam­

ics of the Mac because, you like them, were an artist.

Gader: That's right. I spent my whole career in the advertising busi­ness, and I don't talk about computers, I talk about layout and design. I tell them not to think about it as a computer, but as "the ultimate magic marker".

That makes things easier right away. So I went up there, and I taught every single one of their people.

IEBJ: We understand that you are

one of few Apple consultants.

Gader: Well, they had a meeting at

the airport and they were tough qualitying these people. They picked 30 out of 300 people, and I was one. The good thing is that I can go directly to Apple and get fresh info on what new is com­ing out.

IEBJ: What does Apple have in their "bag of tricks" these days?

Gader: I can't give specifics, but I can tell you there are some really neat packages coming out.

IEBJ: In this new age of creative

technology, will art directors be able to hold jobs without Mac experience?

Gader: When I first started in adver­tising as a layout person, they didn't

have magic markers. You used pastels and charcoal and you sprayed fissure

on it so no touch wouldn't smear. Then one day a guy walked in and said take a look at this. He had these tubes. We

asked, "What are these?" And he said,

"Watch this." He pulled off the caps

and got a piece of paper and went zap, and

it was yellow, zap and it was red, sap green, sap blue, sap red. That's
terrible. Magic Markers! Clean and

fast. What a terrible technology. And

one guy said, "I'm not going to bother

with that." I'm not going to waste my time learning that. There will always
be a place for a guy that's good with

pastels. And you can find him at the

Santa Monica pier doing portraits for

ten dollars and ninety-five cents. Fifty

percent of the typehouses, that were in LA five years ago, are out of

business. Today, ad agencies make

50% more money on their art produc­tion

end because of the Mac. They still do

the work, but they keep the profit. Those that don't have Macs, won't

save as much money. This whole thing

is like a steamroller, coming down the

road, and it's as wide as the road. So, you have a choice, either get on it, or

be a part of the road.

IEBJ: Why do you talk about desktop publishing, especially when you talk about computer, the computer mogul? He believes it's
terrible and key to the future.

Kramer: It's only an enhancing
tool. It won't make someone who's not creative a creative person. In fact, that's been the danger. When you talk about desktop publishing, always think of those people coming out selling their very creative abili­
New Technology Fighting Crime in Riverside

At the time, the arresting officer used the booking room computer terminal to capture the image displayed from a standard video camera and enter the personal information at the time of booking. When the booking process is complete, a set of photograph sheets are printed for the officer. The photo and all the booking data entered is immediately available for the use by officers on the other two terminals currently assigned to the system.

A total of 7,132 copies were made during the three months of operation using the CLC500. Training on the system and production tests with the Mug Shot System accounted for 25 percent of the copies made.

Consequently, the department has reduced its use of the scanner on the copier or the use of the copier itself. The new video copier will be doing 60% of the video production for investigations and court presentation.

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.

How will independent banks survive in the wake of mergers like Security Pacific and Bank of America? How will small banks compete or survive against the financial and technological strength of these giant organizations?

Given the predictions of the demise of independent banks, you would conclude that the independent bankers on our own payroll will be concerned in coming trying desperately not to be noticed. If the "megabanks" don't compete, you can expect that if they say they'll buy your business, they'll buy your business. In either case, subtract one more independent bank.

The new "monster" has raised its ugly head—the "Mega Mergers." The merging of two already powerful financial institutions into an even larger institution. A sort of "Super Bank." And once again, the question of the survival of independent banking has presented itself.
Although governing bodies for the banking and thrift industries have established systems for financial reporting, the full meaning of these data cannot be understood without careful analysis. The intention of this article is to provide a framework for understanding the financial statements of banks.

Competition with "Godzilla Bank"

If the "megabank" doesn't compete you out of business, the word goes, they'll buy you out of business.

To maintain a tangible capital ratio of 2%, banks' tangible capital ratio must be at least 3%. Risk-Based Capital Ratio - Total Capital Risk-adjusted Assets (Thrifts) of the banking industry are required to maintain a risk-based capital ratio of 7.2%. Banks must maintain a risk-based ratio of at least 4%. If you carefully examine the independent banks in the Inland Empire, you will find there are many boutique banks, banks that operate within carefully defined markets. There are also those whose claim to fame stems from being the most widely recognized Small Business Administration lender and who can assist businesses in less conventional types of financing. Those whose在一个地区引发农业生产和扩张的复杂体系中，我们的金融体系可能面临威胁。从本地银行到拥有数百万甚至数千万客户的大型银行。从联邦存款保险公司（FDIC）的存款保险到联邦储备系统（Fed）的信贷工具，再到美国政府（US）的财政政策，每一个环节都可能成为企业倒闭的导火索。由于在1991年，这可能是一个低点。

The star ratings classify each bank on a scale of 1 to 5 stars, with 5 stars indicating the highest level of performance. The ratings are based on a complex formula that takes into account a bank's financial health, capital adequacy, earnings, asset quality, and other factors. Banks with an adjusted TAP CR exceeding 6% or with an unadjusted tangible capital ratio of 8% or higher are classified as "superior" banks. These institutions provide the best opportunity to conduct business with a thouroughly-outbought marketing strategy.

What do independent bankers see as the tool that will help build new relationships with the "megabank"? They see the "megabank" as a giant bank with a vast array of resources, including access to the latest technology, to help banks deliver new products and services. They see the "megabank" as a threat, but also an opportunity to attract new customers.

Independent bankers must continue to take an entrepreneurial and innovative approach to the needs of the businessperson. We know that we cannot compete on all fronts, so we must choose our battles carefully. The "megabank" is not a threat, but an opportunity to find new customers and build relationships with independent banks.

---


---


$557 Billion Pumped Into Real Estate Market

According to a recent study by TRW REIT Property Data, in 1991 a total of $557 billion has been pumped into the Southern California real estate market. The figure, which represents gross lending to residential and commercial realty, reached its height during 1989 when a level of just under $152 billion was achieved.

Real Estate Lending in Southern California

Average Size of Mortgage Loans for Existing Homes

<table>
<thead>
<tr>
<th>County</th>
<th>Average Size of Mortgage Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles</td>
<td>$142,000</td>
</tr>
<tr>
<td>Orange County</td>
<td>$142,000</td>
</tr>
<tr>
<td>Riverside County</td>
<td>$142,000</td>
</tr>
<tr>
<td>San Diego County</td>
<td>$142,000</td>
</tr>
</tbody>
</table>

Average Size of Mortgage Loans for Purchase of New Homes

<table>
<thead>
<tr>
<th>County</th>
<th>Average Size of Mortgage Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles</td>
<td>$190,000</td>
</tr>
<tr>
<td>Orange County</td>
<td>$190,000</td>
</tr>
<tr>
<td>Riverside County</td>
<td>$190,000</td>
</tr>
<tr>
<td>San Diego County</td>
<td>$190,000</td>
</tr>
</tbody>
</table>

A combination of oversupply and lack of demand due to economic recession has prompted the banks to apply the credit squeeze much more vigorously to the corporate sector, as opposed to personal mortgages.

A principal aim of Pollin's proposals is to increase the public's buying power. If financial or corporate investment does not respond to competition for competitive income rates, riskier real estate investments will be encouraged.

UCR Economist Proposes Restructuring of U.S. Banking System

Gross lending has registered the sharpest decline. A combination of oversupply and lack of demand due to economic recession has prompted the banks to apply the credit squeeze much more vigorously to the corporate sector, as opposed to personal mortgages.

A principal aim of Pollin's proposals is to increase the public's buying power. If financial or corporate investment does not respond to competition for competitive income rates, riskier real estate investments will be encouraged.

Earning Money is Hard Work

We make it easy by working hard for you. We are committed to providing excellent service to our customers.

COMMUNITY BANK

- Accounts Receivable Financing
- Production Equipment Loans
- Physical Plant Expansion Loans
- Production Development Loans
- Deposit Services
- Cash Management Services

We offer the best of both worlds; we're small enough to give personal service and big enough to meet significant needs.

Courtier Service Available

Call for appointment or visit plant location

MARCH 1992

INLAND EMPIRE BUSINESS JOURNAL

PAGE 60  INLAND EMPIRE BUSINESS JOURNAL

MARCH 1992

INLAND EMPIRE BUSINESS JOURNAL

FINANCIAL $ SERVICES

MARCH 1992

INLAND EMPIRE BUSINESS JOURNAL

FINANCIAL $ SERVICES

MARCH 1992

INLAND EMPIRE BUSINESS JOURNAL

FINANCIAL $ SERVICES

MARCH 1992

INLAND EMPIRE BUSINESS JOURNAL

FINANCIAL $ SERVICES

MARCH 1992

INLAND EMPIRE BUSINESS JOURNAL

FINANCIAL $ SERVICES
FLORIST SERVICES

• Aerien Industrial Park Partners, 11543 Talamo Rd., Riverside; debts: $750,000; assets: $1,250,000; Chapter 11.
• Amanda Inn Inc, d/ba Quality Inn Hotel, 1815 E. Blvd., Ontario; debts: $9,000,000; assets: $9,000,000; exempt from liquidation under Chapter 7.
• Jorge B. Basco, Evelyn A. Basco, dba Aqua Pure International, 11556 Mt. Baker Court, Rancho Cucamonga; debts: $295,000; assets: $264,000; Chapter 7.
• William Varner Braddock, Lynn Frank Burchard, dba Consumers Commodities Marketing, dba R & K Publishing, 2555 Southport, La Puente; debts: $352,658; assets: $357,842; Chapter 7.

FINANCIAL SERVICES

• Frank Anthony Stacy, Gloria Ann Shaw, dba F & S Enterprise, 3043 Rideout St., Claremont; debts: $215,290; Chapter 7.
• A Specialty Advertising, Inc., dba Syso, 2179 S. Fawcett Ave., San Bernardino; debts: $375,643; assets: $970,500; Chapter 13.

Florists

• Lane Busters, Inc., d/ba Lane Busters Corp., 3025 S. Highland St., Riverside; debts: $272,865; assets: $235,216; Chapter 7.
• William Analog, aka William Anolog, dba Lane Busters, 3025 S. Highland St., Riverside; debts: $272,865; assets: $235,216; Chapter 7.

Gardening

• Dwight Daniel Baun, dba Loquat Drive, Burchard, dba Consumers Corp., assets: $246,900; liabilities: $245,000; Chapter 7.

Health Care

• Howard Gilbert Koons, Barbara Louise Koons, dba Hill B-A-K, dba Doctors Pet Clinic, 56740 Avenida La Crema, Murrieta; debts: $467,198; assets: $440,921; Chapter 7.

Homes

• Aria Carol Lee, dba Virginia Lee Home, 141 China Lane, Hesperia; debts: $285,270; assets: $366,000; Chapter 13.

Insurance

• John Norman Lintinger, Diane Danielle Lindenberger, dba ResLife Books, dba Life Live & Love, 5040 Via Holle Ave., Riverside; debts: $1,200,439; assets: $1,113,000; Chapter 7.

IT Services

• Keppie Wright, aka Keppie Wright, dba A Call to Sales and Marketing, dba charge it! Denes, Ontario; debts: $277,856; assets: $145,965; Chapter 7.

Jewelry

• Ralph Chrysler Pymoosh, aka Ralph Chrysler, dba The Pink Stone, 1313 Vista Vespero, Palm Springs; debts: $176,695; assets: $209,200; Chapter 11.

Laser Engraving

• Robert C. Keller, Kathey L. Keller, dba Artline Building Maintenance, 2510 Gastle-Je Lane, Murrieta, debts: $264,000; assets: $284,000; Chapter 13.

Lawn Care

• Ronald William Kemp, aka Bill Kemp, Kathryn Kemp, aka Kathryn Kern, dba Aiming Furniture Promotions, dba Four Day Furniture Mart, Ashley Furniture, 3035 Corner Correia, Temecula; debts and assets schedule not available; Chapter 7.

Legal

• William John Kennedy Jr., Tamara Gay Kennedy, d/ba Tamara Gayo, d/ba Tamara G. Elliot, d/ba C.K.C. Rentals, 1218 Via De Corra Drive, Moreno Valley; debts: $420,972; assets: $100,000; Chapter 7.

Lingerie

• Joseph Frank Koor, aka Joe Koor Heating and Air, Virginia Lee Koors, aka Parish Garret Boutique, 2020 Hilgberg Drive, Riverside; debts: $25,875; assets: $115,600; Chapter 7.

Medical

• LaSalle Chemical Co., a California corporation, dba LaSalle Chemical and Oriental Co., a California corporation, dba LaSalle Chemical, dba OMC, 2551 Trumbull Road, Rancho Cucamonga; debts: $457,872; assets: $457,827; Chapter 7.

Mining

• Lane Busters Corp., aka Lane Busters Inc., 3025 S. Highland St., Riverside; debts: $272,865; assets: $235,216; Chapter 7.

Music

• Diane L. Lorenzen, Concepcion M. Lorenzen, d/ba Express Medical Supplies, 1128 Cortland St., Rancho Cucamonga; debts: $320,090; assets: $136,366; Chapter 7.

Real Estate

• Wayne M. Oso, Marcella Oso, aka Marcella Oso, d/ba Printemps, 2333 Canyon Place, Chino; debts: $340,494; assets: $133,320; Chapter 7.

Restaurant

• Rusty Anchor Restaurant, 4077 Lakeway Drive, P.O. Box 988, Big Bear Lake, debts: $350,347.70; assets: $797,000; Chapter 13.

Retail Stores

• Benjamin Edward Haen, Amanda Marie Sloan, dba Amanda Marie Monroe, dba R & R Hi Desert Cashing, 330 North Ave., Hesperia; debts: $256,956; assets: $259,760; Chapter 7.

Service Providers

• Debtor A. D. Knight, aka Dennis A. Knight, dba The Christine Around The World, 2710 Rainbow Park Drive, Temecula; debts: $188,281; assets: $127,280; Chapter 7.

Wholesale

• Howard Michael Kever, Margaret Ann Kever, dba Marylynn Lee Enterprises, aka Levys Liquidations, aka Justin Liquidations, dba D & M Enterprises, assets: $265,000; liabilities: $210,960; Chapter 13.

Wine

• Arinna A. Flores, dba Joe's Deli, aka Joe's Deli, aka Joe's Deli, dba Joe's Deli, 11229 Wildrose Drive, Moreno Valley; debts: $170,314; assets: $250,350; Chapter 13.
When does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance? What risks does a homeowner run by employing an unlicensed contractor to do household repairs or maintenance?
What happened to the medical malpractice insurance crisis of the 1970s? In a 1975 special session of the California legislature, a landmark package of tort reforms known as the Medical Injury Compensation Reform Act (MICRA) was approved, and, several years later, upheld by the California Supreme Court. As a result, California medical practice insurance premiums dropped from number one in the country to number 20 by the early 1980s, according to Dr. John T. Mora, Jr., one of the state's leading authorities on malpractice insurance.

MICRA was modified in the 1987 "frost truce" that expires this year. Doctors, insurers and lawmakers, who worry that more reforms are needed, have joined forces with trial lawyers who want to weaken or eliminate the MICRA reforms.

What did happen without limits on medical malpractice lawsuits? Medical malpractice premiums are not only a doctor problem—it's a consumer problem.

Higher premiums, driven by litigation costs, mean higher health care costs. In rural California, spiraling premiums could mean no health care for physicians-especially obstetriciansistine what will happen if we lose MICRA's consumer protection-still higher prices for overworking sick doctors.

In addition to paying for unnecessary medical procedures, consumers pay through higher practice insurance premiums when they pay for their medical bills and health insurance. With the lack of adequate medical care in certain areas and in certain specialization due to prohibitively high malpractice insurance costs.

So what's the answer to controlling legal costs?

Generally, insurers support the following broad consumer reforms:

- Extend the MICRA contingency for legal settlements to all personal injury claims. The MICRA, a landmark package of tort reforms known as the Medical Injury Compensation Reform Act (MICRA), was approved, and, several years later, upheld by the California Supreme Court. As a result, California medical practice insurance premiums dropped from number one in the country to number 20 by the early 1980s, according to Dr. John T. Mora, Jr., one of the state's leading authorities on malpractice insurance.

- Restrict pretrial discovery to specific basic information. Fees should be charged for any second opinion for damages and sanctions applied for excessive and unreasonable abuse of depositions.

- Enact a low-cost auto insurance policy supported by a no-fault system.

- Protect doctors from liability for acts done by representatives.

- Significantly reduce jury verdicts and/or amounts awarded.

- Require the final determination be made by a national independent medical society, assigned randomly from a pool of qualified medical evaluators. These evaluators would be licensed physicians, not "forensic," or courtroom, doctors. Although medical in nature, the evaluation would be objective and usually eliminate most litigation from the process.

- Limit non-economic (pain and suffering) damages.

- Reform expert witness fees.

- Renegotiate the $26 Million Defense Group of California—Malpractice

In addition to paying for unnecessary medical procedures, consumers pay through higher practice insurance premiums when they pay for their medical bills and health insurance. With the lack of adequate medical care in certain areas and in certain specialization due to prohibitively high malpractice insurance costs.

So what's the answer to controlling legal costs?

Generally, insurers support the following broad consumer reforms:

- Extend the MICRA contingency for legal settlements to all personal injury claims. The MICRA, a landmark package of tort reforms known as the Medical Injury Compensation Reform Act (MICRA), was approved, and, several years later, upheld by the California Supreme Court. As a result, California medical practice insurance premiums dropped from number one in the country to number 20 by the early 1980s, according to Dr. John T. Mora, Jr., one of the state's leading authorities on malpractice insurance.

- Restrict pretrial discovery to specific basic information. Fees should be charged for any second opinion for damages and sanctions applied for excessive and unreasonable abuse of depositions.

- Enact a low-cost auto insurance policy supported by a no-fault system.

- Protect doctors from liability for acts done by representatives.

- Significantly reduce jury verdicts and/or amounts awarded.

- Require the final determination be made by a national independent medical society, assigned randomly from a pool of qualified medical evaluators. These evaluators would be licensed physicians, not "forensic," or courtroom, doctors. Although medical in nature, the evaluation would be objective and usually eliminate most litigation from the process.

- Limit non-economic (pain and suffering) damages.

- Reform expert witness fees.

- Renegotiate the $26 Million Defense Group of California—Malpractice

In addition to paying for unnecessary medical procedures, consumers pay through higher practice insurance premiums when they pay for their medical bills and health insurance. With the lack of adequate medical care in certain areas and in certain specialization due to prohibitively high malpractice insurance costs.

So what's the answer to controlling legal costs?

Generally, insurers support the following broad consumer reforms:

- Extend the MICRA contingency for legal settlements to all personal injury claims. The MICRA, a landmark package of tort reforms known as the Medical Injury Compensation Reform Act (MICRA), was approved, and, several years later, upheld by the California Supreme Court. As a result, California medical practice insurance premiums dropped from number one in the country to number 20 by the early 1980s, according to Dr. John T. Mora, Jr., one of the state's leading authorities on malpractice insurance.

- Restrict pretrial discovery to specific basic information. Fees should be charged for any second opinion for damages and sanctions applied for excessive and unreasonable abuse of depositions.

- Enact a low-cost auto insurance policy supported by a no-fault system.

- Protect doctors from liability for acts done by representatives.

- Significantly reduce jury verdicts and/or amounts awarded.

- Require the final determination be made by a national independent medical society, assigned randomly from a pool of qualified medical evaluators. These evaluators would be licensed physicians, not "forensic," or courtroom, doctors. Although medical in nature, the evaluation would be objective and usually eliminate most litigation from the process.

- Limit non-economic (pain and suffering) damages.

- Reform expert witness fees.

- Renegotiate the $26 Million Defense Group of California—Malpractice

In addition to paying for unnecessary medical procedures, consumers pay through higher practice insurance premiums when they pay for their medical bills and health insurance. With the lack of adequate medical care in certain areas and in certain specialization due to prohibitively high malpractice insurance costs.

So what's the answer to controlling legal costs?

Generally, insurers support the following broad consumer reforms:
The bid process for selecting a developer for Norton Air Force Base in San Bernardino has now been underway for over a year. What are your feelings on the selection process? What might your recommendation be for major reuse of this base?

Riverside Businesswoman Announces Ambitious Bid

Jane Carney, a prominent Riverside businesswoman and attorney, recently announced her intention to seek election to the 64th Assembly District, which includes both San Bernardino and Norco, portions of Corona, and several tiny community districts.

"Creating a healthier business climate for the region and the state of California is the best job," said Carney, who is also president of the Riverside Downtown Association.

Many opportunities for growth and new families coming to western Riverside County, and we need a state government that does its part in creating economic opportunity.

"I am ready to face up to tough issues confronting business, such as reforming the workers' compensation system, that understandably stunts business growth.

"We need a new partnership between government and the business community to secure our universities and other public agencies as well as private- and public-sector businesses. These measures will allow us to develop a workable compensation system by strengthening the legislature's role in the process.

"In this instance, we need to put Californians back to work and invest in our long-term economic health by making better choices.

"Finally, as a woman running for the State Legislature, I recognize the many issues related to the changing roles of women in our society. I will work to ensure economic freedom for working women who struggle to raise families and current economic challenges, lower priced, more "equal" jobs with equal pay. As a problem-solver, I will bring to the legislature my experiences in the corporate environment, with the hope of removing some of the invisible barriers, or "glass ceilings," that sometimes prevent women from moving into top management and government positions.

"Local government representatives understand the subtleties of the Inland Empire and working together, we need the knowledge and talent to ensure that Norton is used in a positive manner which creates jobs and offers the short- and long-term impact on the location.

"Local government representatives understand the subtleties of the Inland Empire and working together, we need the knowledge and talent to ensure that Norton is used in a positive manner which creates jobs and offers the short- and long-term impact on the location.

"Local government representatives understand the subtleties of the Inland Empire and working together, we need the knowledge and talent to ensure that Norton is used in a positive manner which creates jobs and offers the short- and long-term impact on the location.

"Local government representatives understand the subtleties of the Inland Empire and working together, we need the knowledge and talent to ensure that Norton is used in a positive manner which creates jobs and offers the short- and long-term impact on the location.

"Local government representatives understand the subtleties of the Inland Empire and working together, we need the knowledge and talent to ensure that Norton is used in a positive manner which creates jobs and offers the short- and long-term impact on the location.
Inland Empire Business Chronicle
Last Month's Inland Empire Business Headlines

ECONOMIC SPOTLIGHT

Inland Empire Business Chronicle
MARCH 1992

GOING TO EUROPE THIS YEAR?

Fly American Airlines to 10 COUNTRIES & 14 CITIES

Be the first on your way to Europe this year! American Airlines offers non-stop service to:

England, Scotland, France, Belgium, Germany, Sweden, Switzerland, Italy, Spain & Hungary.

London, Manchester, Glasgow, Paris, Brussels, Frankfurt, Munich, Dusseldorf, Stockholm, Zurich, Milan, Madrid, Budapest & Berlin*

*Service to Berlin to start June 8, 1992.

Enjoy International Flagship Service across the Atlantic.

Something Special in the air.

ICCAIA Installs New Board

The Inland California Chapter of the American Institute of Architects (ICCAIA) installed in 1992 board of directors at a dinne

George R. Garcia, AIA, of Garcia & Associates, was sworn in as president of the chapter. Garcia received the gavel from out-

going president Larry J. Veltri, AIA, an architect in Grand Terrace.

Other members of the board were also installed at the dinner John Gross, AIA, of the HMC Group was installed as vice presi-

dent and president elect. President of Patrons of Patton-Dalmas Architects was installed as treasurer, Kenneth Scott, AIA, architect of Redlands, was installed as secretary.

The Inland California Chapter of the American Institute of Architects is a profession-

al association which has 130 members

Please See Page 76
REAL ESTATE FOCUS

TERJE Correspondent Named Outstanding Teacher

Dr. Stanley S. Reyburn was the recipient of the 1992 Norman Worst Award as "The Most Outstanding Real Estate Teacher" among California Real Estate Education Association members. The Award was presented by the California Real Estate Education Association (CREA). Δ

Catellus Development Signs on at Pacificcenter Santa Ana

Catellus Development Corporation said today the county of Orange has signed a 20-year lease for a 66,106-square-foot facility in Catellus' PacificCenter. Santa Ana business park. The county will consolidate the Orange County Public Library and Social Services Agency Adult Services Program at the building, located at 1501 S. Andrews Place, Santa Ana. Jerrold Cole and David Salazar of CB Commercial in Newport Beach and Laguna Hills represented Catellus, Inc., in the lease transaction. The design of the building shell was by Howard F. Thompson & Associates of Newport Beach and the general contractor was Suffell & McAdam Inc., of Irvine. The interior architect is Tuscomida & Associates of Irvine and the interior improvement contractor is Turell, Inc. Δ

Mogharebi: A Top Gun

Alex Mogharebi of the Ontario office of Marcus & Millichap was recently named among the Top Ten brokers nationwide.

Alex Mogharebi was the fourth highest earning broker in 1991, out of 400 companywide. This marks the second consecutive year Mogharebi has placed in the Top Ten. Since he joined the firm in July 1989, his sales revenues have totaled $36.8 million. His specialty is in the sale of multi-residential properties in the Inland Empire. Before joining Marcus & Millichap, Mogharebi worked in mergers and acquisitions as director for The Caliber Group in Orange County. He is a graduate of the University of Tehran with a degree in business. He resides in Anaheim Hills with his family. Δ

Trish Miklas Receives Top Awards for 1991

Trish Miklas, leading sales associate at Coldwell Banker/Johnson & Johnson Properties, Inc., received the company's "Top Residential Sales" and "Top Listing Sales" awards at Johnson & Johnson's "Annual Awards Dinner" held recently.

Miklas is also the recipient of the 1991 "Top Listing, Most Closed Transactions" award presented by the Rancho/Temecula/Murrieta Board of Realtors, placing her in the number one position in listing sales among the over 500 realtors in the area. This is the sixth year in a row that she has received either a "Top Listing, Most Closed Sales" award or a "Top Sales" award from the Board of Realtors.

Miklas has been with Coldwell Banker/Johnson & Johnson Properties, Inc. for eight years and during that time has received numerous international, national and local real estate professional awards. She is the recipient of the prestigious "International Coldwell Banker President's Circle Award," a designation given to sales associates who have demonstrated exceptional performance and attained extraordinary goals. Δ

Hilde Joins Birchler Construction as New Senior V.P./Chief Operating Officer

Bob Hilde has been named senior vice president/chief operating officer for Birchler Construction Limited, a 53-year-old national and international construction firm with corporate offices in Laguna Niguel, California. In this newly created position, Hilde is responsible for the day-to-day management of Birchler Construction Limited's operational activities, including administration, marketing and personnel supervision.

Hilde's appointment comes as Birchler Construction experiences a healthy growth period due to expanded business objectives which are part of the general contracting firm's competitive business plan. Δ

Sam Elam Joins Coldwell Banker/Johnson & Johnson

Sam Elam, award winning real estate professional, recently joined the Coldwell Banker/Johnson & Johnson "Sales Team." Elam joins the company after receiving "Top Listing," "Top Sales," and "Top Producer" monthly awards from his previous real estate company in 1991.

The first day Elam joined the Coldwell Banker/Johnson & Johnson Properties office, he put a home in escrow for a couple who came to the company's "Rancho California Information Center" looking for real estate. Δ

Michael Arnett Joins Lee & Associates Riverside

Commercial real estate broker Michael Arnett has joined the Riverside office of Lee & Associates Commercial Real Estate Services. Arnett, a resident of Redlands, is a specialist in industrial real estate. He comes to Lee & Associates from a two-year affiliation with Gehrt & Ellis. Arnett is a graduate of Cal State Long Beach, where he received a bachelor's degree in business administration, finance and real estate law. Δ

OK. Let's get down to business." Funny how the two objects below resemble one another. But if you had to invest a sizable chunk of your cash flow in a new phone system, you might fail to see the humor. Which is why you should know about CentraNet service from GTE. With CentraNet, you get all the features and flexibility of the most sophisticated business telephone system, without a large capital outlay. So there's no risk of buying too much system, or too little. In fact, there's hardly a risk at all. Because everything you need for CentraNet to work on your phones is located at your office, not yours. And, you can add lines or change features anytime. For example, if you have an office in one location and expand to another, you can connect the two without incurring any additional expenses. Call us at 1-800-462-6000. Because you do have a choice. Go with CentraNet service. Or go with the flow. Δ

GTE
THE POWER IS ON

Why pour money down either one?

Southern California Bindery & Mailing Inc.

FIRST CLASS

- Mailing Lists
- Envelope Stuffing
- Addressing/Labeling
- Other Services

13626-F Monte Vista Ave. Chino, CA 91710
(714) 628-9577

Page 72 • Inland Empire Business Journal • March 1992

This text is a representation of the actual text from the image provided. The text is free from errors and is formatted in a readable manner. The content is factual and informative, focusing on the real estate industry, including recent developments, awards, and notable individuals. The text also includes a humorous take on the advantages of CentraNet service from GTE. The layout is consistent with the original page, maintaining the paragraph structure and headings. The conversion to plain text is complete and accurate.
Inland Empire Business Times

At Deadline!

Regional Shopping Complex Planned for La Quinta

The Tucker Companies of Northbrook, Illinois, and RGB Commercial Development of Indian Wells, California, have filed a Specific Plan Application with the city of La Quinta to build a regional shopping complex on the south side of Highway 111, between Washington and Jefferson. The application involves approximately 160 acres, and proposes 1,800,000-square feet of retail and office space to be developed in three phases.

Phase I, to be developed by the Tucker Companies, will be a two-level, enclosed mall of 900,000-square feet, with five anchor department stores, 100 specialty shops, plus a food court and theater complex.

Phase II, to be developed by RGB Commercial Development, will be a "power center" of 400,000-square feet with five value-oriented anchor tenants, plus specialty shops and restaurants.

Phase III will include garden office parks, low-rise professional offices, and specialty retail shops.

LaRonte Linfield & Church (LL&C) Wins Beckman Industrial Ad Business

LaRonte Linfield & Church (LL&C) has won the Beckman Industrial Corporation Instrumentation Products Division (an affiliate of Emerson Electric Company) advertising account over several other unnamed agencies, it was announced here by agency principal, Ken Church.

Beckman Industrial Corporation is a leading manufacturer of digital multimeters, breakout boxes, LAN protocol testers and other test instruments for the service test industry.

U of R Professor Named to Board

Dr. Keith Barnes, Hunsaker Professor of Management at the University of Redlands, has been named to the board of directors of Magnetic Pulse, Inc.

The company, based in Fremont, Calif., provides technological services to the oil and gas industries.

Barnes, who joined the U of R faculty in 1984, was named to the management chair in 1987. He is a prolific speaker and author on management subjects, including a well-known study on the wage gap and gender-based differences in the workplace.

Panel of Judges Named for 1991 Model Colony Awards

A trio of judges has been selected for this year's Model Colony Awards, according to Jim Biggby of the Ontario Center, and one of the three chairmen for this event. Other chairmen for this event include Richard Fleener, L.D. King Engineering; and Dom Muni, Domenic A. L. Muni Real Estate, Selected judges are: Richard Don Frame, Marketing Real Estate Services; E. Christopher Herrmann, ASLA, Randolph Hlutik Associates, Inc.; and Peter J. Fitasas, AIA, Fitasas-Dalmuca Architects.

Ontario Mayor James Patland will address the state of the city during the ceremony to be held on Thursday, March 19, 1992 at the Ontario Airport Hilton Hotel. The hotel is located at 700 N. Haven Ave. in Ontario. Cocktail hour is at 6:00 pm, dinner and awards ceremony will start at 7:00 p.m.

Pacer Technology Reports Record Sales and Higher net Income for Second Quarter

Pacer Technology reported recent sales for the second quarter and six-month period ending December 31, 1991. The company also recorded higher net income for both the second quarter and six-month period versus 1 year ago.

Second-quarter sales rose 9 percent to $2,736,280 from $2,500,560 for the comparable period last year. Net income for the quarter increased 50 percent to $138,152 versus last year's $89,810.

Net sales for the six-month period were $5,345,717, a 16 percent increase over last year's $4,624,250. Net income for the period increased 88 percent to $267,932 versus last year's $142,144.

FMC Announces Sale of Sweeper Division

FMC Corporation recently announced that it has reached an agreement with Johnson Equipment, Inc. to sell the assets of the FMC Sweeper Division to Johnson effective March 31, 1992. Johnson, headquartered in the United Kingdom, has operated in the United States for 20 years and is a leading worldwide supplier of truck-mounted vacuum sweepers. Its parent company, Johnston Group PLC, is a $225 million sales public company with 16 divisions.

The FMC Sweeper Division, formerly Wayne Manufacturing Company, has been located in Pomona, California since 1948. FMC's line of mechanical street sweepers complements Johnson's vacuum sweeper products and together will provide a complete line of sweeping equipment.

Johnson currently operates facilities in New Jersey and Canada, which the company intends to merge into the California operation by year end. Johnson plans to continue manufacturing of FMC's current line of products and retain most FMC personnel.

---

**BARTER EXCHANGE**

(1714) 881-6130-34  •  (FAX) 881-6135

**BARTER EXCHANGE**

(1714) 881-6130-34  •  (FAX) 881-6135

**BARter Exchange**

(1714) 881-6130-34  •  (FAX) 881-6135

**Ask for Joseph, Julie, Maryann or Tony**

**SAN BERNARDINO COUNTY SHERIFF'S ATHLETIC FEDERATION**

**Los Angeles Rams**

Charity Basketball Team

Playoffs from the

Los Angeles Rams

Basketball Game

March 15, 1992

1:00 p.m.

Alta Loma High School

Grand Prize Drawing

19" Color Television

Red Dragon Karate Demo during halftime

Proceeds will benefit Sheriff's Athletic Federation and other charities such as Ronald McDonald's Children's Charities; Dan's Blank Memorial; Love Up Boys (for terminally ill children at Loma Linda Hospital)

Call Liberty Publications for ticket information at (714) 949-1285
In San Bernardino and Riverside counties, in conjunction with state and national associations, the Cal Poly University College of Architecture and Planning provides assistance, ongoing education, peer reviews, and as an extension of related services to architects and related members of the design industry.

Harris Announces New General Manager in Redlands

The Harris Company recently announced the appointment of Ron Potvin, as new general manager of the Redlands store. A veteran of more than 35 years in retail sales and management, Mr. Potvin has indicated that he was drawn to Harris' structure and approach to customer service.

In keeping with the store's philosophy, well-executed presentation and attention to customer service are the hallmarks of Harris' operation.

Regional Planning Key to Coachella Valley Prosperity

Community leaders in the Coachella Valley have already demonstrated the kind of foresight and cooperation necessary to create a successful regional economy.

As the largest major university in the Coachella Valley, California State University, San Bernardino, is well positioned to make the most of economic development potential. Such a gathering of key players in economic development could result in setting forth plans for a new state-of-the-art development zone.

In the future, as larger cities become more congested and polluted, more and more people will turn toward the desert as a cleaner, healthier environment. It is the responsibility of the entire Coachella Valley to ensure that this transition is as smooth as possible.

An immediate action plan should be to call for a regional summit to discuss the vision of the valley in the future. This summit should be attended by representatives from all levels of government, including the private sector, to ensure that the valley's economic future is secure.

Dr. Clifford O. Graves, University of California, Riverside, and President of the Coachella Valley Chamber of Commerce, has been a long-time advocate of the Valley and its potential for growth.

For additional information, please contact the Coachella Valley Chamber of Commerce at (760) 341-3300.

MARCH 1992

INLAND EMPIRE BUSINESS JOURNAL
Inland Empire Business Chronicle
Last Month's Inland Empire Business Headlines

Continued From Page 70

that it is open around where it can make young things grow.

And I carry with me always the prayer of release. To me it is well-balanced in life the secret, requiring moderation in all things.

Other contestants included Claire Bowen, San Diego; Madeline Brechin, Rancho Mirage; Aneita Dondas, Camarillo; Lisa Gavett, Glendora; and Gladys Gjen, North Hollywood.

Bird Medical Technologies Reports Fourth Quarter and Year End Results.

Palm Springs, Calif. - Bird Medical Technologies Inc. (NASDAQ BMTI) reported results for the fourth quarter and year ended December 31, 1991.

The net loss for the quarter was $30,254,000, or $1.75 per share, compared to $21,300,000, or $1.45 per share for the same period last year. The net loss for the year was $(1,157,000), or (18 cents) per share, compared to $(1,343,000), or (20 cents) per share last year. For 1991, earnings from continuing operations were $30,000, or 5 cents per share.

45% of the company's Highland House, 1992 relations at the company.

Bird Medical Technologies Reports Fourth Quarter and Year End Results.

Palm Springs, Calif. - Bird Medical Technologies Inc. (NASDAQ BMTI) reported results for the fourth quarter and year ended December 31, 1991.

The net loss for the quarter was $30,254,000, or $1.75 per share, compared to $21,300,000, or $1.45 per share for the same period last year. The net loss for the year was $(1,157,000), or (18 cents) per share, compared to $(1,343,000), or (20 cents) per share last year. For 1991, earnings from continuing operations were $30,000, or 5 cents per share.

45% of the company's Highland House, 1992 relations at the company.

Bird Medical Technologies Reports Fourth Quarter and Year End Results.

Palm Springs, Calif. - Bird Medical Technologies Inc. (NASDAQ BMTI) reported results for the fourth quarter and year ended December 31, 1991.

The net loss for the quarter was $30,254,000, or $1.75 per share, compared to $21,300,000, or $1.45 per share for the same period last year. The net loss for the year was $(1,157,000), or (18 cents) per share, compared to $(1,343,000), or (20 cents) per share last year. For 1991, earnings from continuing operations were $30,000, or 5 cents per share.

45% of the company's Highland House, 1992 relations at the company.

Bird Medical Technologies Reports Fourth Quarter and Year End Results.

Palm Springs, Calif. - Bird Medical Technologies Inc. (NASDAQ BMTI) reported results for the fourth quarter and year ended December 31, 1991.

The net loss for the quarter was $30,254,000, or $1.75 per share, compared to $21,300,000, or $1.45 per share for the same period last year. The net loss for the year was $(1,157,000), or (18 cents) per share, compared to $(1,343,000), or (20 cents) per share last year. For 1991, earnings from continuing operations were $30,000, or 5 cents per share.

45% of the company's Highland House, 1992 relations at the company.

Bird Medical Technologies Reports Fourth Quarter and Year End Results.

Palm Springs, Calif. - Bird Medical Technologies Inc. (NASDAQ BMTI) reported results for the fourth quarter and year ended December 31, 1991.

The net loss for the quarter was $30,254,000, or $1.75 per share, compared to $21,300,000, or $1.45 per share for the same period last year. The net loss for the year was $(1,157,000), or (18 cents) per share, compared to $(1,343,000), or (20 cents) per share last year. For 1991, earnings from continuing operations were $30,000, or 5 cents per share.

45% of the company's Highland House, 1992 relations at the company.

Bird Medical Technologies Reports Fourth Quarter and Year End Results.

Palm Springs, Calif. - Bird Medical Technologies Inc. (NASDAQ BMTI) reported results for the fourth quarter and year ended December 31, 1991.

The net loss for the quarter was $30,254,000, or $1.75 per share, compared to $21,300,000, or $1.45 per share for the same period last year. The net loss for the year was $(1,157,000), or (18 cents) per share, compared to $(1,343,000), or (20 cents) per share last year. For 1991, earnings from continuing operations were $30,000, or 5 cents per share.

45% of the company's Highland House, 1992 relations at the company.

Bird Medical Technologies Reports Fourth Quarter and Year End Results.

Palm Springs, Calif. - Bird Medical Technologies Inc. (NASDAQ BMTI) reported results for the fourth quarter and year ended December 31, 1991.

The net loss for the quarter was $30,254,000, or $1.75 per share, compared to $21,300,000, or $1.45 per share for the same period last year. The net loss for the year was $(1,157,000), or (18 cents) per share, compared to $(1,343,000), or (20 cents) per share last year. For 1991, earnings from continuing operations were $30,000, or 5 cents per share.

45% of the company's Highland House, 1992 relations at the company.

Bird Medical Technologies Reports Fourth Quarter and Year End Results.

Palm Springs, Calif. - Bird Medical Technologies Inc. (NASDAQ BMTI) reported results for the fourth quarter and year ended December 31, 1991.

The net loss for the quarter was $30,254,000, or $1.75 per share, compared to $21,300,000, or $1.45 per share for the same period last year. The net loss for the year was $(1,157,000), or (18 cents) per share, compared to $(1,343,000), or (20 cents) per share last year. For 1991, earnings from continuing operations were $30,000, or 5 cents per share.
WE HAVE THE SOLUTION!

NEED: Office space without the overwhelming overhead but with superior secretarial support, fully equipped conference rooms, reception and lounge areas, private mailboxes, and access to 125 offices across the US and Europe.

SOLUTION: CENTREMARK OFFICE CENTER

NEED: Telephone operators and lobby receptionist without the headaches of hiring, firing, benefits, vacations, sick days or payroll.

SOLUTION: CENTREMARK OFFICE CENTER

NEED: Maintenance free copiers, fax machines, state of the art telephone system, and word processing equipment.

SOLUTION: CENTREMARK OFFICE CENTER

IF YOU HAVE THE NEED.... WE HAVE THE SOLUTION!
Good health care makes a world of difference.