January 2000

Inland Empire Business Journal

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A Special Message To You

Thanks to you, the Inland Empire Business Journal has ended the Millennium with its most successful year to date.

We appreciate the confidence placed in us by our advertising partners, as much as they and our readers appreciate the efforts of our columnists, correspondents, writers and staff.

Over the past decade, we have evolved in our style and our perspective. What began as a large tabloid-style paper, has become a business-friendly, monthly publication with its thumb on the pulse of Riverside and San Bernardino Counties.

Each month of the past year was the best month of its kind ever for this publication.

We believe that such success and such support will continue, with even better reporting and even better marketing of our area's businesses in the year 2000.

Your continued success is our continued success.

INLAND EMPIRE businesS journal

"No one covers Inland Empire business like the Business Journal!"
Great Music is Only Part of the Program for Local Philharmonic

by Georgene Loveland

An orchestra in full cry, performing glorious compositions for attentive and enthusiastic audiences, is the image most people think of when the Riverside County and Inland Empire Philharmonic is discussed. These images reflect concert-goers' experiences of time-honored concert masters and professional musicians and guest performers.

"According to a study conducted by the University of California at Irvine, students with training in the arts score 9 points higher in verbal skills, 44 points higher in mathematics, and 80 percent intelligence than their playmates."

—Neil Birnbaum, executive director, Riverside County Philharmonic

The purpose of life is to be happy, and to serve:

Ingrid Gandhi

It is only when we realize that life is taking us somewhere, that we realize our destiny is a day and tomorrow is only a vision of hope, and is the sum of all our goals and the purpose of life.

—William Amory
Managed Care Is Still a Good Idea

by Deborah Ackley

(Exclusive to the Inland Empire Business Journal)

If you are looking for a good read — with action packed, hi-level to 94 million University doctors' decisions about treatment. who pay for health care have some say over what services they will insurance system can work for very true, America's health system. Is managed care dead? Until the early 1980s, in Baton Rouge, La., vs. just customary and reasonable " managed care" statistically profiles of a university or college. His wide-ranging, expansive philosophy evolved from his years of teaching in a public grove in Athens known as the Academe, " level could" "are just helping to the best product in the world," Dye explained, "I felt that he is" "I am just helping to a Good Idea" continued on page 39

UUC Dean Donald H. Dye Builds Three Careers Into One Stable Structure

by george Loveless

Plato taught in a public grove in Athens as known as the Academy, which he founded, and also a "yes," "level" "could" "are just helping to the best product in the world," Dye explained, "I felt that he is" "I am just helping to a Good Idea" continued on page 39

continued on page 16

PAGE 6 INLAND EMPIRE BUSINESS JOURNAL January 2000

INLAND EMPIRE BUSINESS JOURNAL • PAGE 7

Continued on page 39
California's Insurance Commissioner has recommended that California Casualty Insurance Company's workers' compensation rates be increased by 12.7 percent. The increase was suggested by the Workers' Compensation Insurance Rating Bureau (WCIRB), a non-profit, non-partisan agency that analyzes the state's Workers' Comp data and bases its rate recommendations on those data. The increase, if adopted fully by the carriers, would mean a $1.3 billion increase in premiums paid by California employers.

California employers have enjoyed a premium decrease of almost 50 percent since the 1995 deregulation. There has been rising concern over the last few years that intense competition has deteriorated the competitive rating environment, with carriers currently selling coverage at a substantial loss. Some experts have warned of future rate failures and sudden and dramatic rate increases. For those monitoring the market, the next few years hold risks for the insurance commissioner the question is, "Is the sky finally falling on California employers?"

Statistics indicate that the combined ratio for carriers writing workers' compensation in California is 141 percent. Translated into plain English, for every $1 in premiums collected, $1.41 is being paid out in claim costs and other expenses. While claim frequency is down, claim severity is up. The average claim severity is approximately $24,000. That is a 30 percent increase over the last six years. Perhaps as significant as the rate increase, is the possible resurging of workers' comp rates under Senate Bill 70 next year. The bill, which proposed a substantial benefit increase to injured employees, was vetoed recently by Governor Davis. The financial impact of this bill, if approved, could have a significant role in rate increases in the year 2000 and beyond.

How will the commissioner's announcement affect employer rates? "It depends on how each employer's experience has worked," says HHS Insurance executive vice president, Trip Ames. "Employers who are performing well at reducing overall claim frequency and severity rates will see a better fiscal performance in the new rates." Underwriters are once again scrutinizing the risks for profitability. A favorable loss trend will allow underwriters to apply credits to the potentially higher base rates. Excellent risk types may not see much of a change. Moderate to poor risk types, however, will have to prove themselves for increased insurance costs.

What should companies do to prepare? Even the best risks should view this announcement as a wake-up call. Employers for employers to review their Workers' Comp program. Because severity is playing a much larger role than frequency in driving up claim costs, companies must be willing and able to handle their own claims. Thomas Harang, an Employers Group consultant and Workers' Comp specialist, suggests that, "An employer should be prepared to aggressively and thoughtfully manage claims from start to finish."

One of the few claims management tools current legislation provides an employer with, is a medical director for the first 30 days. "The availability of a medical director can bring flexibility for employers to control medical costs. It is essential that an employer determine if they have the time and resources to capitalize on this opportunity," says Harang. "An employer can take control of their own claims, to gauge how the market will react to the rate increase recommendations. What can we do?"

In October, 4500 kids trooped down Palm Canyon Road to watch the Homecoming Parade. A large Veteran's Day Parade held every November is a popular family event. "It is the time for employers to develop and implement a strategy that allows them some degree of control over their workers' compensation costs. Our strategy is in place, the employer can stop looking skyward.

Marty Callahan and Mario Tromb are both account executives at Employers Group. They work with brokers and agents to guide clients through the workers compensation process.

The second year of the two-year, $1.3 Billion Increase - Is The Sky Finally Falling? by Mario Tromb and Marty Callahan, California Casualty Management Company

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Top Ten Marketing Trends for the Millennium Are...Well, Just One!

by Ron Burgess

At the end of this year, I build a list of the most important marketing trends for the following year. Then I review previous years' predictions to see how correct I was. I usually end up with a column that turns out to be generally accurate, and wonder why I hadn't capitalized financially on those ideas.

This year's different:

By my usual routine, and as the column came to a close, I realized that every significant trend was tied into the Internet. Not because the Internet itself has captured every marketing activity (that will never happen), but because the Internet is already so big that it is causing ripples outside itself. So, this is the second version of the column.

Last year, eight out of the top 10 marketing trends were related to the Internet. In 1998, the Internet and e-mail were just two of the top 10. Now, heading into the next cen-
tury (I won't venture into the millennium), it is clear that, at a mini-
um, the Internet is THE marketing
trend of the century.

Unless we have some kind of technological catastrophe, the Internet will touch every facet of the marketing cycle, with the exception of certain face-to-face interactions (thank goodness for

That's right, face-to-face interactions, because many will include the Internet.

In just the next decade:
The fax will be dead. The phone will be used along with the Internet. The functional support of documents, charts and photos. Television will deliver Internet content. Meetings and presentations will be enriched with on-line content. On-line applications will replace many PC software applica-
tions. Internet sales transactions will increase five to 100 times the current rate. The printing industry will still be a stagnant mode. Audio, video and virtual reality will be common forms of merchandising and recreation. Signatures for legal documents will be more secure on-line than old-fashioned ink.

One example of how the Internet is influencing the world is the recent unexpected rise of traditional media costs. The Internet dot.coms have bought so much media with newly found capital markets, that some media media market, and the prices have doubled. One observer states that the capital-rich Internet companies "have more money than brains," a terrible description of no-name companies attempting to gain market recognition in the mar-
time. This surprising phenomenon

na really killed number eight in last year's forecast. "Direct market-
ing grows stronger; advertising grows weaker." This complete turnabout of marketing strategies is the worst prediction we have made. Although the underlying reasons are correct (the Internet is replacing mass marketing), the twist is that major leaders in the Internet business are using trad-itional mass media to attract a mass audience, then treating them as complete individuals once they log on.

The newest trend on the list is software. I call it the search engines and networks, it still offers the same service that the phone does, only more money than ever. On-line search engines, the top few dozen are already known that the battle will be for the portal. This in turn will be the futuristic merchandising tool.

Ron Burgess is a business consult-
ter working in the area of market-
ing. He can be reached at www. burgessman.com/articles&columns

or e-mailed at ronburgess@msn.com.

by Cyndy J. Torres

Happy New Year, and happy new resolutions! If you're frustrated because "getting organized" is still one of your New Year's resolutions, perhaps it was, perhaps, for 1999, give you-
selves a break. Remember that organi-
sing skills are learned skills that take time. They are also skills that need re-
ed new organizing habits, the main-
tenance part of staying organized because it is not automatic.

Do you think we will ever see a less-organized world? Personally, I think we are on the way to a more organized world. The Internet alone promises continued information overload. Even though we can call and e-mail information in a matter of seconds, the human need to print that information on paper is ever present.

On to the subject at hand, archiving. What is an "archive?" Well, it all depends — on the person, the business, and the industry. New technologies allow us to look at it: others and check out the current and previous year's files, if the information we have is able to be saved, no matter how much is useful, or even monthly basis, it's probably a good idea on the Internet alone promises continued

Internet alone promises continued
continuation. Time for a statistic — 90 percent of what we file is never retrieved again.

In order to keep your office, desk space, filing cabinets and computer drives free of clutter, the first step is to purge your files and store inactive files on an annual basis.

If you can't find something, then the hard work you just did is for nothing. If you keep your office in files to cur-
rent year, plus one. Anything older than 1999 should be archived as a separate filing cabinet. It's best to e-mail or on-line and keep your files in a storage room, or offsite storage facility. There are exceptions, of course, and I can count on your file.

In this case, you have an old file. What if you have an old file? This file is still active. You need to list each file, and save it to your immediate workspace. If you do do the file space in your office, keep current, plus two years, you've probably got enough files and inactive files (i.e., 1998 and 1999).

Remember to be sure to take the time to clearly label the archive boxes and create an index of where you're keeping things. The index of archives should be somewhat detailed, even though it needs to list every single file. If you keep inactive files in filing cabinets onsite, and older files in an offline storage facility, you should indicate the exact storage location on your index. List the archive box number and label. That will almost always be the main-line categories, along with one or two levels of sub-folders. For instance, let's say that box no. 1 for 1-98 contains your paper 1998. The next line on your index would list the first project, followed by a list of that project's sub-folders. Then list the next project and its sub-
folders, etc. Keep the index in your desk drawer labeled "Indices of Archives" or "Archives Index". This will bring you back to your index file.

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By the way, to help expedite the archiving process come January or February 2001, for every new file folder you create this year, you may not need to include a stamp or a date sticker on the label next to the file name. This doesn't work for every Internet project, or for every type of file, but it is effective for general correspondence files and basic accounting files. You should manage your com-
puter files the same way as your paper files. Both the Windows and Mac operating systems allow you to create as many folders and sub-fold-
ers as you need. Just store all of your business files on a ZIP disk. The nice part: you don't have to keep track of it. The Zip disk contains a file which you can change any time you need to organize your files.

With the advent of the computer, your Internet business are using tradi-
tional mass media to attract a mass audience, then treating them as complete individuals once they log on.

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X-Files” chat room or pictures of Teri Hatcher, but we were happy. Now we are being told that the way of the future is not surfing. The site onslag has Wall Street in a dither. New IPOs (Initial Public Offerings) are turning computer needs into mil­ lionaires overnight... and the worst is yet to come.

Nearly 25 percent of this past year’s Christmas shopping was done on-line. Anyone who tried to park near a shopping mall may not agree, but the numbers are there. Postal services, who were losing money on emz-mail, are seeing it all back in shipping charges. Pick up a current copy of some magazine. I have a Time magazine in front of me, but any one you have will do. Count for yourself how many ads have Web site addresses in them. Then, with the aid of a search agent, we went surfing for the Web sites themselves.

Remember also that dotcom is not the only Web address. The new adage, as the govern­ ment uses go, non-profit organ­ izations use .org, etc. Suddenly all of the ads are for some Web site that can change your life. “Make room,” says the Nordstrom.com. Petopia .com is there “because pets can’t drive.” Personalities are luring us to feed that talking sock to the Taco Bell Chihuahua.

Here we are in the really bad news. This year, the majority of commercials during the Superbowl broadcast will be for Web sites. Write them all down. They will expect you to sign on before the game is over and the potato chips are vacuumed up.

It would appear that market­ ing people all over this land have determined that what we want is to jump up any time of the day or night and order their product on­ line. This, of course, means that “they” have determined that all we have is computerized and Internet access sitting in our liv­ ing rooms, right next to the DVD player and High Definition TV home entertainment center.

We used to only order Slim Wheatman records at 2 a.m. Now the market is wide open. As one lady told me, “If I can find size 1/2-2 short, I’ll buy a bunch of them right now.”

And yes, a lot of people have decided that ordering on-line is better than arguing with some part-time clerk who doesn’t know when the backorder of this year’s hot toy will be in.

Can you taste it? Can you test drive it? Can you try it on? Not. But if you can click on it today and have it shipped tomorrow, that’s just as good.

In fact, many so-called “brick and mortar” businesses are rapidly converting to “click and mortar.” Most even advertise as such. Visit the store. Read the catalog.

Call the 800 number. Call up the Web page and listen to the manager’s voice:

The attack of the killer dotcoms
by J. Allen Leinberger

Do not wait - Do That Human Resources Audit Now
by Jack Williams, Inland Empire

When is the best time to con­ duct an exemption audit? Yesterday!
Recent court decisions: significant changes to the regulations. First, the possibility of additional enforcement by the Division of Labor Standards Enforcement (DLSE) and the potential of addi­ tional changes from the Industrial Welfare Commission (IWC). All point to the need for increased scrutiny of our exempt employee classifications. Between 1996 and 2000, employers who have misclas­ sified the exempt status of their employees may find themselves liable for additional civil penalties. A recent California Supreme Court decision in Ranum v. Yosemic is likely to be cited when other California exemptions are evaluated. The California Supreme Court pro­ vided guidance, based on the job, as to how the employee actually spends his or her time, to determine whether an employee is exempt under the “outside salesperson” or “administrative” exemptions. The court found: 

1. The employee’s work is supervised.
2. The employee’s duties are non­routine.
3. The job requires a high degree of skill.
4. The employee spends over half of his or her time on sales and business development.
5. The employee’s work requires independent decision making.
6. The employee’s work qualifies as personal service work.

The court found for an exempt classification.

Basic requirements to be met:
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You should look at the follow­ ing:

Method of compensation, if pay is reduced for absences of less than a day, or additional compensa­ tion is given is allowed for overtime. Reduced hours for FMLA, jury duty, attendance as a witness, military, or firefighter leave; Employment practices and policies which may affect the employee’s job requirements and how the employee actually spends his or her time.

Accuracy of current job descriptions; Payroll, timekeeping records, and other employee record keeping policies and practices.

If you do find that employees may have been improperly classi­ fied, you then have several options:

1. Disregard the issue and hope the pay is appropriate or estimated back wages for a selected period of time.
2. Reform the job. This may be done at the same time as other policy or benefit changes, to avoid unwelcome scrutiny of the changes.
3. Whatever your course of action, take it now.

Check out the Web site at www.employermg.com or call (909) 784-9430.

I WANT TO LEAD.

The view is better from here.

EMployers group

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**Managers**

**Grief in the Workplace**

by Peter G. Peterson

This week's series is a deadly
ly hurricanes plummeting the east,
last week it was devastating
earthquakes; next week it is likely
a rash of skiing accidents. No
matter how it actually happens,
whether it's a natural disaster or
a man-made catastrophe, when a
deadly stroke hits home, you are
likely to be quite unprepared to
handle the grief. While it's hardly
a topic managers study in business
school, handling a sudden death
in the workplace is an important
learning opportunity for everyone,
and an outcome that can be
enriched work environment where
people are a little more cognizant
of each other's business in the
hallway — of their emotional

We recently experienced the
abrupt, unexpected death of a
vibrant and much-loved employee.
Many of us drifted around in a
light fog for the rest of that week,
and felt awkward and confused
about the environment and the
surviving family.

The feelings that a sudden, trag-
icky loss engenders require discus-

sion and communication. The grief
process has to begin with acknowl-
edging it, and in so doing you may
discover that employees feel real
responsibility for not stopping,
preventing, or changing the will
of the other person.

We recently experienced the
dead-a rash of skiing accidents. No
We recently experienced the
dead temperature: a terrorist actors.

This week it's a series of dead-
deadly terrorist actors.

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Legal reform outlook…

From page 15

In January, a bill (AB 823- Floyd) to weaken summary judgment law is expected to receive an early hearing. While its matter subject appears complex, its effect would be singularly bad and bad. Enacting this bill would make it harder for a judge to dismiss a meritless lawsuit, giving attorneys bringing such suits more leverage to tip up defendants in court and squeeze out higher settlement.

Businesses would be targeted by a new brand of job-injury lawsuits under an expanded liability proposal (AB 934- Steinberg) that personal injury lawyers brought to the legislature in early 1999. It would allow — regardless of workers compensation coverage — independent contractors’ employees to bring personal injury lawsuits against a company or person hiring the contractor or retaining overall control over the location where work is being performed.

Managed care…

From page 6

Much as patients and their physicians may dream of the unmanaged, open-ended “golden age” of medicine, a return to that regime is unthinkable. In the last years of that open-ended contract, the powerful Provider Industry’s (P.I.) hold on their employees’ health insurance rose between 15 and 25 percent each year. Had the trend continued, half of the nation’s gross domestic product would have gone to health care.

As recently in October, 1993, the Congressionals Budget Office forecast that in 2003, the U.S. would spend more than $1.6 trillion on health care (or 18.9 percent of projected GDP), up from $574 billion (12.2 percent of GDP) in 1990. In most recent forecast, the government estimates spending next year at $1.3 trillion, less than its forecast of six years ago. The bulk of that saving must be credited to the ability of the managed-care industry to exercise some control over both the fees and the use of health services.

Economic theory and empirical research suggest that in the long run, employees pay the cost of fringe benefits in the form of lower take-home pay. It follows logically that the bulk of the health care cost savings achieved by the managed-care industry must have flown through to the take-home pay of employees, especially in this age of leaner and lighter labor markets. Also, employees seem unaware of this standard economic theory. That’s why they stood idly by as the health care system chewed up their paychecks during the late 1980s, and why they passively allow for fear of the savings that managed care has funneled back into their pockets.

Instead, they subscribe to the folklore that those savings flowed through to their employees’ bottom line. 

By a new brand of job-injury law proposal (AB 934- Steinberg) that personal injury lawyers brought to the legislature in early 1999. It would allow — regardless of workers compensation coverage — independent contractors’ employees to bring personal injury lawsuits against a company or person hiring the contractor or retaining overall control over the location where work is being performed.

Managed care…

From page 6

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Fruivolous Lawsuits Making California a Legal Laughingstock

The bulletin, “Fee-Seeking Lawyers’ Weapon of Choice” will also be available on the CJAC Web site soon.

Other examples of amusing uses of the UCLA study are available at the CJAC Web site www.cjac.org.
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MANAGER'S BOOKSHELF
The Top Ten List of Business Books and Book Review


Despite what you may think, Microsoft's business edge is not lying, producing vapor ware, and restraining trade. At least not according to Julie Bick. She survived and thrived at Microsoft for five years, a truly formidable task because, for instance, she had to survive Bill Gates' inevitable first question after a presentation: "Did you even get to the third minute of thinking about this?" Second, she had to learn how to play hardball with competitors whose goal was to eat Microsoft's lunch—without becoming Microsoft's dinner. Even though the people at Microsoft are notorious for being intensely focused, the author shows they aren't without humor. She cites the instance when her boss was publicly called a "toad" by an executive of a competing company. The next morning he had placed a plaque outside his office reading, "Office of the Toad." In addition, she lists "Ten Things That You Wanted to Say in the Office But Didn't." Here is a brief sample: "Yes, I am an agent of Satan, but my duties are largely ceremonial," "I see you've set aside this special time to humiliate yourself in public," "Someday we'll look back on this, laugh nervously, and change the subject." Perhaps Bick is suffering a former employee's blind spot, but she may be a bit naive in stating, "Fabulous luck and some competi­tor mistakes have paved Microsoft's road to success, but unless the principles in this book had been at work, the road ahead would've lead to nowhere." As the government recently proved, restraining trade was a factor, too.

There's much in the book to like. It's well written and concise. The case studies are so real you can hear the managers setting down their coffee cups as they speak. The only problem with the book is that there's much here that simply isn't new. It's like a brief visit with several other authors who take twice as long to say the same thing. Come to think of it, there are times when a light brush of ideas is far easier to digest — and far more desirable — than a heavier meal.

—Henry Holtzman

Best-selling Business Books
Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. "Who Moved My Cheese?" by Spencer Johnson (Putnam $19.95) (2) A way to deal with change at work and away from it.


9. "The Brand You 50 (Reinventing Work)," by Tom Peters (Knopf $15.95) (5) Ways to position yourself at work as Me, Inc.


(2) Indicates a book's previous position on the list.
(2) Indicates a book's first appearance on the list.
Rite Aid Thrives in Inland Empire...

continued from page 3

protection divisions of both the Riverside County and the San Bernardino County District Attorneys' offices confirmed they had received no complaints from Rite Aid customers nor had they filed any charges against the company, a columnist for the commentary that one Inland Empire resident refused a prescription that had been left out on a shelf for 24 to 36 hours, despite a package label noting refrigeration was required.

Relations gaffe or a deliberate corporate decision to improve profits counted items at full price, even though their shelf-life expectancy plagued the drug retailer since it in a series of problems that have been reported in a July 22 Los Angeles Times noted in a July 22 commentary that one Inland Empire resident refused the pre­scription that had been left out on a shelf for 24 to 36 hours, despite a package label noting refrigeration was required.

Last month, while denning rumors that it intended to sell all of its West Coast stores, the com­pany said it was in fact considering selling 350 of its Pacific state outlets. No closures are planned for the local area, according to Dunaway. While corporate growth has slowed somewhat and a new accounting firm in December, he said Rite Aid intends to build more pharmacies here because the Inland Empire is a growing drug chain.

Outrageous Lawsuits...

continued from page 22

$40 million class-action anti-trust suit against United Parcel Service met with a UPS lawyer and offered to drop the suit in exchange for "fines" of $5 to $10 million—with no payment to any members of the class. You'll hear about the Inland Empire's growth areas and trends for different industries including media entertainment, real estate, health care and the financial markets.

You'll also have the opportunity to question the experts and to network with top Inland Empire executives.

• BANKING IN THE MILLENNIUM
• CUBA, CHINA AND SOUTHERN CALIFORNIA
• INLAND EMPIRE ECONOMY 2000
• TRI-COUNTY AREA ECONOMY 2000
• HEALTH CARE CHANGE AND MORE CHANGE
• REAL ESTATE BOOM OR BUST
• TOURISM — "THE NEXT FIVE YEARS"

Date: Feb. 25, 2000
Time: 11:30 a.m. to 2:00 p.m.
Venue: Ontario Marriott

Rite Aid Thrives in Inland Empire...

continued from page 3

In September, the drugstore chain was slapped with a racket­ering lawsuit by the attorney general of Florida, who said the company overcharged 29,000 uninsured customers for prescrip­tion drugs between 1994 and 1996. Rite Aid denied those charges.

Last month, while denying rumors that it intended to sell all of its West Coast stores, the com­pany said it was in fact considering selling 350 of its Pacific state outlets. No closures are planned for the local area, according to Dunaway. While corporate growth has slowed somewhat and a new accounting firm in December, he said Rite Aid intends to build more pharmacies here because the Inland Empire is growing drug chain.

Problems continue to surface. The California Board of Pharmacy reported they received 179 consumer com­plaints about Rite Aid in the fiscal year 1998-99, up 40 percent from the preceding year. And in Orange County, a former employ­ee has filed a wrongful termina­tion suit against the company, claiming he was fired in retali­ation for revealing to the state board that a Costa Mesa Rite Aid store had no pharmacist in charge, which is a violation of state law.

Rite Aid stock lost almost 86 percent of its value in 1999, falling from a high of $50 per share at the beginning of the year to a low of $4.50 on Nov. 1. The stock rebounded after the announce­ment that grocery store executive Robert O. Miller would take over the helm of the belea­guered drug chain.

For more information, questions, trip planning or toll calculation assistance, or to open your FastTrak™ account call The Toll Roads Service Center at 1-800-378-TRAK (8725). Or visit our web site at www.tollroads.com.
California’s Most Outstanding Lawsuits of the Decade

The 2000 issue of Inland Empire Business Journal will show you the的脸 of the future. We will identify, profile and honor the entrepreneurs, small owners, executives, and professionals who are making a mark for themselves with their energy, ideas and commitment to excellence.

Nomination Form

Deadline for nominations: February 2000

Business address:

e-mail address:

Age (as of Dec. 1, 1999): _______________________

Business accomplishments (job responsibilities, special projects, business-related affiliations):

Community involvement (non-profit civic, state or national organizations)

Achievements and awards (memberships, special recognition):

Clayton Action No. 1

Bally Health Club in Torrance was sued by a couple for loss of consortium and emotional distress after the man launched a serious, temporary, cyber-stalking campaign against a woman with whom he was romantically once involved on the Internet. The couple tried pinning the blame on Bally because, if the man hadn’t cut his hand on a towel dispenser there and spent time at home recuperating, he wouldn’t have had the time at their home computer to start roving.

Civil Disputes

The city of Simi Valley was sued by a woman who claimed that the city of Simi Valley was negligent in failing to provide a lifeguard for the lake at Simi Valley, which was 7 feet 4 inches wide, 7 feet 10 inches long, and 3 feet 6 inches deep.

Disputes over the alleged failure of the board of directors of Ironwood Country Club in Palm Desert to properly exercise its option to extend a 391-acre land lease covering 28 holes of its 36-hole golf club and to inform club members about other negotiations with the Coachella Valley Water District, have led to the filing of several lawsuits against the country club and several members of its past and present boards of directors.

Lawsuits

The city of Oakland for temporary, deceptive exercise of an option to extend its lease, for allegedly misdirecting and the CVWD never received it. The water district subsequently informed Ironwood that it had not properly exercised its option to extend the lease.

Concerted Members of Ironwood

The CVWD decided the property had become too valuable and directed the Ironwood board to “make an offer” to purchase the former leased land, said Brown. The board offered to purchase the property at its appraised value, a deal approved by April 1999, and the Ironwood membership and consummated on Oct. 18.

Brown said that some of the individuals who had filed suit joined the country club during the re-negotiation process, and they now allege that the Ironwood board knew there were problems with the lease but did not divulge them to the membership.

Brown added that the Ironwood board apparently had sent a letter of intent to exercise its lease option in May, 1996. However, the letter was not included in the Ironwood membership and we're not sure if it was received.

The 240-acre Ironwood Country Club consists of two 18-hole championship golf courses, plus a driving range, putting practice range, and tennis and fitness facilities. Ironwood has approximately 400 golf, tennis and social members. The club was built in 1973.

Inland Empire Business Journal • PAGE 23

BUSINESS LEADERS IN THE COMMUNITY

BUSINESS LEADERS IN THE COMMUNITY

Citi-sens Credit Card Line is a Good Business
Money Managing—Why Is Time So Important When It Comes to Saving?

Sherry Hilton, the Professional Women's Roundtable

A million nest egg by age 65 it's a nice thought, but such a nest egg will not happen magically. Anyone who says differently is just making the world a better place for himself. You can also invest up to $2,000 annually in an IRA. If you do not currently participate in your employer's qualified retirement plan, your IRA contributions may be reduced or eliminated depending on your annual adjusted gross income. If your contributions are not deductible, you should still consider making a yearly contribution, because the money earned in the plan is tax-free. Most likely, withdrawals of earnings in retirement will be taxable. Depending on the type of IRA, withdrawals may be taxable and, if you are under age 59 1/2, you may be subject to a 10 percent tax penalty.

How Do I Start Funding for Retirement?

Money Manage

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Professional Women’s Roundtable… continued from page 25

Female Executives puts you in control and sets you apart! Get a one-year membership for just $29 and receive terrific NAIFE benefits. Only you know what success means to you. What are your professional goals? "Advance" or "Experience"? Financial security NAIFE can help pave the way to your success. It is the largest business networking association in the country, more than 150,000 strong. NAIFE provides the resources and services, through education, networking, workshops, always at low rates, to help our members achieve.

What does a 1-year membership look like?

1. A one-year subscription to Working Business magazine, featuring career strategies, managerial advice, profiles of successful women, and an exclusive Executive Advice "Friend" package: everyone is important for the production of job fairs.

Kinslen lived for a short time in Hollywood, but didn’t want to raise kids in its film-making environment, instead spending 20 hours a day, re-tooling, painting, and doing what was necessary. Her brother, Ronald Molson, and another brother, Donald, is a successful businessman in Florida. Their parents are still past presidents of Rockland, Ill., and active in their ministry.


Praise From My Heart

Editor’s note: As we open the door on a new century, we must give thought to all those who risk their lives for all of us, every day, and who do not always get the attention they deserve. We remember those who risk their lives for all of us, every day, and who do not always get the attention they deserve. We remember those who risk their lives for all of us, every day, and who do not always get the attention they deserve. We remember those who risk their lives for all of us, every day, and who do not always get the attention they deserve. We remember those who risk their lives for all of us, every day, and who do not always get the attention they deserve. We remember those who risk their lives for all of us, every day, and who do not always get the attention they deserve. We remember those who risk their lives for all of us, every day, and who do not always get the attention they deserve. We remember those who risk their lives for all of us, every day, and who do not always get the attention they deserve.

"I Wish You Could See"

I wish you could know what it is like to see burning bed room for trapped children, flames rolling above your head, your knees, and watching as burning ones crucify the dawn. I could see the stairs, I could see the 3 a.m. when I check her husband’s 40 year of a pulse, and see the advice of the organization the awaited director, had been looking for. But, the 1947 research, had never happened, and was disregarded and worn. Restoration required a major rehabilitation. "Gfolios" at The Grove," on Dec. 2-21, 2000. Call (909) 920-4343 for information.

CPC Celebrates Another Year with No Lost Time Work Injuries

The oldest cement company west of the Mississippi River, California Portland Cement Company’s Colton plant, has logged another year without a lost time work injury. "CPC’s First" at CPC’s 108-year-old plant. "We want people to know that at Colton our employees come ahead of the production of cement," said Bob Jenkins, chemical safety manager. But, under today’s rules, the lawyer cannot be part of a settlement, says the lawyer. Many people helped. Sam Kinslen was very successful; achieved for free and gave patron and reasons. We need subscriptions. Using her personal life savings, the fledging entrepreneur and her friends "just kept putting in," spending 20 hours a day, re-tooling, painting, and doing what was necessary. Her brother, Ronald Molson, and another brother, Donald, is a successful businessman in Florida. Their parents are still past presidents of Rockland, Ill., and active in their ministry.

Energy safety committee ensures that the plant is in good working condition and that all safety procedures are followed," added Robertson. An employee injury is when an employee is injured and misses out on her or his next regular scheduled work shift. The Colton plant rewards its employees for every 100 days of work without a lost time incident.

Americans supporting professional Parmiting With Other Professionals

The United States Chamber of Commerce and the American Corporation Council Association’s combined poll finds that 70 percent of Americans favor chang­ ing professional rules to allow lawyers and other professionals — such as accountants, financial advisors, real estate consultants — to work together in the same firm.

"This provides clear evidence that the public supports the idea that they want more options for where and how they get legal services," stated chamber executive vice president, Bruce Frost. "It is simply time facing American businesses and consumers are not solely legal in nature. They often require the expertise of a lawyer, an accountant, a financial planner, a tax expert, and other professional professionals. But, under today’s rules, the lawyer cannot be part of a settlement, says the lawyer. Many people helped. Sam Kinslen was very successful; achieved for free and gave patron and reasons. We need subscriptions. Using her personal life savings, the fledging entrepreneur and her friends "just kept putting in," spending 20 hours a day, re-tooling, painting, and doing what was necessary. Her brother, Ronald Molson, and another brother, Donald, is a successful businessman in Florida. Their parents are still past presidents of Rockland, Ill., and active in their ministry.

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Pomona Valley Hospital Medical Center is One of Nation’s Top 100

Pomona Valley Hospital Medical Center has once again been recognized by HCIA and the Health Network as one of the 1999 recipients of Top 100 Hospitals. National Benchmarks for Success award. HCIA Inc. is a Baltimore-based healthcare information company, and the Health Network is a leading consumer health destination on television and the Internet. The recognition is the seventh consecutive assessment of objective, quantitative performance data that are consistent and complete across all hospitals in the U.S.

The 100 Top Hospitals award for 1999 marks the third time in four years that PVHMC has received this national designation and we’re very proud of the ongoing efforts of our employees, physicians, volunteers—and this award acknowledges our efforts,” said PVHMC President/CEO Richard H. Ochum. “Only three hospitals in California have received this honor and PVHMC is the only California hospital to be recognized.”

The study identifies top performing hospitals, based upon quality of care, efficiency of operation, and sustainability of overall performance. Researchers found that the 100 Top Hospitals are shining examples of hospitals that have built a culture around continuous performance improvement,” said Jan Chenoweth, senior vice president of HCIA.

At the advent of a new millennium, employment services have become more than job banks for recruiters. In its thirty-fifth year, AppleOne is meeting the challenges of the new work environment, and full-time placement head-on. AppleOne specializes in career management and seeks appropriate employment opportunities.

The company has emerged as a leader in the development of new technology and the Internet. It is an early adopter of online job search, video, and other high-quality employment services. The company targets the executive boardroom—and we offer more services than ever before. The company has responded to changes in the marketplace by providing everything from temporary to permanent employment, including employment in alliances with higher level accounting and executive jobs.

In an effort to avoid hiring mishaps, the company designed a screening process that role plays real life work situation scenarios with potential candidates. The AppleOne assessment is a tool to determine, skills, and screen candidates to find those characteristics of potential employees.

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AppleOne Redefines the Employment Industry for 2000

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The American Society of Training and Development (ASTD) and Inland Empire chapter will kick off its millennium year with Robert Davis as its speaker on the topic, "Helping Your Company Prepare, Reach Out to Business, Relationships and Business Referrals." The date is Wednesday, Jan. 12, and there will be a breakfast and a 9:30 a.m. working at 11:30 a.m., followed by lunch and the presentation at noon.

For reservations, location and information, call Ann Ronan at 909-558-6196. The group's inspiration is called Janet Russett at 909-640-6552, or register on-line and check out information on ASTD by logging in on the Website at www.astd.org.

The date of the seminar is Wednesday, Jan. 12.

The California State University system, specifically its transportation and gateway engineering, is one success for tens of thousands of Californians each year. CSU provides access to high-quality, and highly affordable education, and plays a critical role in the economic and social well-being of our state. Without the CSU, California would be hard-pressed to remain competitive in this complex and constantly changing state and global economy.

Even without a defense and aerospace, California is now one of the world's leading information, idea and knowledge-based economies. The good news is that California has fully emerged from the worst recession since the "Great Depression" by re-tooling the economy. The bad news is that unless we recognize and respond to these dramatic changes, it is unlikely that the state's universities will produce enough graduates to meet employment demands. According to a 1998 study prepared by the California State University. Association of American Universities study, fully, ten percent of information technology jobs remain unfilled. The stark reality is why the state's efforts to pump the high-tech industry to seek legislation expanding visas for foreign workers, even if it allows use of such legislation is unlikely, the needs of the new workforce must be met, in California, by a system being educated by the CSU, the University of California, and the state's private colleges and universities.

As the largest system of senior higher education in the world, business, government and the CSU, University of California, and the state's private colleges and universities.

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New Schools, Better Neighborhoods, More Livable Communities

Education

Source material provided by the Metropolitan Project Forum of Los Angeles, with support from the James Irvine Foundation of San Francisco

As California stands at the threshold of the 21st Century, some alarming statistics are creating concerns about the future quality of life for the state's citizens. By the year 2020, the state's population of 33 million is projected to reach 45.3 million, an increase of 37 percent. At the current rate, the state is adding nearly 4 million people, or the equivalent of the population of Los Angeles, every seven years. Proponents of growth are touting the physical infrastructure. State mandated reforms in educational practices, including bold measures like class-size reduction, have created the need for more and better educational facilities. Poor planning decisions are stretching other forms of public infrastructure to the limit, and threatening the economic vitality from cities and towns. What is needed is a means by which current programs, procedures and policies developed at every level of state, regional and local governance, can coalesce to address these challenges with their smarter strategies for planning and implementation.

Smart planning for education means designing schools that serve as centers of their communities, a concept endorsed by the U.S. Department of Education and leading national educational facilities planning organizations. The concept calls for gymnasiaums and play fields that double as community parks and recreation centers; auditoriums that serve as community theaters; and incorporating centralized libraries, health clinics and other community services, into schools that are designed for greater community access and engagement. “Smarter” schools can also take advantage of a wide range of community resources, such as existing pools and other existing facilities to create integrated learning centers.

Proposition 26 Launches New Web Site for Spanish-Speaking Voters

The Proposition 26 campaign aimed at investing in California's public school facilities formally unveiled its new Spanish-language website: Fix Our Schools Now! at www.letsfixourschools.com/index espanol.html. This site will enable Spanish-speaking voters in California to have access to the information they need about the benefits of the “Let’s Fix Our Schools” initiative on the March 2000 statewide ballot.

As the former (immediate past) president of the California Hispanic Chamber of Commerce, I encourage everybody to visit this Web site. It is very informative and one of the best I’ve seen. Andspanish voters... "...will be empowered to make an informed vote in March because all the information they need about Proposition 26 is at their fingertips on this Web Site." Fix Our Schools Now! En Español reveals exciting new information from major California newspapers about Prop 26 and how it invests in kids with strict accountability for every dollar spent. It also provides the full text of the initiative including how Prop 26 will help California's schoolchildren in alleviating overcrowding and building additional classrooms to help reduce class size. It also includes background on how Prop 26 would put the power to decide local school bond decisions back into the hands of a majority of voters.

FACES IN BUSINESS...

Continued from page 26

"The state of California would make it easier—maybe even mandatory—for school districts, libraries, parks and recreation departments to work together to build new facilities in older communities, then one of the strongest motives for urban sprawl would be reduced."

—Charles Nathanson, Ph.D., Executive Director, San Diego Dialogue

If you are a working adult looking for career enhancement or a change, look to Chapman University, ranked in the top-tier of Western Colleges and Universities by U.S. News and World Report.

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Ontario, CA 91761

ONTARIO CAMPUS
2000 Isabella Blvd
Suite E 110

www.chapman.edu
New Vegetarian Dog Treats Expected to be Howling Success as Pet Food Market Sales Skyrocket

Just before Christmas, a new organic and kosher line of dog treats arrived in Southern California. "Human Quality Made for Pets," is the motto of Dancing Paws, maker of Howlin' Gourmet's bakery fresh treats. The new product line has been named the first pet food to receive the "Award of Excellence" which will be presented by the American Tasting Institute at the 1999 American Organic and Kosher Food and Beverage awards at Carnegie Hall in New York City on March 6, 2000. "This is an exceptional first time award," noted Rick Adams, manager of the Rancho Cucamonga Petco store. "The product is all vegetarian-based, and a brand-new, exciting alternative treat.

"Today's interest in natural pet care is a logical extension of the trends taking place in human consumption of alternative treatments and supplements," said Thomas D. Aarts, president of the Nutrition Business Journal. "As educated consumers become more aware of what they are putting in their bodies, they will undoubtedly pay more attention to what they are feeding their pets."

Dancing Paws products also include dietary supplements such as: Hi-Potency Joint Recovery - a therapeutic health formula, and Shake-N'Zyme - a digestive enzyme supplement. "We are thrilled to have our line of products so readily available in the Los Angeles market," stated Werner Foster, president of Dancing Paws. "People love their pets and are showing an increasing interest in improving their health. Owners are willing to spend more to ensure a long, healthy life for their pets. Dogs love what people like — food that smells good and tastes great. As owners began to know our holistic health supplements and remedies for their pets, they started wanting more."

That healthy pet treats are gaining recognition of this stature should not come as a surprise. The market for holistic pet products and healthy pet food is exploding. Natural pet products sales increased from $4 million in 1992 to $65.5 million in 1997 — an increase of more than 1500 percent. More than 70 percent of natural product consumers own pets.

Dancing Paws products are available at the Montclair Petco store, 9197 Central Ave., and in Rancho Cucamonga, at 7221 Haven, as well as many other locations in Southern California. More information on Dancing Paws products may be obtained by calling (888) 644-PAWS, or on the Web at http://www.dancingpaws.com. Petco also sponsors adoption days for homeless animals, the annual "Tree of Hope," which raised $600,000 nationwide in 1999, and promotes spay and neuter programs and other animal welfare activities. Call your local Petco store for dates and information.

At deadline ...

continued from page 3

...city site. An additional $18 million is needed to complete construction.

Inland Empire Economic Partnership Forms Coalition to Expand D.S.L. Access

Demand for Digital Subscriber Line Service is increasing, and the Inland Empire Economic Partnership (IEEP) strategy has formed "Technology Coalitions" bringing together representatives of government, education, phone companies, and residents to conduct research and share information.

While a DSL infrastructure is extremely important to promote and foster businesses, it is available in only parts of the Inland Empire — a situation that coalition members feel is a situation that coalition members feel.

Several companies considering relocation or expansion within the area will refrain from doing so until a solid DSL plan and timetable are in place. For more information, call Sarah Higgins, at (909) 890-1090.

Global Imaging Systems Acquires Advanced Business Machines

Global Imaging Systems Inc., of Irvine, the thirty-eighth business added to Global since it was founded in June, 1994.

Global Imaging and CEO Tom Johnson, said, "Advanced Business Machines is a leading office imaging company in the southern Los Angeles and Orange County markets. It will operate as a stand-alone dealer, and is the first operation in what will be known as the company's Southern California Group, reporting to Tom Metzler, president of Global's West Coast operations." Advanced Business Machines is a dealer for Konica copiers and $600,000 of Irvine, the thirty-eighth business added to Global since it was founded in June, 1994.

Global Imaging and CEO Tom Johnson, said, "Advanced Business Machines is a leading office imaging company in the southern Los Angeles and Orange County markets. It will operate as a stand-alone dealer, and is the first operation in what will be known as the company's Southern California Group, reporting to Tom Metzler, president of Global's West Coast operations." Advanced Business Machines is a dealer for Konica copiers and $600,000 Okifax and customized banking. With the assistance of your PFF Branch Manager, PFF BANK & TRUST can design a financial service package that caters specifically to your business needs. As big as you need, as small as you like. Call 1-888-DIAL-PFF or visit us at pffbank.com for more information.

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PFF BANK & TRUST offers a complete portfolio of business financial services that focus on accessibility and customized banking. With the assistance of your PFF Branch Manager, PFF BANK & TRUST can design a financial service package that caters specifically to your business needs. As big as you need, as small as you like. Call 1-888-DIAL-PFF or visit us at pffbank.com for more information.
Arrowhead Credit Union Celebrates Groundbreaking for New Branch

Executives from Arrowhead Credit Union, along with elected officials from Norco, including Mayor Barbara Cammich, Mayor Pro Tem Frank Hall, and about 50 members of the community, gathered together to break ground for the credit union's new Corona-Norco branch.

"Arrowhead Credit Union is proud to be part of the community," said Larry Sharp, Arrowhead Credit Union's president. "The new branch, Arrowhead Credit Union's 14th, will be shared with First Financial Credit Union of West Covina, which serves members of the California Teachers Association. In addition to the Corona/Norco branch, Arrowhead Credit Union shares space with First Financial Credit Union at its Riverside, Victorville and Chino locations.

"The cooperative spirit of credit unions allows us to come together to provide services to our members from shared locations," said Richard Ghyels, CEO of First Financial Credit Union. "Our membership in the Corona-Norco area isn't big enough to support a separate branch. Our partnership with Arrowhead Credit Union will allow our members and the Arrowhead Credit Union members to utilize each other's services right in their own neighborhood."

In July 1999, Arrowhead Credit Union appointed Marilyn Logan of Norco as branch manager of the new branch, which will be located at the Gateway Town Center in Norco. Since July, Logan has been assisting Arrowhead Credit Union executives in preparing for the opening of the new branch and introducing the credit union to members of the community. "Marilyn Logan is a great asset to the Arrowhead Credit Union" said Anne Benjamin, vice president of corporate sales.

Dedicated to helping members build wealth, Arrowhead Credit Union is the Inland Empire's largest credit union with more than 90,000 members and nearly $400 million in assets.

PFF Bank & Trust Helps Makes Home Ownership Possible for Disabled

PFF Bank & Trust, the largest community bank headquartered in the Inland Empire, provided loans to two adults with developmental disabilities, enabling them to purchase condominiums in the San Fernando Valley. The bank partnered with the Easter Seals Home Select Program, which provides home ownership within reach for many low-income people with disabilities, and their families, throughout Southern California. With a loan from PFF, other special financing and Easter Seals' support, 29-year-old William Rayber, who is legally blind, has cerebral palsy and a mental disability, is moving out of the group home for people with disabilities where he's lived for more than six years. He is moving into one bedroom condominium that he purchased in Canoga Park, Calif. Anna Krawczyk who is 50 years old and has a disability, also purchased a one-bedroom condo in Reseda, Calif. As a homeowner, Anna will have more money in her pocket each month.

Through special financing, her monthly mortgage payments are $70 less than her previous rent. Anna never has to worry about her payments increasing. They stay the same for the life of the loan.

PFF Bank & Trust utilized the Fannie Mae® HomeChoice mortgage product to issue loans to William and Anna. Home Choice is a budget-based qualifying method developed specifically for low-income people with disabilities. HomeChoice addresses the unique housing and home buying needs of disabled individuals by offering new underwriting flexibility, including lower down payments, more versatile use of second mortgage financing for down payments and closing costs and home modifications to ensure accessibility.

"PFF is proud to have helped William and Anna buy their first homes," said Larry Rinehart, president and CEO of PFF Bank & Trust. "It's exciting to see that the teamwork of Easter Seals, PFF and Fannie Mae has paid off by making homeownership a reality for disabled home buyers. We look forward to providing more home mortgages to individuals with disabilities."

The Easter Seals Home Select Program, which is based in Van Nuys, Calif., provides home buyer education and training for low-income individuals with disabilities, or people who have a family member with a disability living with them. Easter Seals helps participants locate homes for sale. The organization also evaluates the homes to ensure they meet requirements under the Americans with Disabilities Act. In addition to William and Anna, more than 130 people from throughout Southern California are currently in the Home Select Program. Eleven participants already have been pre-approved for loans, and that number continually increases.

Easter Seals Home Select assists people with disabilities in establishing a non-traditional credit history and helps them access special home financing.

For more information about Easter Seals Home Select, please contact Director Aretha Wallace at the Easter Seals Van Nuys office, (818) 996-9902.

Fallbrook National Bank is Finalist in "Outstanding Web Site Awards"

Community Bancorp Inc., announced that its subsidiary, Fallbrook National Bank, was selected as a finalist in the "Outstanding Web Site Awards" for community banks under $2.5 billion in assets.

Sites were judged by an expert panel of Internet technology and marketing specialists. Along with the editors, judges narrowed finalists out of a total of 2,515 companies— comprising of manufacturing, distribution and financial institutions—based upon the performance of each company's Web site in five broad categories: information, customer service, design quality and connectivity elements.

"We pride ourselves in staying current with the technology needed to provide our customers with services like Internet banking to assist in their cash management needs," stated Tom Swanson, president and chief executive officer of Fallbrook National Bank and its parent company, Community Bancorp Inc.

"We are proud of our Information Systems group, who designed and created the Web site internally, instead of hiring an outside firm."

Fallbrook National Bank was selected as a finalist in the "Outstanding Web Site Awards" because of its commitment to offering its customers the convenience of using the Internet to conduct their banking business. The Fallbrook National Bank Internet Banking has been widely praised by customers and has been recognized in several industry surveys as one of the best Internet Banking websites. Fallbrook National Bank created this site in order to provide customers with a valuable service, and it has been well received by customers.

MCB Financial Lists on the American Stock Exchange

MCB Financial Corporation announced today that MCB has been approved for listing on the American Stock Exchange (AMEX). The company's symbol will be MCB. The AMEX is the first securities exchange to provide an efficient market for our stock by improving liquidity and reducing bid and ask price spreads, thereby improving shareholder value.
 thinkers here in this hotel of Airline. I am not talking just about infrastructure. I am talking about route development.

Times are tough at the new Ontario Airport. Things aren't rosy for some tenants, including car rental companies. Their costs are much higher and slow growth is putting the squeeze on more than a few businesses. "Airplane are being enticed to serve the Inland Empire out of a variety of reasons," said Current, United Parcel Service (UPS) is actively pursuing routes from China to Ontario Int'l Airport, but Pole Air in Los Angeles also wants the routes. Clearly, what we have is a situation where LAX in direct competition with Ontario.

Local Airports...

Country? I am not talking just about infrastructure. I am talking about route development.

Local Airports...

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Business Owners Should Register Early for Space at Festival

San Bernardino area employers expect a moderate staffing pace as the new year begins. That is the result of Manpower Inc.'s First Quarter Employment Outlook Survey. "As we look ahead to the first three months of the new century," said Evlyn Wilcox of Manpower, "27 percent are expecting to hire more people, while 13 percent plan to reduce their payrolls and 60 percent plan to maintain their current workforce levels." The pace was more active for the same period a year ago, when 33 percent said their personnel requirements had increased and 13 percent intended to decrease their labor pools. The outlook for the last quarter of 1999 was also brighter as 31 percent predicted more help was needed and 10 percent thought cutbacks were in order. "Historically, new year hiring plans tend to be sluggish, but the uncertainty of the Y2K crises may have impacted personnel decisions, as well," Wilcox said.

Cyndie O'Brien Communications Director

As director of corporate communications for Inter Valley Health Care, O'Brien's duties include overseeing a staff of five and responsibility for public relations, special events, advertising, and internal communications, including the quarterly member newsletter. "The magazine's readership consists of Sussex and Los Angeles members in San Bernardino, Riverside and San Bernardino counties. Prior to her promotion to director in 1995, O'Brien was a professional services marketer, assisting engineers and planners in winning municipal contracts. She grew up in San Dimas, graduated from high school in Claremont, and attended Cal State Long Beach, where she earned a bachelor's degree in jour-
### Contractor's Hit List

<table>
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<tr>
<th>City</th>
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<td>26.</td>
<td>La Quinta</td>
<td>760-777-7012</td>
<td>Tom Mentz</td>
<td>City Manager</td>
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<td></td>
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<tr>
<td>27.</td>
<td>Loma Linda</td>
<td>760-620-5871</td>
<td>Dan Smith</td>
<td>City Manager</td>
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<tr>
<td></td>
<td>760-620-5871</td>
<td>FAX 621-5340</td>
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<td>28.</td>
<td>Montclair</td>
<td>760-690-1000</td>
<td>Steve Griggs</td>
<td>Chief Building Official</td>
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<td></td>
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<td>FAX 690-4090</td>
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<td>Moreno Valley</td>
<td>760-413-3130</td>
<td>Gary Kyle</td>
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<td></td>
<td>760-413-3130</td>
<td>FAX 412-8360</td>
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<td>Murrieta</td>
<td>760-690-1000</td>
<td>Stephen Johnson</td>
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<td>Norco</td>
<td>760-750-3900</td>
<td>Gerald Johnson</td>
<td>City Manager</td>
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<tr>
<td></td>
<td>760-726-5002</td>
<td>FAX 731-2888</td>
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<td>Ontario</td>
<td>760-791-5746</td>
<td>Greg Deverman</td>
<td>City Manager</td>
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<td></td>
<td>760-791-5746</td>
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<td>Palm Desert</td>
<td>760-346-0611</td>
<td>Patrick Condon</td>
<td>Director, Bigg. &amp; Safety</td>
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<td></td>
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<td>FAX 341-7086</td>
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<td>Palm Springs</td>
<td>760-533-8242</td>
<td>Robert C. Parkins</td>
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<td>760-480-0303</td>
<td>Charles Bay</td>
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<td>760-480-0303</td>
<td>Steve Buchanan</td>
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<td>Redlands</td>
<td>760-796-7266</td>
<td>Gary Lakeshore</td>
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<tr>
<td></td>
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<td>760-828-6800</td>
<td>Joe Flavor</td>
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<td>San Jacinto</td>
<td>760-364-5007</td>
<td>Richard Pepper</td>
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<td>760-364-5007</td>
<td>FAX 364-5994</td>
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<td>Temecula</td>
<td>760-494-6444</td>
<td>Joseph Lune</td>
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<td></td>
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<td>Temecula</td>
<td>760-494-6444</td>
<td>Tim Hulst</td>
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<td>Twentynine Palms</td>
<td>760-674-7333</td>
<td>Tony Eason</td>
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<tr>
<td>44.</td>
<td>Upland</td>
<td>760-651-1101</td>
<td>Jerry Armstrong</td>
<td>Bigg. &amp; Director</td>
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<td>FAX 651-9633</td>
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<td>Victorville</td>
<td>760-951-5101</td>
<td>Jeff Bloom</td>
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<td>46.</td>
<td>Yucaipa</td>
<td>760-761-4987</td>
<td>Jon Roberts</td>
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<td>Yucaipa</td>
<td>760-761-4987</td>
<td>George Wayker</td>
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<td>Yucaipa</td>
<td>760-761-4987</td>
<td>Ron Grider</td>
<td>Building Inspector</td>
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**Note:** This is not a complete list. There are other contractors working on this project as well. The information above is the list of contractors that have been submitted by the City of Temecula for the project. It is a summary of the information available from the City's website.
Involuntary Bankruptcy Petitions: The Ultimate Debt Collection Device?

by Wesley H. Avery, Esq.

An involuntary bankruptcy case is initiated by a requisite number of creditors filing a petition and a response from the clerk of the United States Bankruptcy Court, which requests that an order for relief be entered, and makes a subject is filed by a debtor, which is generally under a specified chapter of the United States Bankruptcy Code of 1978. The petition and summons are filed, the petitioning creditors must also pay the appropriate filing fee. Under the bankruptcy code, a Chapter 7 or a Chapter 11 petition may be filed against anyone (or anything) that may be a debtor under the chapter in which such case is commenced, but an involuntary petition may not be filed against a farmer or eleemosynary (i.e., non-profit) institution. In general, a person who resides, or has a domicile, a place of business, or property in the United States, and loan may not be a debtor under the bankruptcy code, a stockbroker or commodity broker may not be a debtor under Chapter 11.

In a Chapter 11 case, the debtor is generally allowed to continue to stay in business by means of a plan of reorganization which must meet statutory criteria. Creditors will be paid from the ongoing cash flow of the business. A Chapter 7 case, on the other hand, usually involves a termination of operations and a quick liquidation of the debtor's assets.

There are two situations under which a debtor becomes eligible to be the subject of an involuntary bankruptcy. The first situation involves creditors who may not pay a debtor's debts as such debts become due, unless the debtor is the subject of a bona fide dispute.

Alternatively, if within 120 days before the filing of any such bankruptcy petition, a custodian was appointed or took possession of the alleged debtor's assets, such as an assignee for the benefit of creditors, that individual or entity is also eligible for involuntary relief under the bankruptcy code.

If an alleged debtor has 12 or more creditors, an involuntary petition must be initiated by no less than three of those creditors, each of which is either a holder of an unsecured claim against the alleged debtor that is not contingent as to liability or the subject of a bona fide dispute, and which aggregates at least $10,775, as of the petition date. If an alleged debtor has fewer than 12 creditors, only one creditor, who holds an unsecured claim of at least $10,775, is needed.

Unless the involuntary petition is controverted, an order for relief shall be entered and the bankruptcy case shall proceed. If the involuntary petition is controverted by the alleged debtor, a trial is then necessary. If, as a result of this trial, such debtor is found to be the proper subject for an involuntary bankruptcy petition, an order for relief entered by the bankruptcy court. The petitioning creditors may then collect their actual, necessary expenses and their attorney fees in accordance with the involuntary petition from the debtor's estate, as a first priority administrative expense. If the court finds the alleged debtor not to be an entity subject to relief under the bankruptcy code and dismisses the involuntary petition, it may grant a judgment against the petitioning creditors for reasonable attorney's fees, and may also award any damages "proximately caused by such filing" or even punitive damages if the court finds that the petition was filed in bad faith.

Involuntary bankruptcy should be the creditor's remedy of last resort, after other avenues of collection have been exhausted. This is because the assets of the alleged debtor will be used to pay all creditors who are determined to have the creditor's remedy of last resort, not just the claims of the debtor. This discovery followed the future discoveries of genes responsible for the congenital heart defects.

Researchers tested 182 patients about faulty genes:

Four important gene discoveries lead the list of the top 10 research advances in heart disease and stroke during 1999, according to Lynn Smalls, M.D., Ph.D., president of the American Heart Association.

1. Quest for high blood pressure genes

High blood pressure affects about 50 million Americans and increases their risks of heart attack and stroke. Discovery of a gene that makes a protein, mineralocorticoid receptor, has helped researchers understand the cause of an inherited form of high blood pressure. When the gene is mutated, the protein which regulates the body's handling of salt, can cause kidney disease to retain too much salt, resulting in high blood pressure.

2. Genes that break babies' hearts

Congenital heart defects, often be liable for actual or punitive damages if the case is dismissed, it would be prudent to confer with experienced bankruptcy attorney before relief is obtained in a manner that might support such debtor's debts that such debts become due, unless the debtor is the subject of a bona fide dispute.

Alternatively, if within 120 days before the filing of any such bankruptcy petition, a custodian was appointed or took possession of the alleged debtor's assets, such as an assignee for the benefit of creditors, that individual or entity is also eligible for involuntary relief under the bankruptcy code.

If an alleged debtor has 12 or more creditors, an involuntary petition must be initiated by no less than three of those creditors, each of which is either a holder of an unsecured claim against the alleged debtor that is not contingent as to liability or the subject of a bona fide dispute, and which aggregates at least $10,775, as of the petition date. If an alleged debtor has fewer than 12 creditors, only one creditor, who holds an unsecured claim of at least $10,775, is needed.

Unless the involuntary petition is controverted, an order for relief shall be entered and the bankruptcy case shall proceed. If the involuntary petition is controverted by the alleged debtor, a trial is then necessary. If, as a result of this trial, such debtor is found to be the proper subject for an involuntary bankruptcy petition, an order for relief entered by the bankruptcy court. The petitioning creditors may then collect their actual, necessary expenses and their attorney fees in accordance with the involuntary petition from the debtor's estate, as a first priority administrative expense. If the court finds the alleged debtor not to be an entity subject to relief under the bankruptcy code and dismisses the involuntary petition, it may grant a judgment against the petitioning creditors for reasonable attorney's fees, and may also award any damages "proximately caused by such filing" or even punitive damages if the court finds that the petition was filed in bad faith.

Involuntary bankruptcy should be the creditor's remedy of last resort, after other avenues of collection have been exhausted. This is because the assets of the alleged debtor will be used to pay all creditors who are determined to have the creditor's remedy of last resort, not just the claims of the debtor. This discovery followed the future discoveries of genes responsible for the congenital heart defects.

Researchers tested 182 patients about faulty genes:

Four important gene discoveries lead the list of the top 10 research advances in heart disease and stroke during 1999, according to Lynn Smalls, M.D., Ph.D., president of the American Heart Association.

1. Quest for high blood pressure genes

High blood pressure affects about 50 million Americans and increases their risks of heart attack and stroke. Discovery of a gene that makes a protein, mineralocorticoid receptor, has helped researchers understand the cause of an inherited form of high blood pressure. When the gene is mutated, the protein which regulates the body's handling of salt, can cause kidney disease to retain too much salt, resulting in high blood pressure.

2. Genes that break babies' hearts

Congenital heart defects, often
Candace Bengtson Adds Insurance Market to Duties at Westin Resort
March 25 at 8 p.m. - "The Seasons"

Titans of with The Westin Mission Hills Resort since 1993. as director of group sales, she was a national sales manager responsible for at La Quinta Resort and Club, prior to joining the Westin sales team. computer instructor at Northwest Technical College in East Grand Forks, the Chicago Society of Association Executives, Bengtson resides in La

incredible, the result is for KVCR to eventually have four digital channels that will transmit from the spacious new complex still on the drawing floor. Warren cautioned, however, that the far-reaching plans now in the works are "just the beginning of the story." With rapid changes in tech

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TEC World"
Gene Discoveries...

continued from page 43

gene causes disease is the key to prevention and treatment. Microarrays — microchips that contain thousands of pieces of DNA, can rapidly probe genes in individuals with inherited diseases. In a process called hybridization, microarrayed DNA is combined with patient DNA that is labeled with radioactive or fluorescent tags (probes) to reveal missing or mutated genes. With this knowledge, scientists can devise new diagnostic tests and drugs.

Scientists have used the microarray analysis to detect a gene defect responsible for Tangier disease — which has serious medical implications. Tangier patients have dangerously low levels of HDL, the "good cholesterol" and a high risk of heart attack. Their blood vessels wall off cholesterol from removal by the body. The disease has been linked to a gene called ABC1. Using the finding could lead to drugs to treat not only Tangier patients, but millions with low HDL.

4. A "stunning" discovery for heart patients

Myocardial "stunning" — severely reduced contractions of the heart that limit the amount of blood pumped through the body — can strike people who suffer a heart attack or undergo heart surgery. Research has confirmed earlier speculation that myocardial stunning is the result of a molecular alteration.

Scientists have found that stunning is caused by an abnormality in troponin I, a protein vital to proper heart muscle contraction. The discovery may lead to new drugs that can prevent or reverse the condition.

5. Growing replacement for damaged hearts

It may sound like a plot from "Star Wars," but it is true that heart valves are being grown in labora-
tories. Heart valves regulate the flow of blood from the pumping chambers. Malfunctioning valves can cause serious disability or death. Mechanical devices and pig valves have potential drawbacks. Using a technology called "tissue engi-
ing," scientist have grown the first complete in-vitro heart valves and abilities following a successful drug Ancrod was also tested, but some patients developed bleeding in the brain.

9. New aids to detect coronary disease

An imaging procedure, ultrasonic CT and MRA (three dimensional coronal magnetic resonance angiography) can detect coronary arteries. The ultrasound CT takes fast pictures of the amount of calcium in the coronary arteries. The MRA collects in the plaques, which are fatty deposits that may impede blood flow. It detects angina, heart attack, or stroke.

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MRA uses a powerful magnet and radio waves to create images of the coronary arteries. The test takes less than one hour.

10. Robotic hands helping hand

Early results from a robotic hand indicate that our use of bypass surgery may be done on the beating heart through tiny holes. Three holes in the chest allow the insertion of a light/camera unit and two instruments, each held by separate robotic arms. The surgeon sits at a console and maneuvers hands shaped like microsurgical tools to perform the cut.
California Restaurant Association Moves to Rancho Cucamonga

The California Restaurant Association (CRA), historically located in Rancho Cucamonga, has announced it is moving into a new office in the area. CRA's new office is centrally located, just three miles from the Ontario airport. We are pleased that we have been able to bring 12 new jobs to the area, and are enthusiastic about contributing to the community's local economy.

"Moving to Rancho Cucamonga has been a great change for CRA," said John D. Dunlap, president and chief executive officer of the association. "The area is a great community in which to live and work, and is a significant place of growth for our industry. CRA's new office is centrally located, just three miles from the Ontario airport. We are pleased that we have been able to bring 12 new jobs to the area, and are enthusiastic about contributing to the community's local economy."

Asociation (CRA), historically active officer of the association. It is everywhere, in all aspects of society.

Facts about domestic violence:

- One out of three women killed in this country are killed by their partners.
- Men who kill their women partners serve only two to six years in prison, on average.
- Family violence causes one out of four female suicides.
- There are more animal shelters than there are shelters for battered women.
- Every 15 seconds, a woman in this country is beaten!
- During the Vietnam War, 56,000 American soldiers were killed. During the same period of time, 51,000 American women were killed by the men who said they loved them.
- Seventy-nine percent of spousal abuse is committed by divorced or separated men, and only seventy percent is reported to the police.
- In 85 percent of the domestic violence situations where a woman was killed, her abuser was not arrested.
- Fifty percent of all injuries to women treated in emergency rooms is caused by abuse, and a mere four percent is recognized as such by medical personnel.

The House of Ruth has seen it all in its 21 years of service to the community. The caring staff and volunteers know how to help, and the mission statement reads: "The mission of the House of Ruth is to advocate for and assist women and children victimized by domestic violence — by providing shelter, programs, opportunity, and education, and making a significant contribution to social change through intervention, education, prevention programs, and community awareness."

The organization was incorporated with nonprofit status in 1975, offering a 24-hour referral service, and crisis intervention counseling. As the years went by, an 18-bed shelter opened in rented accommodations; the children's program was initiated; the Pomona Outreach office was created, as well as a temporary restraining order clinic at the Pomona and Rancho Cucamonga Courts; public and private funding programs were created; the shelter and a youth counseling program at the Pomona Outreach Office; a transitional housing residence, was opened; the children's program has expanded to include a 24-hour hotline, and the number of services we provide.

Funds are needed to help with operating costs and for the capital campaign, "Building New Dreams, New Visions, New Hope." The budget for the purchase and renovation of the new facility is $3 million, and $2 million has been raised. "We still face a considerable challenge in raising the remaining $1 million to complete this project," Hope added. Photographic credit: John D. Dunlap.

...in addition to hosting over 500 events per year, we offer a full range of special events, including banquets, weddings, and private receptions. We can accommodate any size and style of event. We have a fully stocked gourmet menu with a variety of cuisines including American, Italian, Mexican, and Chinese. Our trained chefs prepare and present foods to suit all dietary needs. Our full-service bar offers a wide selection of alcoholic and non-alcoholic beverages to complement your menu. Our in-house audio/visual department provides state-of-the-art equipment for your event.

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Phone: 909-988-5559, Fax: 909-988-5550
Name: Hope Brockton, executive director.

House of Ruth Aids Victims...

Real Estate Notes

San Diego-based ACWD Properties has purchased the 208-unit Villa Bonita apartment complex at 2001 N. Rancho Ave. in Colton for $4.6 million.

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Inland Empire business journal

DESKTOP BUSINESS JOURNAL

$10 Million Approved for Local Alternate Fuel Project

Congresswoman Mary Bono has announced that Congress has approved appropriating $10 million to continue work on the National Automotive Center (NAC) alternative fuel technology research and development project currently being conducted in the Coachella Valley.

Efforts to fund the 10-year program to develop a "21st Century Truck" for the U.S. Army, began under the stewardship of the late Congressman Sonny Bono. The most recent appropriation will be added to a total of $3.6 million in federal funds previously awarded, and $339,000 in equipment contributed by SunLine Transit Agency.

The Coachella Valley Economic Partnership (CVEP) coordinated the formation of local partnerships created to conduct the research project, develop a prototype on-board diesel reformer, and field test a vehicle for the U.S. military.

"Congresswoman Bono worked diligently for the last two years to coordinate efforts in Washington and to gain support for this project in Congress," noted Kay Hazen, CVEP chairperson for the project. "Thanks in large part to her efforts, the valley's position as a leader in alternative fuels has been greatly enhanced."

The goal of the project is to develop a commercially viable reformer that extracts hydrogen from diesel fuel on board a vehicle, and then uses the hydrogen to power a fuel cell. The vehicles would then run on electricity, a zero-emissions fuel. A pilot demonstration of the technology will be through Thousand Palms-to-Riverside SunLink bus that connects desert passengers to the Metrolink light rail system.

The army's overall project goal is to identify alternatives to gasoline and diesel, such as fuel cell power and hybrid/electric drive systems, for use in military vehicles. These technologies will enable the army of the future to significantly improve performance while reducing dependency on foreign fuel sources, fuel consumption and emissions.

Local officials believe the project has enhanced the valley's growing reputation as a center for alternate fuel technology, and see it as a step in the acceleration of the development of commercially viable clean fuel engines.

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The Coachab band of Mission Indians' tribal leaders Brenda Souldiere and Marc Benitez, were recently appointed to positions on boards responsible for regional water quality control and redevelopment of impoverished communities.

Souldiere was named by California Governor Gray Davis to the Colorado River Regional Quality Control Board, one of the state's regional water panels that make important decisions on discharge permits and other matters affecting local water supplies. She also serves as first vice chairwoman on the tribe's business committee and has been involved with local water issues, in addition to the Cabazon tribe's efforts to save the Salton Sea.

Benitez was named president of the Desert Alliance for Community Empowerment, a nonprofit board responsible for implementation of the strategic plan for the Desert Communities Empowerment Zone. He also serves as second vice chairman of the tribe's business committee and as its representative to the Coachella Valley Association of Governments. Benitez and the board will be responsible for implementing first-year operations of the zone, which includes the rural desert communities of Riverside and Imperial counties and the Cabazon, Twenty Nine Palms, Indian Wells and Augustine Indian reservations.

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New Workplace Laws...

continued from page 8

1999-2000 legislative session began Jan. 3, and vigorous debate is expected on a number of issues affecting employers and employees.

Workers' Compensation
A bill that would have increased workers' compensation premiums for employers by $2.1 billion was rejected by Gov. Davis earlier this year. In this veto message, the governor said that the bill "increases benefits far beyond what I believe California employers can absorb without negatively impacting the economy." The California Chamber agreed. It is expected that the applicants' attorneys and labor unions will be back next year with another bill, to massively increase workers' compensation benefits. Employer groups want any benefit increases to be offset by cost-saving reforms, to help streamline the workers' compensation system.

Unemployment Insurance
A labor union-sponsored bill to increase unemployment insurance was put on hold earlier this year. The bill, SB 546 (Sen. Hilda Solis, El Monte), is expected to be taken up again. According to a state Senate Appropriations Committee analysis of SB 546, the bill would increase employer unemployment insurance taxes by more than $700 million annually. The California Chamber is opposed to an increase unless substantial reforms are provided to offset the increase. The California Chamber believe that what is needed is a smaller, more targeted unemployment insurance system in the country, and provides more benefits to more employers for longer periods of time, than any other state.

California's unemployment insurance system is 100 percent employer funded.

Family Care and Medical Leave
SB 1149 (Sen. Jackie Speier, Millbrae) was also shelved in 1999, and will be back again in 2000. The bill reduces from 50 to 20, the number of employees an employer must have to be subject to the California Family Rights Act. Although the six-week leave is set for the employee's family, the 1997 study by the Society for Human Resource Management found that nearly 50 percent of employees covered by the act bore increased costs through replacement workers and lost productivity. In California, nearly 95 percent of businesses, with fewer than 50 employees, SB 1149 will directly impact more than 70,000 small and medium-size businesses in California.

Minimum Wage
Historically, California's minimum wage has been set by the California Industrial Welfare Commission (IWC), which reviews policy every third year. The IWC is now hearings on minimum wage, and is taking public comment. Labor unions have made raising the minimum wage a top priority. California is one of the highest in the nation, at $5.75 per hour, the federal minimum wage is $5.15 per hour. Any increase in the minimum wage produces a rippling effect for employers who pay increased costs associated with unemployment insurance, disability insurance, taxes, income taxes, and workers' compensation insurance. Instead of raising the minimum wage as a way to offset the increased costs of living in California, the California Chamber would support programs to make child care, housing, and health care, too, in an affordable.

Transportation
In 1999, the chamber supported SB 1394, a measure that would have allowed local governments to control local option sales tax for transportation purposes. Highways and roads are crowded and in disrepair. For employers, traffic congestion is expensive. Lost productivity from workers, and longer time periods to reach customers to market costs money. Businesses in certain areas can't fill jobs or pay the rising costs of living. The chamber will urge the legislature to begin solving our mobility crisis by providing more funding for transportation, through local option sales taxes, and pay-as-you-go financing. Due to lack of funds, there is also a $2 billion cash balance sitting in the highway account, and Caltrans must be given the flexibility to use private sector design firms to begin much-needed work on our highways.

Protein Predicts Complications...

continued from page 29

flow around a blocked coronary artery. However, the grafted vein often reblocks. The patients in the study underwent angioplasty — a non-surgical procedure — to clear the grafted vein, so they could avoid additional surgery.

About 15 percent of individuals who underwent the angioplasty procedure had CK-MB elevations. After one year, 11.7 percent of the individuals with the highest levels of the protein died, compared to 4.8 percent of those with normal levels.

Hong stated that although this study does not prove a cause and effect relationship, prevention of CK-MB elevation could be used to predict patients who might have problems with the grafted vein. He said, "We can see that there is a correlation between the incidence of complications, and the higher protein levels."

Hong and his team respect that bits of plaque and blood clots that sometimes break off during a vein angioplasty, may contribute to the elevated CK-MB levels. The difference, however, is that these bits can "downstream" and block a smaller blood vessel. One approach to prevent this would be to insert a self-expanding metal device during angioplasty that would open a new vessel path past the blockage, to trap the debris. The device would act like an umbrella, and would be removed after the procedure. As yet, there have been no randomized, controlled trials to prove the merits of this approach, but a trial is currently underway.

Another method involves a relatively new class of drugs called glycoprotein IIb/IIIa inhibitors. In a trial, the drug abciximab, a type of super aspirin, was shown to help minimize complications in patients who had undergone the saphenous vein angioplasty. However, the small, pilot study was needed to assess the benefits of this new class of drugs. Dr. Hong said:

"We be happy to sit down with him and get him up to speed." Indian leaders are really looking at him with a cautious eye," said W. Ron Allen, first vice president of the National Congress of American Indians. "It's obvious to us that he is very insinuous to Indians in their political position.

Allen and other tribal leaders are concerned because of the comment he made in October and his rocky relationship with one tribe in Texas, his home-state.

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Indian Tribes Hope to Educate George W. Bush
Keeping a watchful eye on presidential candidate George W. Bush, American Indian tribal leaders want to be sure that Bush will respect tribal sovereignty if he is elected.

The Post-Sanitation of Sycuan.
N.Y. quoted Bush as saying, "My view is that state law remains supreme when it comes to the Indians, whether it be gambling or any other issue." Jacob Cohen, executive director of the National Indian Gaming Association, commented, "We be happy to sit down with him and get him up to speed."


California State University, the National Science Foundation, and the Huntington Library in San Marino, the recipient of many academic awards and fellowships from the University of California, the repository at Laguna Nigel, California, and consulted additional traditional and oral sources. The 100-year period covered by the book (1776-1876) is significant because, in 1776, it is one of the first European accounts of the Caballeros. It was included in the diary of Pedro de Rueda, a member of Juan Bautista de Anza's second expedition. The book concludes in 1876, when President Ulysses S. Grant issued the executive order that created the Caballeros reservation.

The book was designed and printed by the Cabazon Band at its Fantasy Press Printing operation, and the Graphic Design shop on the reservation. Copies are priced at $5 each, with a limited signed by the author for $8. They are available at the tribal office, or through the mail by sending a check or money order and $2 postage for the first book, and for each additional, to: Cabazon Band Book, 84-245 Indio Springs Pkwy., Indio, CA 92201. For more information, call (760) 342-2593.

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**Redlands Centennial Bank Announces Formation of Company**

Redlands Centennial Bank announced the successful completion of the formation of Centennial First Financial Services (CPFS). "The holding company will serve as a platform for providing expanded financial services to customers and possible bank acquisitions," according to president and CEO Douglas C. Spencer. We are proud of the performance of the bank, and believe the company will structure will allow our customers to benefit from continued superior service in related financial areas. Most importantly, we believe shareholders will be pleased with the value enhancements to their franchise.

The bank will continue to operate under the existing board of directors and staff, and the CPFS will provide expanded financial services to customers and possible bank acquisitions, according to president and CEO Douglas C. Spencer. "The holding company will serve as a platform for providing expanded financial services to customers and possible bank acquisitions," according to president and CEO Douglas C. Spencer. We are proud of the performance of the bank, and believe the company will structure will allow our customers to benefit from continued superior service in related financial areas. Most importantly, we believe shareholders will be pleased with the value enhancements to their franchise.

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**Notes:** (H)-Stock hit 52 week high during the month, (L)-Stock hit 52 week low during the month, NM - Not Meaningful.
from "restaurant and brewery" to Compass Creek National Brewery Pub. The place sounds like a combination of pub and radio and the band that sang "Proud Mary." Some months ago, I visited Compass Creek in Rancho Cucamonga. As much as I liked it, I can’t help wondering why that upscale menu was not the best plan for the area. While I am sure that it was a necessary column that called attention to this miss-match, the fact is that it is an all new facility. Even the name has changed.

Kind of.

Make reservations for an awearning evening.

by Jerry D. Mead

Several miles north of the Inland Empire, in downtown San Bernardino, I once walked through the area with the mayor and the director of the chamber of commerce on a Saturday night and, except for one very loud night club, I could not hear anything going on. Talk about not being in the same town.

In December, many people are under the impression that the only thing happening in the S.B. county is the annual wine walk at the Riverside County Fair. Intensive 10, it has to be said that the Radisson holds its own. Its ballroom has paved to itself as the convention center for the city.

Here’s the "Catch." If my legal, but you may find a common carrier that will accept and deliver your legal shipment. That’s because many shippers have just thrown up their corporate hands and in effect said: "This wine shipping is too much hassle. We won’t try to figure out what’s legal and what’s not. We’ll just refuse them all."

So, can’t you ship wine by mail? It’s a long story, but I’ll tell you the chain of events.

By the way, if you want to make a donation to a local charity, you can drive to the San Bernardino Radisson and drop off your donations. They will deliver them to the charity of your choice and give you a receipt for your tax deductible donation. This is a great service and a great way to support our local charities.

The Radisson is located along January 2000

MEAT ON WINE

Problems With Shipping Your Holiday Wines

by Jerry D. Mead

Meat at the San Bernardino Radisson

Radisson San Bernardino

Room Service at the San Bernardino Radisson

by Joe Lyons

Santa Bernardino can look very beautiful. The trick is to view it at sunset from the top floor penthouse suite at the Radisson. One of the great things about viewing room service at the Radisson is that the hotel is usually more than willing to modify any of the recent restaurants in the area. I’m sure that the owners of the Inland Empire TV News read all about it in the Inland Empire Business Journal, but you may not always agree. Now you can enjoy the same kind of room service that I had as a card or letter. We may still be on a downswing.

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**PAGE 62**

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- Professional Women of Redlands: Theresa Lantz, 909-796-7419.
- East Valley Professional Women's Network: Terry Brown, 909-793-1131.
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- **Community Development:**
  - The leadership of the chamber is dedicated to the concept of a well balanced community.

Telephone (909) 931-4100 Fax (909) 931-4184
BUSINESS INFORMATION RESOURCES

WEB SITES
Avistar Communications, Inc.  http://www.avistar.net
Agricultural Export Programs (AEP), Calif. Dept. of Food and Agriculture  http://www.aep.ca.gov
Bank of Home, Union Bank's Internet Banking Center  http://www.bob.com
Business of California  http://www.businessofcalifornia.com
California State Government Home Page  http://www.ca.gov
Center for International Trade Development  http://www.redbook.com
City Business Guide CITIVU Rancho Cucamonga  http://www.citivu.com
Colombia China Valley Medical Center  http://www.ccm.org
First Federal Savings of San Gabriel Valley  http://www.ffsagv.com
Giant LE. RV  http://www.giantrv.com
U.S. President  http://www.whitehouse.gov
E-MAIL ADDRESSES
Bibliotheca--subector@library.cab.net
California Center for Health Improvement  cchimail@cald.com
Inland Empire International Business Association  http://www.ieiba.org
U.S. President  pres@whitehouse.gov

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12 Author Robert Davis will share 10 tactics to increase the visibil-
ity of your business and help you define market-
ability of a business at an 11:30 a.m. lecture at the American Society of Training and Development, 2006 Cherry St. For application and information, call (909) 558-5691.

13 The fifth session in a free 10-
week business academy, focusing on “Safe Operation of Your Business,” begins at 7:30 a.m. at the Ontario Police Department, 200 N. Laurel St. Cherry St. For application and information, call (909) 558-5691.

14 The 11th annual celebration of Health Weekenders will host its annual “COMBA” Conference at the Airport Marriott, 2230 East Hill, Ontario, from 8:30 a.m. to 4:30 p.m. Conference fees and members and non-members are $99, inc.

15 The Employees Group will host an Employee Benefits Administration discussion at the Employees Group Regional Office, Mission Lake Center, 5600 Lime St., Suite 421, Riverside, from 9 a.m. to 4 p.m. Conference fees for members and non-members, and $159 for three or more participants, are $57.

16, 18 Winter Magic Angelotti will be the Friday keynote speaker at the Inland Empire Peace Conference in Palm Springs, and Dr. Tom Costa will discuss unity and non-violence. For information and tickets, call Sport Lick Market at (760) 773-3101.

17 The San Bernardino Dr. Martin Luther King Jr. Commission will honor the legacy of the slain civil rights leader at a Millennium Celebration at the Christian Fellowship Church in San Bernardino.

18 Breakfast Bites, a monthly publication sponsored by The Apprenticeship Center for Nonprofit Management, will feature “Powerful Persuasive Presenting—Your First Chance to Say Something You Want in the New Century,” from 7:30 a.m. to 9:30 a.m. The event will be held at the Resource Center, 4050 Alta Drive, Suite 223, Riverside. Cost is $15 per person.

19 The first annual meeting of the L.A. Valley Chamber of Commerce will be held at the Burkle Building, Claremont Graduate School, 1157 Space St., Riverside, from 8 a.m. to 12:30 p.m. The cost is $150 for members, $195 for non-members, and $310 for three or more person.

20 The Inland Empire Small Business Development Center, 1157 Space St., Riverside, will present a “New Employee Seminar,” designed to help small business owners avoid penalty costs by correctly handling employee taxation issues, from 9 a.m. to 1 p.m. For information, call (760) 891-2345.

21 The Marriott Residence Inn will celebrate its 4 millionth renovation with a special open house from 2 p.m. to 8 p.m. at 2025 Convention Center Way, Ontario.

22 A safety and marketing seminar for business owners interested in growing their business will be presented by the Inland Corps of Executive Retirees (SCORE), Palms Springs chapter, at the Palm Desert Public Library, Community 180, 7300 Fred Way, Dept. D from 9 a.m. to noon. The fee is $25. For more information, call (760) 560-3262.

23 Designed to help small busi-
ness owners association with being an employer, the Coachella Valley SBDC, and the Employment Development Department will present a “New Employee Seminar” at the Coachella Valley Workforce Development Center, 23375 Tahquitz Canyon Rd., Palm Springs, from 9 a.m. to 11:30 a.m. To re-
serve, call (760) 561-6844 for this free event, call (760) 667-8111.

24 A survey covering the require-
ments through the Pre-
Qualification Loan Program will be present-
ed by the Inland Empire Small Business Development Center and Small Business Services, 2200 Benito Street, Montclair, from 10 a.m. to 2 p.m. To regis-
ter, call (760) 781-2345.

25 Dr. Christine Buell, director of the Center of Consumer Research at the University of California, Davis, will discuss the salary of generically made foods at a lunch-
hour event at the Bakers Bank Building, Claremont Graduate School, 1157 Space St., Ontario. To register, call (760) 891-2345.

26 A seminar covering the require-
ings for obtaining a new gen-
signature through the Pre-
Qualification Loan Program will be present-
ed by the Inland Empire Small Business Development Center and Small Business Services, 2200 Benito Street, Montclair, from 10 a.m. to 2 p.m. To regis-
ter, call (760) 781-2345.

27 An information seminar and a exhibit on technology and its effect on women in business will take place from 2 p.m. to 7 p.m. at The Bank Building, Claremont Graduate School, under the sponsorship of the Women's Professional Roundtable of Riverside. Experts in Web-design and com-
munications will be on hand to answer questions, day trading and other areas will be on hand to discuss and many others.

28 UPDATE: The event will be held at the Bank Building, Claremont Graduate School, under the sponsorship of the Women's Professional Roundtable of Riverside. Experts in Web-design and com-
munications will be on hand to answer questions, day trading and other areas will be on hand to discuss and many others.

29 UPDATE: The event will be held at the Bank Building, Claremont Graduate School, under the sponsorship of the Women's Professional Roundtable of Riverside. Experts in Web-design and com-
munications will be on hand to answer questions, day trading and other areas will be on hand to discuss and many others.

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INLAND EMPIRE BUSINESS JOURNAL

January 2000

PAGE 64 • INLAND EMPIRE BUSINESS JOURNAL

January 2000

INLAND EMPIRE BUSINESS JOURNAL • PAGE 65

REGULARLY SCHEDULED EVENTS

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m., at Scovill's Mexican Restaurant, 25670 Arrow Hwy., Rancho Cucamonga. Contact: Sue Cartullo. Info: (909) 466-5244.

Tuesday

Best Wishes for a Bountiful New Year, annual, 6:30 a.m., at the Mission Inn, 647 16th St., Riverside. Info: (714) 527-8000.

Wednesday

Center for International Trade Development, 1157 S. Space St., Riverside, will present a “New Employee Seminar,” designed to help small business owners avoid penalty costs by correctly handling employee taxation issues, from 9 a.m. to 1 p.m. For information, call (760) 891-2345.

Wednesday

Bakers Bank Building, Claremont Graduate School, under the sponsorship of the Women's Professional Roundtable of Riverside. Experts in Web-design and communications will be on hand to answer questions, day trading and other areas will be on hand to discuss and many others.

Wednesday

Success Initiative – “Preparing Without College,” with Dr. Barbara Ely, 7 a.m., at The Rancho Inn, Rancho Cucamonga. Info: (909) 463-5207.

Saturday

Helping People to Keep Their Jobs, monthly, 10 a.m. at The Peoples Place, 153 East Fifth St., Claremont. Info: (909) 624-6663.

Sunday

Claremont Masonic Temple

Theater, weekly, 7 p.m., at the Claremont Masonic Temple, 668 California Ave., Claremont. Info: (909) 624-6663.

Tuesday

The Inland Empire Business Journal Electronic Forum Conference in Rancho Cucamonga.

Wednesday

The Inland Empire Business Journal Electronic Forum Conference in Rancho Cucamonga.

Thursday

The Inland Empire Business Journal Electronic Forum Conference in Rancho Cucamonga.

Friday

The Inland Empire Business Journal Electronic Forum Conference in Rancho Cucamonga.

Saturday

The Inland Empire Business Journal Electronic Forum Conference in Rancho Cucamonga.
London — A City of Character and Tradition

photography and story by Camille Bounds

The visitor in London who asks a Londoner, "Where shall I go, and what shall I do?" is usually told, "Don't stay in London, go out of the city." The visitor is advised to go to the country — Stratford-upon-Avon, Stonehenge, Bath or Windsor. But Londoners know, and visitors soon find out, that London is unlike any other capital in the world. London projects the whole essence of Britain. The creation of London as a city from Roman times and hint at how this grand city of today gathered the strength to survive and become one of the leading towns in the world.

London was founded after the invasion and occupation of Britain by the Emperor Claudius in 43 A.D. It rapidly became the largest and most important city of Roman Britain. After Roman times, London fell into obscurity, but emerged again during the seventh century as a port center. Although it was only a leading town in England, before the Norman Conquest.

The Tudor era, with the great expansion of ocean trade and English sea power, saw the city grow rapidly, and during the 18th century, it surpassed all the other ports of Europe. London was the first city to reach a population of one million, in 1800. During the reign of Charles II, two of the greatest catastrophes in the history of any city took place. One was the plague, the last great outbreak of the "Black Death," which had been endemic in England since the mid-14th century and which killed 70,000 people in 1665. The other was the "Great Fire of 1666," which started in a baker's shop in Pudding Lane, close to the bank of the Thames, on Sept. 2, 1666. It lasted five days, destroying almost all of the medieval city proper, including St. Paul's Cathedral and many main buildings and chapels. Christopher Wren was commissioned to rebuild London, and St. Paul's is his greatest legacy. During World War II, 30,000 civilians were killed in London and untold damage was done. The most concentrated areas of devastation were in the city and the dock areas to the east. Today, London is a completely restored metropolitan area that has a pulse and an excitement that perhaps has always existed.

photograph courtesy of the "British Tourist Authority"

— even when the Romans marched her roadways.

A favorite view, on the rainy, misty afternoon, is from Waterloo Bridge over the river Thames. On Lambeth Hill, looming over the original city, the noble dome of St. Paul's Cathedral stands in majestic beauty, and hidden in the mist are the squat ramparts of the Tower of London, where William the Conqueror walked and queens of a later time bowed to the headman's ax.

Further up the river and barely visible through the fog stands the famous Clock Tower with Big Ben at the summit overlooking the massive Houses of Parliament, and the grandeur of Westminster Abbey, where Britain's monarchs are crowned.

London's pubs are far more than a place to drink beer. They serve as lunchtime rendezvous; service, reservations are recommended. In London, call 01-71-937-4448.

An Outstanding Place to Dine

There is a great Italian Restaurant in London called Tratto's on 2 Abingdon Road. The food is light and absolutely delightful. Service is excellent. Try not to miss this wonderful experience in dining. Reservations are recommended. In London, call 01-71-937-4448.

Where to Stay

The delightful Strand Palace Hotel is centrally located. A Ports Hotel, it offers excellent accommodations and efficient friendly service. The English breakfast is a feast that will last a whole day. The luxurious Le Meridien Excelsior Hotel is conveniently located near Heathrow Airport.

Travel Tip

If you are planning to go to London and wish to order theater tickets and reserved seats before you leave, call Keith Prowse and Company at 1-800-669-8687, or Applause at 1-800-451-9930. Be sure to inquire about the service charges. Tickets can be charged on your credit card for the best seats at popular shows. A brochure of all that is going on in London theater will be sent upon request.

Best Time to Visit

Anytime except summer. Thronges of tourists invade London during the summer months. It's worth a little rain and fog to avoid these masses of humanity. Bring an umbrella (if you do, you probably won't need it), and a set of thermal underwear. (Here again, if you come prepared, you probably won't need the item.) You can really enjoy this wonderful friendly city in its off-peak seasons and save your dollars, since everything is more reasonable at these times.

Shopping Hint

You will hear the word VAT (Value Added Tax). This is a 17.5 percent tax that foreign visitors are exempt from paying, but... you must ask for your refund, which is sent to you at a later date. Any reputable store will give you the proper paperwork to present to customs upon your departure, and the refund will be sent to you within six to eight weeks. Remember — you must ask for it!

Camille Bounds is the travel editor for the western division of Spectra Publication and The Inland Empire Business Journal.

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