March 2000

Inland Empire Business Journal

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Mentone resident Jack Mandeville has a problem. He thinks San Bernardino County should solve it. San Bernardino County agrees Jack Mandeville has a problem. It thinks Jack should solve it himself. For the rest of us, the ing-of-war is an object lesson that San Bernardino County is growing up, and it is not always a good thing.

More than a year ago, Mandeville began asking county flood control officials to repair a breach, or hole, they made in a berm built to protect the Mandeville homestead from flash-flooding.

Mandeville believes, and a civil engineer hired agrees, that when county road crews breached that berm, or earthen wall, they essentially opened the floodgates to his property.

The engineer’s report makes it pretty simple, stating that, “As a direct result of grading the breach, the storm water is concentrated and directed toward your house and the house across the street.”

Empire economy is growing and reformulating, said McAleenan. "Our goal is to partner with communities, businesses, non-profits, government and academia around the world."

McAleenan plans to launch a series of seminars and conferences as a leading resource for lifelong learning opportunities, while faculty at CGU’s campus-based degree program offers learning opportunities outside CGU’s campus-based degree programs. "We have world-renowned faculty at CGU," said McAleenan. "Our goal is to partner with community-based organizations, businesses, non-profits, government and academia around the world."

McAleenan plans to launch a series of seminars and conferences focusing on executive leadership. "There is enormous opportunity to enhance CGU’s outreach to local, national, and international communities, while increasing its reputation as a leading resource for lifelong learning and executive education," McAleenan said.

The rules have changed. The quicksilver pace at which the Inland Empire economy is growing and reformulating itself, due to new technologies and challenging opportunities sprouting from a dynamic growth environment, was discussed at the annual Economic Forecast Conference on June 25, at the Ontario Marriott.

San Bernardino County Supervisor Fred Aguilar was introduced by the Journal’s publisher, William J. Anthony, beginning a diversified series of seminars and conferences at Claremont Graduate University. Established as an independent and self-supporting arm of the university in 1999, the program offers learning opportunities outside CGU’s campus-based degree programs. "We have world-renowned faculty at CGU," said McAleenan. "Our goal is to partner with community-based organizations, businesses, non-profits, government and academia around the world."

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MARCH 2000

Employee Rally Generates Prop 1A Support

Recently, employees of the San Manuel Indian Bingo & Casino were addressed by tribal government members on Proposition 1A, the California Indian Trust Reliance Initiative. Among the camaraderie, the tribe's business committee shared anecdotes and facts regarding the benefits of Proposition 1A.

"The employees have been a great source of support for the San Manuel tribe," said Tribal Chairman Denor Marquez. "And, we could tell by the great response, that employers supported the importance of Proposition 1A and its effect on us all."

The proposed legislation would allow for Indian gaming on reservations only. Since 1988, Indian casinos have provided many tribes with jobs that took Indians off the welfare rolls, and generate revenues to provide decent housing, clean water supplies, and better health care for their people. California Indian casinos on tribal lands generate $120 million annually in state and local taxes, and support nearly 50,000 jobs for both Indians and non-Indians. The San Manuel Indian Bingo & Casino is the largest private employer in San Bernardino, employing approximately 1,500 people.

Inland Empire employers are the backbone to the fundamental workings of our facility, said Tribal Manager Andrew Martinez. "Meetings like these are important to us, because they keep our people in the loop — keep them informed. We’re very pleased with the outcome."

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The Hole in Ontario's Pocket

Many a young man has cashed his paycheck and felt the warmth of all that money in his pocket. Sure, it was expendable and could be spent on such, but for a few minutes he was as rich as anybody and could afford to spend it any way he wanted. Or so he would tell himself. When that young man grew up, he had rent and bills and family and responsibilities. What makes a hero?

This was not the case of Captain Tom Thompson, a veteran of the Air Force, who knew that the lives of thousands could have died in such a crash.

Captain Thompson considered his options and chose the need of the many over the needs of the few, even the lives of the officers on Flight 261. But it saved the lives of countless others. In 11 minutes, his technical side was considering checklists, schematics and emergency training and experience, but his emotional side was weighing the variables of what had to be a lose-situation.

If you believe that a second can be an eternity, then 11 minutes must be twice as long. I remember also that heroes are forever.

The soldier who jumps on a hand grenade to save his buddies, or the people put themselves in jeopardy since the early 1930s to protect the public from the dangers of flying.

In his January 2000 State of the State Address, California Governor Gray Davis said, "After parents, teachers, and our community's women and men, it is our military who have the greatest stake in the moral and social good. They are exceptional people, doing extraordinary things. Good teachers are vital to all of us."

The governor was right on point. Teaching is the noblest of professions and all of us, the business community included, must do all we can to ensure our students and children have the tools they need to succeed.

The demand for new teachers is immense and immediate. As a result, California schools need to be an eternity, then 11 minutes must be twice as long. I remember also that heroes are forever.

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exploding firmly entrenched dynamics of the changing organizations who are slow to rise to noticing changes in consumer buying motiva tors, channeling financial those concerns. “The traditionally attributable to management 'Traditionalists' added to this mix, their expectations suffering requirements of those they moderm workforce, expressing "Banking must rise to a new be just that. What have you done when the general public is added, "Peter Drucker has pointed out that industrialized nation in the world is experiencing a barti le below the replacement level for the country. This would, mean, exemplifying immigration, the potential number of available health employees in these countries is going down. This demographic trend, coupled with the rising skill requirements in the workplace, are two of the biggest economic challenges for the future.

"The future of the Inland Empire’s economy looks very bright, but there will be some significant new challenges and opportuni ties along the way," the educator concluded.

Elaine Cullen, of the San Gabriel Valley Economic Partnership, noted her remarks regarding the San Gabriel Valley, SGV: ‘Defining the SGV seems like a simple task, but depending on whom you speak with, you'll probably get several different answers to the same questions! This is due mostly to the misconceptions about the actual geographic boundaries used when outlining the Valley’s economy," Cullen commented. "The SGV encompasses about 400 square miles, and is comprised of 30 incorporated cities, and a large portion of unincorporated land in the county, and is home to 1.8 million residents. The San Gabriel Valley has been in a growth mode since mid-1995, with job growth in 1998 of 14,200, and 30,200 in 1999, 1998, while still experiencing a growth rate of just under 4%.

"International trade also provides tremendous opportunities for the Valley, especially its reliance to trade with Asia," she noted. "This industry will continue to grow in the Alameda Corridor and the Alameda Corridor East (ACE) get underway." Trade traffic through the SGV was also discussed, and Cullen said that the SGV Council of Governments has completed an initial study addressing this critical problem. In conclusion, Cullen was of the opinion that although the San Gabriel Valley enjoys a robust economy, many challenges are ahead, including the creation of a more effective marketing effort of the Valley as a whole. "Our task is to maintain a 'global' view of the economy, and to take the time to deal with issues that may not seem 'immediate or critical.' Failure to do so could hamper our efforts for a healthy San Gabriel Valley future for the businesses and residents who..."
By Cyndi Torres

I am often asked what my favorite tools (supplies) are for office organization. Of course, there are many different materials that keep things off my desk for me, but it's really a matter of personal choice. Here are some tips and office products that will help you organize your office more efficiently.

Other than a desk, filing cabinet and bookcase, some of my favorite tools to help stay organized are listed below. Most are available at your local office supply store, however, I have listed some supplies of specialty items.

Binders — The standard 3-ring types are great for storing and organizing newsletters, reports, or any other reference material you need easy access to. To save space, use binders with the special inserts to store computer diskettes and CDs.

Business Card Holders — If you don’t enter your cards into a contact manager on your computer or electronic organizer, there are a couple of options (and no, I’m not referring to the traditional method of wrapping your cards in a rubber band and stashing them in your top desk drawer). One option is the business card binder or wallet. The downside is having to flip through many pages to find what you’re looking for, but this is manageable. Another alternative is to use card or business card files. While there are many different sizes available for your computer monitor, printer, fax, and telephone. These stands increase storage space by lifting the equipment and providing extra space below. Some even have drawers or environments for CDs, paper, and other small office supplies.

Office Boxes — I’m not referring to the corrugated storage boxes, but rather to the smaller boxes available in wicker, [a special] cardboard, steel or canvas. You can use them to store your small office supplies, and they look great sitting on your desk. Most styles also come with a place to insert a label on the front. You can find these boxes in the hallways of everything else.

Vertical Paper Organizers — Two inexpensive vertical systems that make it easy to view and find paperwork or files when you need them, are the grid wall pockets and step file. Take advantage of unused wall space by using a wall pocket, which will free up valuable desk space. Step files keep important files organized and at your finger tips, making your files easier to see and access. If trying a step file, I recommend the metal, graduated, larger step files as they hold folders and paperwork more securely.

Before you rush to your local office supply store, remember to consider what your organizational needs are, what workspace you have to deal with, and what is most important to your work style.

Cyndi Torres is founder and principal of Streamline Organizing, a Pomona-based business specializing in information and time management. Her clients range from corporate executives to small business entrepreneurs. Cyndi is also available for in-office seminars on the subject of organization. She can be reached by e-mail at c2organize@earthlink.net or by calling (909) 241-3009.
Yes, I’m the Duke of URL

by J. Allen Leinberger

When I recently explained the domain phenomenon, I failed to give a false definition of the Web site itself. Even I don’t know it all! I learned a few things just researching this article. I’m the Duke of URL.

You may call it a Web site, home page, e-mail address or URL. Like your home page, it is your “front door.” I’m the Duke of URL.

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Employee Benefits That Pay the Employer
by David D’Aragone

Mary Anderson, accounting manager at Triangle Manufacturing Company, has just left home with her two children. For seven years, since her marriage four years ago, she has made an effort to spend personal time driving her children three miles to the nearest school.

In the past month, it seems like Mary and her husband just can’t seem to get it together, and their family had no choice but to look for a private school. "Virtually every school just doesn’t seem to leave enough time for the children to work," she says. "I decided to ask my boss for some extra time off, maybe a couple of days."

With today’s competitive market and constant pressure to produce a profitable bottom line, there’s little time for help. "In the past month, it seems like the employees already take time off, as a way of life," says Parker Stanbury, with Pre-Paid Legal Plans-moving violation representation; driver’s license services; insurance, and a very wide array of legal-related services. "I think this will be reduced. Employers don’t need the costs due to absenteeism and turnover."

The latest issue of the New England Bar Association reports that 25 percent of all Americans are employees who take time off from their medical benefits and personal injury/property damage. The National Resource Center for Consumers of Legal Services says even law-abiding middle-class families encounter a legal situation four to six times each year. The American Bar Association reports that 25 percent of all Americans are facing a situation with a legal implication. Mary Anderson is faced with a study by LSK Associates, "Almost half of the employees who take time off from work do so to deal with problems that are either legal or related."

The study noted that employees with legal problems:
1. Are absent five times more than other employees.
2. Use their medical benefits four times more than other employees.
3. Use their sick leave twice as often.
4. Experience a substantial reduction in productivity.

The fact is that employees do not perform well when troubled, distressed, or under stress. Their personal problems can seriously impact your company’s overall performance and profitability.

Most employees make decisions involving legal matters based on cost, rather than need. When they are faced with a legal situation for all of their legal needs, without worry or cost—stress and abuse will be reduced. Employees will benefit as a result of reduced costs due to absenteeism and turnover. Accurate employee benefits from preventive legal care.

According to the firm, "In 1972 by Harland Stonecipher, Pre-Paid Legal Services Inc. is listed on the New York Stock Exchange and is the dominant provider of CPLPs in the United States and Canada. The company is the only one underwriting its legal service plans and contracting with a national array of very prominent large corporations, from transportation to insurance, and a wide variety of high-profile clients. Yet, within that representation, the Pre-Paid legal members are one of their largest clients."

"I believe that over the next 10 years, Pre-Paid Legal Plans will be offered by every company in America. Regardless of whether it is paid for by the employer or the employee, through a payroll deduction or monthly checking account" says the firm.

David D’Aragone is the host of the TV show, "Money Talk" and author of the book, "Wealth Starts at Home." He can be reached at TeamD’Aragone.com.

MARCH 2000

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Impending Changes in the Bankruptcy Code

by Lazaro E. Fernandez

By now you may have heard that the U.S. Senate recently passed a bill that will make changes in the Bankruptcy Code. If reincorporated in committee with a version passed by the House of Representatives, the changes would impact a debtor’s ability to liquidate debts and make repayment of debts more likely. This would probably mean better collection rates for creditors.

The biggest proposed change is the requirement of a “means test” for filing a Chapter 7 case. In the House bill “abuse” of the code is presumed if a debtor can repay $6,000 over 60 months. In other words, if the debtor has at least $100 in excess monthly income, then a Chapter 13 would be required. This means that the creditors would be paid over the 60-month period. The Senate version is identical except that the repayment amount required is $15,000 over 60 months ($250 in excess monthly). There are some “safe harbor” provisions in each of the bills regarding the “means test.”

Both bills require credit counseling for debtors. The House bill requires it 90 days prior to filing; unless exigent circumstances are present. No telephone or Internet options are provided. The Senate bill requires the counseling within 180 days prior to filing, unless not available within five days of any such request and exigent circumstances exist. The counseling can occur over the telephone or over the Internet.

Provisions regarding nondischargeability of debts also changes. The Senate bill presumes fraud for any debts of $250 or more within 90 days of filing, or $750 in cash advances within 70 days of filing. The House version is $250 or more in luxury goods or $250 or more in cash advances within 90 days of filing.

Homeownership exemptions allowed to debtors will also change. The Senate bill caps it at $100,000 indexed for inflation. The House version caps it at $250,000 but still allows states to opt out of these provisions. "Safe harbor" provision is stated at states like Florida and Texas that have unlimited homestead exemptions. "Safe harbor" provision will probably mean better collection rates for creditors.

Lazaro E. Fernandez is a partner in the Riverside law firm of Fernandez & Fernandez, Smith, LLP. The article and discussion are for discussion purposes only and is not intended as legal advice. Readers are urged to consult an attorney regarding fact-specific questions.

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The family of Rancho Cucamonga: City Councilman Paul Baine has been part of the Inland Valley wine industry for seven generations. Baine, who was born in Upland, began his career in commercial real estate 13 years ago, after earning his degree in business from the University of San Diego. Baine said of his decision to enter public life, "I saw my father and my grandfather working with community leaders, and I wanted to follow in their footsteps.

Baine was appointed to fill a vacancy on the city council in 1994 and was subsequently elected to the position in 1996. He said his goal in public life has been to balance the perspective of the respective city’s needs with the perspective of the region’s roots with a forward-looking vision of “where we should go,” in terms of planned growth. He dreams of a community that will remain faithful to its viticultural past, as it moves forward with strong economic development that will provide jobs and housing for its residents. Baine and his wife, Lea, live on the 10-acre Pierre Baine Winery, owned by Baine with his father and uncle. The Rancho Cucamonga winery is currently being operated as a small industrial business park, until that time when it becomes a fully working winery again. Once Pierre’s Disease is eradicated, Baine said, “we’re going to replant.”

**Brian D. Boyd, 36**

Former rodeo cowboy and life-time California Scholarship Federation member, Brian D. Boyd is now applying his diverse talents to help reshape the face of the outdoor advertising industry in California. Boyd is the sales manager of Corona-based Southwest Media Group, which has partnered with the city of Beaumont to erect the area’s first electronic billboard, at the intersection of the 60 and 10 freeways. The only other regions in the country to implement similar systems, all connected through fiber optic lines. The $2.6 million project is linked to $1.2 million state-of-the-art computer to plate equipment that images directly to the plate, making film unnecessary. Using this new laser technology, the company printed a poster in a resolution of 5 million dots per inch (dpi) that last year won the Printing Institute of America’s “They Said It Couldn’t Be Done” Award over 5,600 other entries.

"Even the manufacturers didn’t know the capabilities of their equipment," said Faust. Now they consult his elder brother Don. Faust Printing, which ranks in the top 500 of American printing companies in terms of sales, counts among its clients (or client agents who contract with them) Warner Brothers, Warner Bros., Toyota, the National Hot Rod Association and Beach & Lomb, to name a few.

**Gino L. Filippi, 39**

A fourth generation Inland Valley vintner, Gino L. Filippi grew up among the county’s wine culture. Gino now owns and runs Filippi Winery with his father, Paul and James at their family winery in Rancho Cucamonga. Gino is a graduate of Cal Poly Pomona, is responsible for sales and day-to-day operations at Southwest Media.

**Tom Faust, 40**

Tom Faust’s client roster reads like a “who’s who” of American business. With its international reputation and use of cutting-edge printing technology, Faust Printing in Rancho Cucamonga may well be the Inland Empire’s best kept high-tech secret. In line with the company’s surprisingly low turnover rate, the personality of the four Faust brothers, Don Jr., Brian, Tom and Greg, "is captured running the presses when I was 12,” Faust recalls. While most printers are in “production — get it in and get it out,” Faust Printing is different; “We’re super specialized.” Their newest press is a 11 computer systems, all connected through fiber optic lines. The $2.6 million project is linked to $1.2 million state-of-the-art computer to plate equipment that images directly to the plate, making film unnecessary. Using this new laser technology, the company printed a poster in a resolution of 5 million dots per inch (dpi) that last year won the Printing Institute of America’s “They Said It Couldn’t Be Done” Award over 5,600 other entries.

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Candi Sue Hart Albert, 39

As sales manager for the Ontario Convention Center, Candi Sue Hart Albert has a simple mission: to make the Ontario Convention Center the Inland Empire known nationwide. She promotes the region, as well as the convention center, to media planners for national and regional conventions. "They catch my enthusiasm," she said.

“I love the area. I love this place. I’ve been here since it opened, and we are still doing hard hat tours,” Hart Albert, a Los Angeles native who studied nursing at Mt. San Antonio College until her fascination with computers propelled her into the business world, worked in banking and construction before being hired by the administrative assistant for sales and marketing. “My goal is to book 12 major conventions a year.”

She said her first major challenge was the internation­al yoga group, convened here in December, con­vinced her that the area’s first electronic billboard, at the inter­section of the 60 and 10 freeways. The only other regions in the country to implement similar systems, all connected through fiber optic lines. The $2.6 million project is linked to $1.2 million state-of-the-art computer to plate equipment that images directly to the plate, making film unnecessary. Using this new laser technology, the company printed a poster in a resolution of 5 million dots per inch (dpi) that last year won the Printing Institute of America’s “They Said It Couldn’t Be Done” Award over 5,600 other entries.

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**PFF Bank is Looking Forward “With Care”**

continued on page 3

**call the valley home.**

**Stephen C. Morgan,** the 17th president of the University of La Verne and a former law enforcement officer, is confident about the extreme changes in the nation’s health care system. He said he knows that the public is obviously not a health care professional, he is a very interested participant in health care system, as a patient, a consumer - and is very active as well as an employer. Morgan has also served on both a hospital board for Carolinas Med­ical Center, and as the author of an IHO.

"They said I did a director coincides with the decade of the 90s, he said, which was probably the decade of the most dramatic changes in health care delivery in recent histo­ry. “The learning curve has been so steep that I requested a seat belt on many occasions, for fear of falling off,” he commented.

His perception of some of the driving forces behind these changes include, under the banner of con­sumer demands: levels of service; cost, etc.; attention from politicians; concerns of employers; cost of Medicare; aging population; longer life is more expensive; detection and treatment of more diseases, and concerns of the insured.

Morgan also spoke about a new focus on wellness — instead of ill­ness, comprised of: a information available to patients, b, early detec­tion and treatment, and c, cost savings…i.e. smoking, and the integra­tion and consolidation of health care systems.

The advent of “Gatekeepers,” such as HMO’s, IPNs, and primary care physician is another critical component in the changing health care scene, is the rapid growth and development of emerging technologies; the new mix of in-patient and out-patient servic­es, and physical plant changes.

Morgan explained his views regarding the current crisis, and elaborated on his ideas that we may have crossed the line and squeezed a little too tight. He said that the good news is that health care premiums in California are among the lowest in the nation, but, conversely, many physicians’ incomes have dropped by 30% to 40 percent in the past few years. Other concerns include the fact that about one in five doctors in this area have abandoned the state or retired early; how will we continue to attract the next generation of physicians and the brightest, and how will we deal with the fact that about 100 independent physicians’ organiza­tions are either in — or the brink of bankruptcy in California today.

He suggested that rapid move­ment is necessary if there is adequate funding in the sys­tem to insure quality patient care; that the cost issues and the innova­tions and maintain “gate-keeping” strategies are vital; consolidations should be explored; and a strong medical research fund.

**Stephen C. Morgan,** president, CEO

When our founders established PFF Bank & Trust in 1892, they envisioned a future dedicated to serving the growing commu­nity. Thanks to this vision, PFF not only survived the Great Depression and two World Wars, it also fostered economic growth for years to come.

Today, we continue to plan for the future and right so. The Inland Empire is the fastest grow­ing metropolitan area in the United States. By 2005, the Department of Commerce expects the population in Riverside and San Bernardino Counties to grow by 100,000.

To meet this challenge, PFF expanded its lending activities to include commercial and business lending. We support major housing growth through construction and mortgage lending. And, as business and consumers accumu­late wealth, PFF offers special expertise through our subsidiary, PFF Financial Services and Trust & Investment Services.

Customer convenience is also important. Account information is available only a phone call away (1-888-
ECONOMIC FORECAST CONFERENCE 2000

continued from page 18

"Finally, Morgan said it is necessary to "Hold on tightly, as new medical advances come down the pike at increasingly rapid speeds." Kevin Assef, vice president, regional manager, Marcus & Millichap, gave an overall summary of the trends facing the Inland Empire as the population is expected to grow 7.4 percent from 1998 to 2003, adding almost 222,000 new residents in Riverside and San Bernardino Counties, one of the fastest-growing areas in the nation.

In 1999, job creation remained strong, with 33,000 new jobs and unemployment at 5.2 percent, according to a company report. Unemployment and job growth will be similar in 2000, with the employment base expanding an additional three percent. At the heart of this is expensive land and low rents. Between January, 1994 and July 1998, 286 medium-sized manufacturers, 140 distribution firms, and 53 service firms expanded, moved, or opened new facilities in the Inland Empire. These are small firms with considerable growth potential in a variety of sectors, whose diversity and flexibility will protect the local economy against downturns in any one particular industry, and ensure sustained future development. Assef also addressed the increasing construction of multi-family housing in the region, with about 2,380 new units begun in 1999, of which 974 were completed. Rapid population growth and isolated single-family home shortages have dramatically increased the demand for apartments in cities such as Rancho Cucamonga and Corona.

...continued on page 19
by the county crews have violated that equilibrium and placed your property in a state where it would have to be removed."

"Huh?" you ask.

Miller is referring to the urbanization of the county. The construction of homes and industry in areas that, decades ago, were barren of all but scrub and scrub.

As an example, he says, and as Mandeville's engineering expert agrees, years ago there was a natural underground storm drain that was now the Mandeville home at some point, and no one really knows where the Mandeville home was built and theo river was constructed to protect it from flooding.

Miller says the breach was originally made because storm runoff would pool in front of the homes, creating a safety hazard for vehicles on the adjacent streets. The breach made the streets safe, but the eight-foot gap essentially channeled the water onto Mandeville's property.

Now they have a standoff, of sorts, underway.

The county says the breach makes the streets safer, and because it didn't build the original dike, it has no obligation to restore or make good the damage created by the breach. As for the underground storm drain called for as the county master plan, "I'd be perfectly willing to build it if you can find the millions of dollars that will be required," says Miller.

Miller's engineers have met with Mandeville, looked the property over and suggested he construct a detention basin, sort of a big pool, on his property to catch the floodwaters and divert them away from the house. Mandeville says he has a newborn child and the pond could present an endangerment of a new kind. The idea is "crazy." He adds that building a pond doesn't solve the problem, it just creates new ones and he wants the county to put back what it took away - protection. He has taken his complaints to the flood control department of his house — the county supervisor's office — and even to his state senator and Congressional representative, so far with no success.

Mandeville's problem is unique. Most of us can point to a home or street that floods, either a little or a lot, whether it's the Nile or a particularly powerful thunderstorm.
prices expected when tight coastal markets forced homebuyers inland, eliminating the impact that recession-induced represions were having on property values.

Families are feeling wealthier as they are again seeing their homes rise in value. Governments are doing better as assessed valuations are recovering from their declines.

Sales

In Riverside County, third quarter 1999 existing home recordings fell to 7,022 from 7,642 a year ago (-8.1 percent). Most market segments shrank, except the Coachella Valley (3.4 percent) and Pass Acre (3.2 percent). New home sales were up 15.5 percent to 2,268 units. Riverside was the percentage leader, up 71.1 percent. Murrieta, Temecula, Lake Elsinore was the volume leader at 620 units (8.8 percent). San Bernardino County’s existing home sales fell to 6,012 units (5.3 percent). Most section declined, except for the Mountains (4.7 percent) and the mid-county Fontana, Rialto, Colton, Grand Terrace area (4.4 percent). The county’s new home market grew to 1,072 units, up 7.6 percent. The percentage leader was the Victor Valley (30.3 percent). The volume leader was the mid-County area at 391.

In Riverside, the median new price was $199,000, up 18.1 percent from the third quarter 1998, and above the second quarter’s $195,500. The median existing home price was $125,350, up 14.6 percent from 1998, but below the second quarter’s $133,000. In San Bernardino County, the median new home cost was $184,500, up 14.6 percent from 1998, and above last quarter’s $177,000. Existing home prices averaged $110,000, up 12.2 percent from the 3rd quarter 1998, and above second quarter’s $108,400.

In Southern California as a whole, prices were stronger almost everywhere. New home prices rose, reaching a median of $297,500 (13.7 percent). Existing home prices went up, reaching a median of $188,100 (9.7 percent). The only decline was a 1.1 dip in Orange County’s existing home prices, to $350,000.

The Future

In the immediate future, Inland Empire home sales will likely be erratic. However, a powerful wave of demand, brought on by recent interest rates decline and an improving economy, will work to blunt demand. However, the market is already saturated with new and resale homes. The volume leader will be the Victor Valley (30.3 percent). The percentage leader was the mid-County area at 391.

In the immediate future, Inland Empire home sales will likely be erratic. However, a powerful wave of demand, brought on by recent interest rates decline and an improving economy, will work to blunt demand. However, the market is already saturated with new and resale homes. The volume leader will be the Victor Valley (30.3 percent). The percentage leader was the mid-County area at 391.

BY CHRISTI GORDON

Over the course of her decade-long career in the nonprofit arena, Christi Gordon raised $10 million for the charitable organizations she championed. Now, as the public affairs manager for the Inland Empire and San Gabriel Valley region, she single-handedly oversees corporate community outreach from Pasadena to Palm Springs. “My years as a professional fundraiser gave me a great background and has enabled me to work more closely with nonprofit organizations and to understand the challenges they face,” Gordon said. She oversees four major areas of fundraising: education, youth at risk, arts, and journalism. “These are the primary areas we choose to support,” she said. “I make the decision on behalf of my company for the region. Last year we supported 40 charities.”

Desert-grown wine-making schedule, Gordon manages to squeeze in volunteer community work of her own, including the one hour she spends each week teaching a first-grade class at Salinas Elementary School in Ontario. That particular volunteer project happens to be underwritten by her employer. Through the Times’ “Reading by Nine” program — an initiative to eradicate illiteracy among Southern California children in kindergarten through third grade — the corporation will spend $5 million over the next five years to achieve this goal. Gordon, who earned her BA in communications from Indiana University, has planned a career in advertising. But after two years, she abandoned that field to pursue her life’s work in the nonprofit arena, raising money for the organizations that are closest to her heart.

“I’m doing something to make this community a better place,” Gordon said.

Women & Business Expo 2000

COMING TO THE ONTARIO CONVENTION CENTER & A VERY SPECIAL KEYNOTE TO BE ANNOUNCED

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U.S. HealthWorks...Keeping Americans and American Business healthy.
Museum of Paleontology Receives $1.5 Million Gift

An alumnus founded the Mary Stuart Rogers Foundation, which endowed The Webb Schools' museum with $1.5 million. The Rogers endowment increases the museum's annual income twofold and is the largest grant ever gifted to the Raymond M. Alf Museum of Paleontology. It will annually support the museum in a secondary school campus in North America. Webb is extremely grateful to Colonel John S. Rogers and the Mary Stuart Rogers Foundation for honoring the memory of Webb's benefactor, Dr. Raymond M. Alf in this generous fashion," said Nelson. The endowed gift brings the museum's endowment to just over $3 million, and honors the important work and life of Dr. Raymond M. Alf. Webb is pleased to see a new campus, a new building, a new program in science, and a new era for Webb's museum and science visionaries.

Further, the gift will allow Webb to build on its already national and international reputation and to continue to expand the museum's educational and research programs for Webb students, as well as to enhance programming for the public. Webb students remain critical to the museum's success, due to their enthusiasm and interest in exploring the Peccary Programs. The museum has added educational opportunities for Webb students in paleontology and scientific research.

Today, the Raymond M. Alf Museum of Paleontology boasts a fossil collection of more than 70,000 specimens and is home to the largest collection of fossilized footprints in the country. The museum's extensive collection of fossils and paleontological specimens can be explored by students in the classroom and into the field. The museum provides an opportunity for Webb students to engage with the Peccary Programs and increase educational opportunities for Webb students in paleontology and scientific research.

Call your broker today to learn more about Inter Valley Health Plan and brochures you need. But Inter Valley Health Plan provides something for even more: a unique feature.

For us, this is a new idea. For more than 20 years, non-profit Inter Valley Health Plan has built a reputation for providing the highest level of service. And we've been doing it so consistently that in 1998 our renewal rate was 95%.

California women's clubs have contributed in a variety of ways to an array of social and environmental causes. Following are the highlights of their statewide activities over the past 100 years:

- They were instrumental in establishing 1903-Paid the first-year's salaries of probation officers at preschool 10,000.
- They worked on a statewide CFWC project that raised $500,000 to buy books for public libraries.
- They spoke at medical conferences in silk skirts and t-shirts and jeans, these women and their fellow club members were instrumental in establishing the women's movement.
- They participated in the statewide CFWC charity drive, which provided agricultural how-to lights of their statewide activities.
- They have established scholarships for students wanting to study art, law enforcement, and nursing. Last year, the CFWC raised $10,000 to underwrite and train a Canine Companion for Independence Living.
- We've touched every walk of life, said Meadows, who in 27-years of service has served many roles, from state president for juniors to club president, and the current district vice president position she currently holds.
- "We're here for mankind." California women's clubs have contributed in a variety of ways to an array of social and environmental causes.
Executive Notes

D. Lima Wiley, president and CEO of
Citizens Business Bank in Ontario,
announced that Frank Zaremba has
been appointed vice president/real estate
loan officer; Michael D. Thompson
named vice president and banking offi-
cer for the High Desert office, and John
R. Cullen has been appointed to the
position of assistant vice president and
banking officer for the La Canada
Flintridge office. Bunny Shumel, gen-
eral manager of the West Mission Hills
Resort in Rancho Mirage, announced
David Richard as director of sales and marketing. 2Land.com
named Erin Bender to the position of
operations coordinator for its Ontario
company practice. north American
Medical Management has announced a
two new executive team members: Jacob
Furgatch was named regional vice
president of Southern California; Jeanne Clavelle has been appointed
regional administrator for Riverside
and San Bernardino counties, and Karen
Tejeda has joined NAMM in the role of
regional administrator. Rancho
Mirage council member Christina
Murphy has been selected to serve as
chair of the Joint Powers Authority
(JPA) executive committee by the JPA
governing board for the third consecu-
tive year. North County Bank recently
told its sixth annual "Great Perfor-
mers" event to recognize its high
achievers. Success. Community
Health Corporation has announced it
has awarded more than $900,000 in grants
to area health-related programs in the
Riverside area and in neighboring cities
where its institutions serve Riverside
residents. The funding was dispersed in
1999 and supports programs centered
to children and families. Los Angeles
County Fair Association has announced
the promotion of three employees: John A. "Jack" Murtory
has joined Fairplex in the newly created
position of facilities development man-
ger; Michael Stevenson has been pro-
ounced to credentials manager, Melissa
DenBrooke has been promoted to
advance sales supervisor, Scott
Montague has been promoted to senior
event coordinator, and Jack Desemone
who continuously co mml
success.

We are extremely proud and honored to again receive
the national Top 100 Hospital award from HClA and The
Health Network.

The bank's aggressive expansion
and acquisition strategy was a pri-
mary factor in the establishment of
the holding company structure. Inherently
the required capabilities represented by the reorganization
is the flexibility of acquiring additional
banking franchises which could
remain autonomous in operation and
maintain the name of the acquired bank that name represents franchise
value.

Savvy...

Brilliant...

This is WebSphere.

Business Bank of California
Reports Earnings

Business Bank of California has
announced that final approval was
received for the formation of Business
Bancorp, a bank holding company.
Business Bancorp is a newly-formed California corporation,
organized at the direction of the board of
directors of Business Bank of California.

Allen J. Lane, president and chief
executive officer of the bank and
holding company, commented on the
corporation, stating, "Formation
of the holding company represents
achievement of a strategic goal to
enhance the bank's franchise. The new
 corporative structure will better
position the company to respond to
to changes in the banking and financial
services industry, while providing
greater flexibility in meeting the future
financing needs of the holding
corporation and its subsidiaries."

The bank's aggressive expansion
and acquisition strategy was a pri-
mary factor in the establishment of
the holding company structure. Inherently
the required capabilities represented by the reorganization
is the flexibility of acquiring additional
banking franchises which could
remain autonomous in operation and
maintain the name of the acquired bank that name represents franchise
value.

Shareholders of Business Bank of
California will receive a letter of
transmittal instructing them how to
exchange their shares for Business
Bancorp shares. Each share of
Business Bank of California stock
will be exchanged for one share of
Business Bancorp stock.

Shareholders may continue trading
shares of Business Bank of California stock as if they are Business Bancorp
stock until shares have been
exchanged. Customers are requested
to not bring certificates into the bank
for conversion.

Visit Business Bank of California
on the Internet at www.business-
information is available utilizing the
symbol (BZBC.OB).
Bank of Hemet Declares Cash Dividend

The bank of Hemet (NASDAQ: BHEM.OB) has announced its net income for the quarter and year ended Dec. 31, 1999. Net income for the quarter ended Dec. 31, 1999 was $193,000 or $0.61 earnings per share (diluted) compared to net income of $159,000 or $0.52 earnings per share (diluted) for the same period in 1998. Net income for the year ended Dec. 31, 1999 was $3,036,000 or $9.18 per share (diluted) compared to net income of $2,684,000 or $8.30 per share (diluted) for the same period in 1998. The increase in net income for the quarter ended Dec. 31, 1999 of 16.3 percent, compared to the same period in 1998, is primarily due to favorable operating results in the bank's core business areas, including the reduction in non-performing assets, somewhat offset by a reduction in provision for losses on loans of $41,000 in the fourth quarter of 1999. The increase in net income for the year ended Dec. 31, 1999 before one-time adjustments (in the third quarter of this year) of 7.6 percent, compared to the same period in 1998, is primarily due to favorable operating results in the bank's core business areas, including the reduction in non-performing assets, compared to the same period in 1998.

The bank's Tier I leverage capital ratio decreased slightly to 8.21 percent as of Dec. 31, 1999, from 8.21 percent as of Dec. 31, 1998, primarily as a result of an increase in total average assets during the fourth quarter of 1999. The bank's total risk-based capital ratio decreased slightly to 10.64 percent as of Dec, 31, 1999, from 11.06 percent as of December 31, 1998. At Dec. 31, 1999, the number of outstanding shares of common stock was 865,252 and total stockholders' equity was $21,600,000.

In conjunction with the bank by the acquisition agreement with Pacific Community Banking Group in September, 1999, the bank recorded a pre-tax write-off of $216,000 in professional fees and other expenses during the third quarter of 1999. In addition, the bank paid or accrued $341,000 in pre-tax special bonus compensation in the third quarter of 1999, for dedicated employees who entered that the bank continued to operate successfully during the protracted merger process of nearly 15 months and to retain key employees in the future.

The bank paid a regular common stock cash dividend of $0.27 per share payable Feb. 15, 2000, to shareholders of record as of Feb. 7, 2000.

The bank's Tier I leverage capital ratio is 8.71 percent as of Dec. 31, 1999, compared to 8.76 percent as of Dec. 31, 1998, due to an increase in common equity, primarily as a result of retained earnings.

Banking

MARCH 2000

Imperial Bank Announces...

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1999 and currently holds 400 warrant positions in more than 300 companies, up from 200 companies he added in 1998. Based on Jan. 28, 2000 market valuations, the special markets division has approximately $40 million in unrealized gains related to 60 warrant and equity positions in publicly traded companies. Imperial Bank is restricted from exercising many of these warrants as they are subject to lockups that come off over the next three quarters. The bank is typically locked up for a period once a customer goes public, and proclided from using any type of derivative instrument to secure the current unrealized gains associated with warrants.

The amount of income realized from Imperial by equity interests in public companies that are expected to net of charges, and a full range of financial services designed to meet the unique needs of each company's development.

Further, Imperial may reinvest some or all of the income realized from the disposition of equity instruments in pursuing its business activities, making them unavailable for shareholder distributions.

Since it was organized in 1992, the special markets division's staff has grown from a handful of employees to more than 120. Special companies we are investing in, and have been flexible and supportive when our companies are seeking new investors. We view them as an important strategic resource as we guide our companies in establishing relationships that can help them succeed, "stated Jason Green, partner, U.S. Venture Partners.

Citizen's My First Place Bank!

Amazing Things Happen With The Sight Banking Relationship!

"This is a first place business," says Dave Dierick, owner and president of Chaparral Motorsports in San Bernardino, one of the largest motorcycle and enthusiastic motorcycling in the world. "It works with a first place business and places great value on having a relationship with a business bank with a lot of experience and resources. They've been of great help to me. It's like having a personal banker. We have been able to work with the bank on many different accounts, and they have been very helpful in handling any questions or problems that we've had. The bank has been very accommodating and has always gone the extra mile to make sure that we were satisfied with their services. They have been very responsive to our needs and have always been there for us when we needed them. I highly recommend this bank to anyone who is looking for a first class banking relationship. The staff is friendly and knowledgeable, and they always take the time to listen to our concerns and help us find solutions. They have helped us grow our business and we can't thank them enough for their efforts."
VIB Corp has announced that its consolidated net income for the 12 months ended Dec. 31, 1999, adjusted for merger and related non-recurring costs, was $6.5 million or $0.54 per fully diluted share. This compares with a net income of $3.6 million or $0.49 per fully diluted share for the 12 months ended Dec. 31, 1998, an increase in adjusted net income of 71.7 percent. After merger and related non-recurring costs, net income for the period ending Dec. 31, 1999, was $5.9 million or $0.52 per fully diluted share. Cash earnings, which exclude amortization expenses of intangible assets net of tax were $5.44 per fully diluted share. The comparative operating results include those of Bank of Stockdale, which was acquired, on a pooling of interests basis in January, 1999.

The strong financial performance of our fourth quarter was consistent with the execution of the company’s strategic plan. Record net earnings also could be contributed in part to the significant business demand in our markets, as well as the maintenance of strong credit quality,” stated Dennis Kern, VIB Corp president and chief executive officer. Book value per share, as part of this financial performance, has increased from $1.01 at Dec. 31, 1998 to $1.09 at Dec. 31, 1999. “Maximizing efficiency and economies of scale to enhance shareholder value is at the forefront of VIB Corp’s strategic plan,” Kern stated, noting the acquisition of Kings River State Bank, finalized on Jan. 7, 2000 in a cash purchase transaction. “We believe the long-term growth opportunities here are substantial. Kings River State Bank has significant competitive advantages in its market area and their addition is anticipated to immediately

The Top HMO's

Listed By: Inland Empire Excellence

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Membership</th>
<th>Inland Empire Companies</th>
<th>Profile Model Type</th>
<th>Office: Inland Empire Companies</th>
<th>Contact: Inland Corp.</th>
<th>Doctor: Inland Corp.</th>
<th>Patient Cost: Doctor</th>
<th>Top Local Exec.</th>
<th>Phone/Email</th>
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<td>Kaiser Permanente Medical Center</td>
<td>720,000</td>
<td>Managed Care</td>
<td>5</td>
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<td>66</td>
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<td>One Step Plan of California</td>
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VIB Corp’s total assets were $917.6 million at Dec. 31, 1999, an increase of $226.4 million or 32.8 percent from Dec. 31, 1998. Total gross loans grew to $672.9 million, an increase of $155.1 million or 31.3 percent, compared to total loans at Dec. 31, 1998. Total deposits increased to $700.9 million at Dec. 31, 2000, a $101.3 million or 16.9 percent increase over continued on page 38
Heritage Hospital kicked off the millennium with the opening of its Heritage Eye Center, offering quality laser vision correction to residents of the Inland Empire.

The center’s physicians include Dennis A. Chuck, M.D.; Robert Innocenzi, D.O., and Wayne Martin, M.D. All three are board-certified ophthalmologists who have been practicing in the Inland Empire for years. All three also specialize in laser vision correction.

Guidelines and regulations for care are strictly enforced at Heritage Eye Center. All ophthalmologists at the center take pride in providing personalized care before, during, and after surgery.

The center was ready to see patients the first week in January, 2000.

Marty Mazurek, a professional golfer from Claremont, was the center’s first LASIK patient. “I was very happy with Heritage Eye Center and my eyes are doing great!” he said.

Dennis A. Chuck, M.D.

Dr. Chuck has been in practice and performing refractive surgery for the past 17 years. In 1979, he completed the seven-year medical program at Brown University in Providence, Rhode Island. He went on to complete his internship and ophthalmology residency program at the renowned Debra Eye Institute. Dr. Chuck has been extensively trained and certified in LASIK and PRK. Since 1991, he has been a member of the teaching staff at USC/Debra, training future ophthalmologists in new technologies as they are developed for ophthalmology and refractive surgery.

Dr. Chuck has served as president of the medical staff at Pomona Valley Hospital Medical Center, as well as president of the L.A. County Medical Association. He is currently a board member of ProMed Health Care of Pomona.

Robert Innocenzi, D.O.

Dr. Innocenzi has practiced ophthalmology since 1993 and is a member of the University of Southern California/Debra Laser Refractive Group, as well as the Heritage Eye Center. He has been certified to perform PRK and LASIK since 1996, and has extensive experience and specialized training in performing LASIK. Dr. Innocenzi is board certified and a Fellow of the American Ophthalmic College of Ophthalmology.

He completed his medical program at the University of Medicine and Dentistry of New Jersey School of Ophthalmic Medicine and his ophthalmology training at Michigan State University. He also serves as chairman of the Infectious Disease/Pharmacology Committee and section chief of ophthalmology at Chico Valley Medical Center.

Wayne Martin, M.D.

Dr. Martin has been a refractive surgery specialist since 1984. He completed medical school at Howard University in Washington D.C. and then went on to complete his internship at the V.A. Wadsworth Medical Center/UCLA. His ophthalmology training was completed at the King-Drew Medical Center/UCLA where he received advanced training in refractive surgery. Dr. Martin has gone on to complete extensive training and certification in both PRK and LASIK.

Dr. Martin was a clinical professor at both UCLA/Stein Eye Institute and the Department of Ophthalmology at King-Drew Medical Center in Los Angeles from 1987 through 1999. Heritage Eye Center offers a Lifetime Assurance Program and financing to its patients. For more information and a free consultation by one of our ophthalmologists, please call (909) 476-3060.

There are lots of folks who claim they can change your vision for the better. Of course, you’re not going to trust your eyes to just anyone, which is why you should consider us. Our experienced ophthalmologists specialize in laser vision correction. They’re considered among the top surgeons. And they rely on FDA-approved VISX Star S2™ technology. After all, the right doctors and equipment can dramatically improve the results of your surgery.

You’ll feel more at ease knowing Heritage Eye Center is the only place in the area that offers LASIK. Get a better view in a hospital setting, where we follow the same stringent guidelines for your care as for our inpatients. And when you consider the long-term cost of frames, lenses and solutions, you’ll see that we’re quite affordable. We also offer financing. So, if you’re ready to stop fumbling with your glasses or contacts, call 909/476-3060 to schedule a free consultation.
Arrowhead Regional Medical Center Receives Accreditation

Arrowhead Regional Medical Center has recently earned accreditation from the American Osteopathic Association (AOA) Healthcare Facilities Accreditation Program (HFAP). Accreditation by HFAP demonstrates that a health care facility has met the standards set by HFAP to provide quality care and compliance with governmental regulations.

HFAP has been accrediting health care facilities for more than 50 years. Dedicated to maintaining the highest standards of patient care, the organization is one of only two voluntary accreditation programs with "Dreisinger Authority" from the Health Care Financing Administration of the Federal Government, to accredit hospitals and their clinical laboratories.

"Accreditation is an important achievement for a health care facility, and one that Arrowhead Regional Medical Center should be proud of," noted George A. Reuther, AOA director of the division of healthcare facilities accreditation.

Technology is on the Rise at CVMC

As medical technology continues to unfold into the new millennium, Chino Valley Medical Center's commitment to bringing state-of-the-art medical equipment to the community has begun, with its nearly $2 million renovation of its radiology and imaging department.

The most recent purchase is the Philips Emission Tomography (PET) scanner, a nuclear medicine camera which is currently being installed. The procedures used in nuclear medicine utilizes the body as a radiation source, requiring a minute injection of a radioactive isotope into the body. The isotope is distributed throughout the body, where it concentrates in the area of interest. The doctors are then able to acquire images from their Gamma Camera, which is extremely sensitive to the emitted radiation. The information from the camera is then obtained and transmitted in the form of a picture. This procedure is often used to scan various areas of the body, including: bones, lungs, and gallbladder -- but is most often used for cardiac studies.

There has also been a recent addition of a million-dollar Computerized Tomography (CTI) scanner, which has been a major advancement for the imaging department. The CTI scanner takes three-dimensional images of the brain, sinuses, and other parts of the body, by combining computer capabilities with X-ray beams. This generates highly detailed cross-sectional images for the physicians, in record time. It no longer takes an hour to take 72 scans. Instead, the 60-second scan continues on page 42.

INLAND EMPIRE BUSINESS JOURNAL • PAGE 35

The Top PPO's Listed By Inland Empire Enrollment

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Enrollment</th>
<th>Inland Empire</th>
<th>Staffing LE</th>
<th>LE Office Total</th>
<th>Contracts</th>
<th>LE (Hospitals)</th>
<th>Physician Company</th>
<th>Profile Parent Company</th>
<th>Total Executive Title</th>
<th>Phone Fax</th>
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<tr>
<td>2.</td>
<td>1,745,563</td>
<td>1,745,563</td>
<td></td>
<td></td>
<td>31</td>
<td>Group Health Cooperative of Orange County</td>
<td></td>
<td></td>
<td>Joseph L. Bryant</td>
<td>(909) 883-8200 FAX (909) 883-8220</td>
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<td>3.</td>
<td>1,629,500</td>
<td>1,629,500</td>
<td></td>
<td></td>
<td>27</td>
<td>Blue Cross of California</td>
<td></td>
<td></td>
<td>Ronald A. Williams</td>
<td>(909) 330-2050 FAX (909) 330-2051</td>
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<tr>
<td>4.</td>
<td>1,443,800</td>
<td>1,443,800</td>
<td></td>
<td></td>
<td>18</td>
<td>Blue Shield of California</td>
<td></td>
<td></td>
<td>Michael A. Fain</td>
<td>(714) 554-1100 FAX (714) 554-1101</td>
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<td>5.</td>
<td>1,104,500</td>
<td>1,104,500</td>
<td></td>
<td></td>
<td>12</td>
<td>PacificCare of California</td>
<td></td>
<td></td>
<td>George W. Rice</td>
<td>(714) 554-1100 FAX (714) 554-1101</td>
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<td>6.</td>
<td>799,200</td>
<td>799,200</td>
<td></td>
<td></td>
<td>10</td>
<td>ValleyCare of California</td>
<td></td>
<td></td>
<td>David de Boer</td>
<td>(909) 582-3281 FAX (909) 582-3282</td>
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<td>7.</td>
<td>596,700</td>
<td>596,700</td>
<td></td>
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<td>8</td>
<td>ValleyCare of California</td>
<td></td>
<td></td>
<td>Robert A. Laub</td>
<td>(909) 582-3281 FAX (909) 582-3282</td>
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<tr>
<td>8.</td>
<td>386,400</td>
<td>386,400</td>
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<td></td>
<td>5</td>
<td>ValleyCare of California</td>
<td></td>
<td></td>
<td>Gary S. O'Neil</td>
<td>(909) 582-3281 FAX (909) 582-3282</td>
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<td>9.</td>
<td>359,200</td>
<td>359,200</td>
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<td></td>
<td>4</td>
<td>ValleyCare of California</td>
<td></td>
<td></td>
<td>Bruce M. McCloud</td>
<td>(909) 582-3281 FAX (909) 582-3282</td>
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<tr>
<td>10.</td>
<td>333,500</td>
<td>333,500</td>
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<td>3</td>
<td>ValleyCare of California</td>
<td></td>
<td></td>
<td>William M. Davis</td>
<td>(909) 582-3281 FAX (909) 582-3282</td>
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The following information is per week of PPO: Blue Cross Health Network, Blue Shield Health Network, PPO Alliance, The Health Advantage, MultiMed and Premier Medical Networks.

The following are Top 10PP Os:

1. Columbia/HCA Healthcare Corp.
2. Group Health Cooperative of Orange County
3. Blue Cross of California
4. Blue Shield of California
5. PacificCare of California
6. ValleyCare of California
7. ValleyCare of California
8. ValleyCare of California
9. ValleyCare of California
10. ValleyCare of California

AdCopy: ____________________________
Name: ____________________________________________
Company: ________________________________________
Address: __________________________________________
City, State: ________________________________________
Credit Card #: ____________________________________
Exp. Date: ________________________________________
Phone: ____________________________________________

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Inland Empire Mall

MARCH 2000

New Medical Test at PVHMC May Save Lives

A couple of generations ago, little could be done for people who suffered from heart disease — much less identify those who were at risk for heart attacks. Today, new medical technology not only saves the lives of its patients, but at Pomona Valley Hospital Medical Center, individuals can take a simple test to determine their risk for a heart attack or stroke.

"Every year 500,000 Americans die from sudden heart attacks, usually caused by plaque which has built up in the wall of the coronary arteries," said Russell Keating, M.D., of PVHMC's radiology department. "We now have a self-referral medical procedure that is 99 percent sensitive in calculating an individual's risk of a heart attack.

The imaging test is done on an existing CT scanner at the hospital, using revolutionary medical software. Currently, PVHMC is the only facility in the immediate area to have this technology. Only two other hospitals in Southern California are offering this new medical test.

"If a plaque begins building up in the wall of the coronary arteries, the interior of the artery is narrowed and blood flow to the heart is significantly restricted," said Dr. Keating. "This process is usually a silent one until blood flow is cut off.

Inland Empire Malls
continued on page 42

Don’t Miss This One Year Variable Rate Prime Time CD (currently at 6.40% APY)

• $10,000 Minimum Opening Deposit to Obtain Disclosed APY
• Interest Rate Based on Wall Street Journal Prime Minus 2.50%**
• Rate may increase but Never Drops Below the Initial Opening Rate of Each Term
• 1 Year Maturity
• Available for a Limited Time Only

*APY (Annual Percentage Yield) is accurate as of 3/19/00. **variable interest rate will be adjusted within three business days following any posted change to the Wall Street Journal Rate minus 2.50%.

Don't Miss This One Year Variable Rate Prime Time CD (currently at 6.40% APY)

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Pomona Students Excel in De Vry Technology Contest

Students, Nicolas Frazzine and Claudia C. Orozco have claimed first prize in the DeVry Technology Day Senior Project Competition, with their automated Integrated Circuits (IC) Testers/identifier, in a contest entered by 29 student teams of senior students from the DeVry Institute of Technology: Pomona and Long Beach.

The objective of the winning project was to design and construct a fully automated IC chip tester and identifier that would reduce the time and cost involved in testing the functionality of IC chips in a non-working system. Their project incorporated a LCD display and pushbuttons to detect several types of chips, including AND, OR, NAND, XOR and XNOR.

Both students will receive a $50 cash award, a certificate of excellence, and permanent inscription on a commemorative plaque displayed in De Vry/Pomona's computer lab.

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COMM BLDG 8072790 122700 Chevron Coria Corca CHEVRON GAS STATION: FOOT MART; CANOPY AND CAR WASH 23703 Frontage Rd. Corca OWNER: Chevron USA Inc. CONTRACTOR: Dell Construction, 1701 Milling North Irvine, CA 92614

COMM BLDG 803,392,256 122800 Permits LOWE'S WAREHOUSE AND OTHER STRUCTURES 3984 Indian Ave. Perms OWNER: Lowes

COMM BLDG 520828, 23408 117300 Permits MSC. 120,918,314 170000 Permits 25,000 SF FACTORY 334 Malher St. Perms OWNER: O'connor, Mark

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MARCH 2000

INLAND EMPIRE BUSINESS JOURNAL

Page 38
Inland Empire Benefits from Trammell Crow Expansion

By Vince Lovento

For the second time in as many years, Trammell Crow Co. will be involved in industrial expansion on Ontario and its Inland Empire.

Robert Ruth is Trammell Crow’s Southern California, Los Angeles area senior president and senior managing director. He joined the organization following the acquisition of Tooley & Company in March 1998, according to public relations specialist Carlyn Looce. As the former president of Los Angeles Business Journal, Ruth is now the area president and senior managing director of the Southern California offices of the Trammell Crow Co. He is responsible for the company’s strategies, planning, and growth, as well as management of its real estate operations.

Ruth was honored for e-business contributions in March 1998, according to the publication, and was named the Outstanding Professor this year for his teaching, research and professional activities with California State ’s College of Business and Economics. The original Mayflower was located on Jackson Avenue in the Inland Empire and the High Desert. The company’s commitment to the community and highlight the continuing need for business leaders to be exposed to the present, their achievements and Corporate Solutions’ contributions, even from the age of four-and-a-half I can remember doing that...

Hartshorn Van & Storage Inc. to Build Warehouse and Corporate Office

Hartshorn Van & Storage Inc. to Build Warehouse and Corporate Office

Hartshorn Van & Storage Inc. is building a 150,000 square-foot complex in the Inland Empire industrial area for Mayflower Transit, has broken ground on a new state-of-the-art corporate office in Indio for more than 50 years, beginning in 1946. Additionally, Ruth has been honored for excellence in service by the Sunset Danes Road in Palm Springs for 30 years.

President Mark Hartshorn started his career with Mayflower in 1993, Mark and Susan Hartshorn purchased the company in 1996. In addition to the climate-controlled warehouse, Hartshorn Van & Storage offers professional, national and international transit services.

Brothers Continue Family’s High Desert Construction Business

Brothers continue family’s high desert construction business

Future plans for shaping the company’s investment goals and building its reputation as an innovator in hillside development, and environmentally sound communities. During the mid 1960s, J.A. and his family completed a year-long mission trip to Ethiopia, performing construction activities related to their church mission trips.
**MARCH 2000**

**MANAGER'S BOOKSHELF**

**Authors Use “Fishy Philosophy” to Increase Workplace Focus**


There are people with no emotional connection to their place of work. They show up for the salary, the security and the benefits, and spend endless hours at repetitive tasks that have become meaningless. Only farewell parties for co-workers relieve the boredom.

In mid-size and larger organizations, these folks are the foot soldiers of bureaucracy. Far too often their supervisors like them just the way they are. According to the authors, this type of situation most frequently exists in back-room operations. Whatever ambition these employees may have, once possession has been drained by their being under-valued, under-paid, and under-utilized. When threatened by productivity cons, they close ranks faster than the legionnaires of ancient Rome. They are the bone of CEOs and the career killers of COOs.

The authors believe they have a remedy for the problem: put the fun and games back into the work of employees.

The book is essentially an adaptation of the instructional and motivational video titled, "Fish: Every Day will be a Better Day." The authors mean staying focused. No, not focused to the room operations. Whatever ambition the book will have to work is focused. No, not focused to the by which the authors mean staying focused.

**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.


7. "Who Moved My Cheese?" by Spencer Johnson (Putnam $19.95) (4) A way to deal with change at work and away from it.


**MARCH 2000**

**INLAND EMPIRE BUSINESS JOURNAL**

**PAGE 42**

**New Medical Test...**

continued from page 37

flow restriction reaches a critical level which results in chest pains, indicating a heart attack. The results are sent to the physician who has done the test, individuals who have had no prior open heart surgery or coronary artery procedures, individuals suffering from such as being over 40, overweight and a smoker; having high cholesterols; suffering diabetes; having a family history of heart disease, are qualified candidates for this test.

The patient lies fully clothed in the CT scanner, which takes 30 to 90 pictures within a 10-minute period. A board-certified radiologist reads the scan to determine the risk factor level of the patient and results to the patient's summary and results in the symptoms. A "high risk" result lets the patient know that he or she may need further evaluation by a primary care physician or cardiologist. In many cases, the patient may be recommended "normal morning procedures such as modified smoking, diet or exercise habits.

According to Bob Jacoby, director of Radiology at PVHMC, the test does not require a physician's referral; it can be done on a self-referral basis. However, because the test is currently not reimbursed by insurance, patients have to pay for the test. "The cost for the exam is $350." With the addition of cardiac CT scanning, Pomona Valley Hospital Medical Center brings "Every year 500,000 Americans die from sudden heart attacks, usually caused by plaque which has built up in the wall of the coronary arteries," says Russell Keating, M.D., of PVHMC's radiology department. "We now have a self-referral medical procedure that is 98 percent sensitive in calculating an individual's risk of a heart attack."

"Choose your attitude. "Play. "Make your [customers'] day."

The most interesting feature of this philosophy is "being present," by which the authors mean staying focused, not focused to the point where there's no room for extended daydreaming or having rambling personal conversations on the phone.

The book is deceptively simple, because the foundation of "fish philosophy" is complex. In addition, adopting the philosophy in a real world "toxic energy dump" will take considerable leadership.

As a result, there seems to be too many books in the first. First, the supervisor executing the technique must have a genuine capacity to lead. Senior management must support the supervisor, who will lead employees into accepting and actually putting the "fish philosophy" to work.

Second, although a book is far easier for a reader to reference than a videotape, the flying fish are so visually effective, that in all probability the book will have to work hand-in-hand with the video. This presents another problem. The book may be inexpensive, but the video costs nearly $600 a copy. The good news is that the book is a great way to breathe new life into workers and the nature of work.

—Henry Holtman
University of La Verne Leadership Program to Host Conference

The University of La Verne graduate program in leadership and management attracts mid-career professionals seeking to strengthen skills in human dimensions of successful organizational leadership. Current students hold responsible positions in areas such as health care, manufacturing, retail sales, not-for-profit, finance, education, law, and social services in areas such as health care, manufacturing, retail sales, not-for-profit, finance, education, law, and social services.

Courses include a variety of electives, such as: change management, group dynamics, strategic planning, innovation, decision making, and training and development. Students customize the degree to their own interests and career goals. Classes meet one evening each week for 11 weeks, and Saturday classes are also available.

The program is distinguished by a focus on bridging theory and practice, small class size, attentive faculty, and opportunities for "beyond classroom" learning. One example of these opportunities is a visiting author series, now in its fifth year. Coffee, cake and conversation evenings allow one-on-one interaction with writers whose books and ideas enrich approaches to meeting individual and organizational goals.

On April 12, 7-9 p.m., Linda Elumon, co-author of "Dialoguing: Creating and Sustaining Cooperative Partnerships at Work," will visit the University of La Verne campus for a coffee hour in the West Dining Room at Third and C Street. There is no charge, but reservations are requested.

Three Inland Empire physicians who were recently appointed as the new year 2000 officers for the professional staff at the Kaiser Permanente Medical Center in Fontana are: John C. Fong, MD, president; Fred Yamauchi, MD, secretary, and Irv Lloyd, MD, treasurer.

Los Angeles World Airports (LAWA) has announced more than 30 new flights Beginning June 5.

Los Angeles World Airport (LAWA) has announced more than 30 new flights Beginning June 5. Inland Empire passengers will be able to fly to destinations such as Chicago, New York, and Toronto, among others. The increase in flights is expected to boost tourism and economic activity in the region.
Steve U. Lee has been named president of the Los Angeles Times Orange County Edition. He replaces Roger Oglesby, who is moving to the publisher and editor.

Lee, who was president of the Times’ Orange Valley-San Gabriel Valley region, since its creation in 1998, will be responsible for the overall strategic direction of the Orange County edition’s business operations, including advertising, circulation and marketing. He reports to Robert G. Magnuson, Times senior vice president, region.

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Inland Empire Restaurant Review

The Personality of the Popular Pizza

by Joe Lyons

Pizza is a very personal thing. No one restaurant that I visit is going to tell me what you want to know about pizza. A pizzeria owner told me that one way to determine what I like is to keep my eye on a particular pizza. Pizza is a very personal thing. No one restaurant that I visit is going to tell me what you want to know about pizza. A pizzeria owner told me that one way to determine what I like is to keep my eye on a particular pizza.

Domino's has made the biggest inroad over the last couple of years, many companies have felt the need to play around with its product lately. But I haven't tried the pizza. Why? My answer is simple. I drive past it on the way home. But every time I see it, I feel like I'm going to buy it. It's a good product. It's a good product. It's a good product.

Little Caesar's, which offers two-for-one type pizza, is a very personal thing. No one restaurant that I visit is going to tell me what you want to know about pizza. I have bought one of their franchises. Thus comes their slogan about better pizza better ingredients. It's a good product, a very personal thing. It's a good product, a very personal thing. It's a good product, a very personal thing.

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Major Local Real Estate Merger is Announced

James Joseph and Jimmy LaPeter have announced the creation of a new real estate group, The Alliance Team. Merging eight different real estate offices, two separate franchises, and four different names, and spanning three counties, the newly-formed company will instantly create one of the largest real estate companies in Southern California.

Southern California

Last year, the new group closed more than 2,000 transactions, utilizing the talents of more than 300 sales associates and 35 staff personnel. In addition, last year in excess of $300 million in real estate was sold through the group.

B orn in Troy, New York, La Peter, 47, is a 2-year veteran in real estate and owner of the Century 21 AllPro and Coldwell Banker offices. He also is a state director with the California Association of Realtors and currently chairs the Land Use and Environmental Committee, a key body in making policy recommendations to the state organization.

B orn and raised in Tokyo, Japan, Joseph, 37, of Century 21 Grisham-Joseph has been licensed since 1981 and brings a knowledge of marketing as well as experience in the investment arena. For 10 years, he has co-owned, with Randy Grisham, Century 21 Grisham-Joseph, a sales award-winning office. A national speaker for Century 21's commercial investment division, he has toured the country sharing his marketing expertise.

Central to the office's success is a ready-made marketing program called "Auto Farm" and an Internet marketing strategy. Through this alliance, the company - which mails more than 200,000 advertising pieces monthly, attracting buyers and sellers in search of real estate services - has moved aggressively to seek out key Internet locations.

"The old school of thought was to locate real estate offices in key physical locations," noted Joseph. "J immy and I believe that the successful offices of the future are those that have sought out key locations in cyber space. Most companies focus on where their real estate office is in the physical world, but we think it is important also to focus on where the office is placed on the Internet." For more information, call 714-229-2695.

The company will offer cities and municipalities in the San Bernardino and Riverside County areas expert analysis, advice and operational assistance in managing municipal water, wastewater and public facilities. The goal is to help transition many of those essential operations into public-private partnerships that will save the cities, and their taxpayers, money.

A key player in the joint venture, Southwest Water Company, provides the expertise for such assistance and can also provide full contract operation, maintenance and management for the area's water and wastewater systems.

"We recognize that the trend toward public-private partnerships continues to present new and exciting opportunities for companies that have the talent and resources to capitalize on them," says Anton C. Garnier, Southwest Water Company president and chief executive officer. "We also know that public-private partnerships have a proven track record in saving money for local communities while improving their water and wastewater operations. That is what we see in the future of the Internet."

Leading the Inland Pacific Water Company team, Quincey explains that because many companies associate live and work within the Inland Empire, they want to see their cities become even more prosperous and more cost efficient. For example, he says, a California utility district which signed with ECO Resources, (a subsidiary of Southwest Water), saves $100,000 annually. The average savings is about 10 to 15 percent of current operating costs.

The Inland Empire's future depends heavily on optimal development and management of its water supply and wastewater treatment systems. We intend to leverage our experiences and interest in our community to meet these critical needs—effectively and profitably," says Quincey.

"We expect Inland Pacific Water Company to market and sell a wide range of services. This will include financing, design and construction of water and wastewater facilities and water rights development."

Inland Pacific Water Company offices are at 3000 Ulva Avenue, third floor, in Rancho Cucamonga. Quincey, also president of the Monte Vista Water District, says he is prepared to visit any Inland Empire city to discuss water and wastewater operations. He's just a phone call away at (909) 635-2025.

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Inland Pacific Water Company capabilities include wastewater treatment management and maintenance for facilities such as this 7.5 million gallon-per-day operation.
Agency Pairs Seniors... Continued from page 3
called Seniors Helping Seniors Inc. The agency recruits active, over-55 retirees to work in non-medical, caregiving roles—as part-time companions, cooks, chauffeurs, gardeners, light housekeepers, household shoppers—with elderly clients who need assistance living alone.

"The truth is, seniors do better in their own homes," Ruof said. "They know where the phone is. When they wake up thirsty at night, they can find their way to the kitchen. In the dark. Once they go into a rest home, they start to wither."

Ruof and Wyatt’s experience with their own elderly parents spurred the creation of the placement agency. While rest homes are becoming increasingly luxurious, with a multitude of amenities, many seniors don’t see them as a positive option. "They look upon them being taken over," Ruof said, "rather than being taken care of."

When their parents, now 88 and still living in their family home of 53 years, balked at the idea of entering an assisted-care residence, the Bergum Construction Brothers Continue... Ruof said, "It is an issue in the U.S. as well, this country struggles to find answers and solutions to issues that will become more pressing with the aging of the baby boomer generation."

With contemporary American society’s tendency to be restless, mobile, fragmented, and impatient, it isn’t surprising that their elderly members tend to be overlooked, sponsored, or worse, housed in plush facilities. What surprised Ruof, however, was her encounter with a group of camera-wielding Japanese businesspeople on a tour of a rest home that she also happened to be checking out.

"Asian cultures traditionally have revered and cherished the elderly members of their society. Yet here they were in Riverside, eagerly studying Western solutions to the problem of what to do with their elders. Elder care issues are indeed a part of a universal phenomenon."

For Ruof and Wyatt, who maintain residences in Riverside, Tustin, and Modesto, their mission is not solely responsible as the developer and project manager of the Estates and the Retirement Resources Association. While Randall and Wyatt knew that, "We speak to a lot of senior citizens in Norway. The government picks up the bill per capita on caring for its elderly than with its strong social welfare system has begun to explore the idea of opening up elder care services to private enterprise, as its elderly population grows and the pool of professional caregivers shrinks."

It is an issue in the U.S. as well, this country struggles to find answers and solutions to issues that will become more pressing with the aging of the baby boomer generation. For information call (909) 681-9173.

Detroit bomber.$4,269,014

\[\text{Notes: (H) Stock for 52 week high during the month. (L) Stock for 52 week low during the month, NM - Not Meaningful} \]

\[
\begin{array}{|l|c|c|c|c|c|}
\hline
\text{Month} & \text{Closed Price} & \text{Open Price} & \text{Chg.} & \text{Week Low} & \text{P/E Ratio} \\
\hline
3 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
4 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
5 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
6 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
7 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
8 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
9 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
10 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
11 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
12 & 47.30 & 47.30 & 0.00 & 47.30 & 4.8 \\
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\end{array}
\]

California Taxpayers Must File to Claim $400 Million in 1996 Refunds

The Internal Revenue Service estimates that nearly 175,000 people in California paid tax, but failed to file for returns in 1996, risk losing $417,567,000 in refunds, if the IRS does not receive the returns by April 15, 2000. The law generally provides for refunds only if taxpayers file returns within three years of the filing deadline," said IRS Commissioner Charles O. Rossotti. Last year taxpayers got to file their returns with the IRS on April 15, 2000, but if they don’t file by April 15, 2000, the IRS must accept the returns within one year of the due date for the returns by April 15, 2000.

"The law generally provides for refunds only if taxpayers file returns within three years of the filing deadline," said IRS Commissioner Charles O. Rossotti. Last year taxpayers got to file their returns with the IRS on April 15, 2000, but if they don’t file by April 15, 2000, the IRS must accept the returns within one year of the due date for the returns by April 15, 2000. If a taxpayer has not filed return by April 2000, the IRS will hold until April 2001, but it has no returns for those years. Any refund will be reduced by amounts owed for other years, as well as by unaided child support or certain federal debts, such as student loans. There is no penalty for filing a late return showing a refund, since the penalty is based on any unpaid tax. Non-filing returns, people may lose more than refunds of taxes withheld or paid during 1996. For information call (909) 681-9173.

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\[\text{Notes: (H) Stock for 52 week high during the month. (L) Stock for 52 week low during the month, NM - Not Meaningful} \]
Four years ago, at the age of 25, younger brother "Harry" joined him in Southern California. Under his brother's tutelage, the younger Singh mastered the art of northern Italian cuisine and now runs the kitchen at "Il Cielo," the elder Singh's restaurant in Victorville, to seek out new challenges. He plans to open another restaurant in the Inland Empire within the coming months.

"We're seeking new challenges. He plans to open another restaurant in the Inland Empire within the coming months..."
MARCH 2000

BANKRUPTCIES

Kareem Ahmad, Tsayya Farkhat, Real Tri-State Medical Imaging, Inc., 10425 Old Newport Hwy., Suite 101, Costa Mesa, CA 92626-3114, assets: $125,560, Chapter 7.


Stefan Balaz, d/b/a S & B Translations, 38226 Canyon Dr., Lake Elsinore, CA 92530-3723, debts: $25,933, assets: $15,115, Chapter 7.


Robert Anthony Casta, aka Michelle Casta, d/b/a Michelle Barry Casta, 25133 Covina Road, Sun Valley, CA 91352-7634, debts: $55,233, assets: $53,100, Chapter 7.

Sherry L. Hill, aka Betty Beas, 49028 Parkview Ave, San Jacinto, CA 92583-7806, debts: $235,000, assets: $233,000, Chapter 7.

Stephen Franklin Sanchez, Kathryn Kathleen Shepherd, d/b/a Sanchez & Shepherd, 78225 Plunge Court, Desert Hot Springs, CA 92240-5375, debts: $235,468, assets: $229,968, Chapter 7.

James Brian Grizzle, Kimberly Ann Grizzle, 21100 Beach Dr., Eastvale, CA 92880-9140, debts: $150,240, assets: $125,500, Chapter 13.


Francisco P. Lozano, Maria Villarinho, 11351 Via Natal, Rancho Cucamonga, CA 91730-1271, debts: $339,174, assets: $316,694, Chapter 7.

Sue L. Saito, aka Patricia Friesen, 30540 N. Hillcrest Rd., Norco, CA 92860-4926, debts: $97,050, assets: $111,000, Chapter 7.


Joe E. Macias, Martha A. Macias, d/b/a Alicia's Junction, 14047 Soledad St., Moreno Valley, CA 92555-1023, debts: $171,450, assets: $171,450, Chapter 13.


Lawrence A. Reznik, aka Barbara Reznik, 80604 Paloma Ave., Palm Desert, CA 92211-5723, debts: $175,570, assets: $171,450, Chapter 13.

Luis S. Feliz, aka DJ's Sandwiches, 30115 Calle De La Palma, Palm Desert, CA 92260-3571, debts: $150,240, assets: $125,500, Chapter 7.

Ben M. Rice, aka Ben Rice, 32110 Pacific Coast Hwy., San Clemente, CA 92672-2146, debts: $330,500, assets: $326,000, Chapter 7.


Marvin Ross, d/b/a Marvin Ross & Co. Motorcycle Clinic, 3056 Desert Field Place, Chino Hills, CA 91709-7430, debts: $233,491, assets: $67,360, Chapter 7.


Larry Dean Meyer, Carol Sue Meyer, aka Wefar Productions, 2019 Sage Ct., Riverside, CA 92506-5205, debts: $205,740, assets: $38,711, Chapter 7.


Michael J. Parker, aka Dolores Parker, d/b/a 112 Mobile Home Park, 28000 Ladera Rd., Murrieta, CA 92562-3840, debts: $208,000, assets: $110,000, Chapter 7.


Lance David Lamb, aka Lance D. Lamb, aka General Contractor, f/db/a McPhail's Appliance Center, 924 Pine St., Cathedral City, CA 92233-2035, debts: $154,900, assets: $154,900, Chapter 7.
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April

May

Economic Development
Women-Owned Businesses
(Riverside County)

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BUSINESS INFORMATION RESOURCES

WEB SITES

• Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture
  http://www.aep.cdfa.ca.gov

• Bank of America, Union Bank’s Internet Banking Center
  http://www.bankofamerica.com

• Business of California
  http://www.businessofcalifornia.org

• California State Government Home Page
  http://www.ca.gov

• Center for International Trade Development
  http://www.resourcerec.com/citd

• City Business Guide CITIVO Rancho Cucamonga
  http://www.citybusinessguide.com

• Columbia Chino Medical Center
  http://www.chinocmedical.com

• First Federal Savings of San Gabriel Valley
  http://www.ffsv.org

• Giant E.R.
  http://www.giantc.com

• I.E. Small Business Dev. Ctr.
  http://www.inlandempire.org

• Inland Empire Community Health Foundation
  http://www.iechf.org

• U.S. President
  http://www.whitehouse.gov

E-MAIL ADDRESS

• Bill Rodgers, President
  senato.re@senate.ca.gov

• California State Center for Health Services
  california@aborc.com

INLAND EMPIRE BUSINESS INFORMATION SYSTEMS

INLAND EMPIRE BUSINESS INFORMATION SYSTEMS is a comprehensive database of information on companies, organizations, and other entities in the Inland Empire region of Southern California.

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REGULARLY SCHEDULED EVENTS

Monday

• Business Builders of Rancho Cucamonga, 7 p.m. at The Desert Casino, Rancho Cucamonga. Contact: (909) 275-2596.

• Desert Thruway Networking, 7 a.m. at 7007 Chandler St., Rancho Cucamonga. The club meets to discuss local, national, and international issues in the business world. For reservations call (909) 786-2315.

• Business Network International, La Verne Chapter, 7 p.m. at circle's, 240 E. Foothill Blvd., Pomona. Contact: (909) 931-6850.

• Business Network International, Inland Empire Chapter, 7 p.m. at the Desert Casino, Rancho Cucamonga. Contact: (909) 481-0781.

Tuesday

• Claremont Graduate University, basement young professionals’ career counseling, 6:30 p.m. at the Desert Casino, Rancho Cucamonga. Contact: (909) 943-7297.

• All Land’s Lease Club, Claremont, 7:30 p.m. at Faith Presbyterian Church, 1111 N. Foothill Blvd., Claremont. Contact: (909) 625-7978.

• Business Network International, Victor Valley Chapter, 7 a.m. at Cisco’s, 1220 N. Foothill Blvd., Victorville. Contact: (760) 241-5732.

• Thursday

• Business Network International, Inland Empire Chapter, 7 p.m. at the Desert Casino, Rancho Cucamonga. Contact: (909) 931-6850.

• Business Network International, Victor Valley Chapter, 7 a.m. at Cisco’s, 1220 N. Foothill Blvd., Victorville. Contact: (760) 241-5732.

• Friday

• The Inland Empire Chamber of Commerce, 10 a.m. at the Desert Casino, Rancho Cucamonga. Contact: (909) 931-6850.
Oslo, Where Pristine Natural Beauty Surrounds a City

by Camille Bounds, travel editor

You can't think of Oslo without including the whole of Norway, and when you think of Norway, visions of the plays by Ibsen, the music of Grieg and the paintings of Munch come to mind. The beauty of the rugged fjords, lush mountains, and glaciers adds to the marvellous mix of a des­ination to be savored, rather than just "visited." Through the aura borealis and the midnight sun at the right time of the year, and you have the icing on the cake. With a histo­ry rich in myths and realities, Norway is the most interesting of the Scandinavian countries.

Independence declared

Danmark ruled Norway from 1380 to 1814. In 1814, Norway cut its ties with Denmark and united with Sweden, until 1805 when Norway declared her independ­ence. Slightly more than 1,700 miles in length, with a little more than four million people scattered over the country, Norway is the least densely populated area in Europe, except for Iceland.

A cultural capital

Oslo was founded in 1050 and is the oldest and largest of the Scandinavian capitals. Through its history many fires destroyed parts of the city until a fire leveled the entire city in 1624. Then King of Denmark and Norway, Christian IV, renamed the city Christiania, after himself, and decreed that the rebuilding was to be done with brick and stone, to avoid any future fires. In 1925, Oslo took back her name and has grown into a successful cosmopolitan, cultural, and business capital of Europe. Strategically located on the south­east coast, at the top of the great Oslo Fjord, it also makes it one of Norway's most productive sea­ports.

An enticing destination with a price

With barely 500,000 residents in an area that covers about 124,555 square miles, of which two-thirds consists of forests and lakes, Oslo is a beautifully under­populated city, making it an enticing destination for Norwegians and tourists from all parts of the world. Oslo is also one of the most expen­sive cities in Europe. While

Norwegians have one of the highest per capita incomes in the world, they are also one of the most heavily taxed.

An easy walk

Central Oslo consists of the central station to the east of the city center and the Royal Palace to the west. There are almost 50 museums and galleries in Central Oslo; the most interesting include: Akershus Castle, the Historical Museum and the National Gallery.

Panoramic view

The "Old Town" lies south of the Parliament Building and Karl Johans Gate. This section covers the Norwegian Resistance Museum, the Old Town Hall, and some of the city's oldest restau­rants. A half-hour tram ride from the Royal Palace takes the traveler to the 360-foot Tryvann Observation Tower, where a glorious view of the activities on the Oslo archipel­ago and panoramic sights of the giant Grefsognske forest are offered.

The ultimate rafting adventure

The Kjos-Tiki Museum shows the actual balsa raft that carried Norwegian explorer Thor Heyerdahl on his famous rafting adventure in 1946, confirming his theory that the first Polynesian came from Peru. Year-old oak Viking ships that were excavated from the Oslo Fjord. They had been buried in a blue clay that preserved them remarkably well. Much of the contents on the ships, including food, household goods, jewelry and a tapestry, were found to be well-preserved. There is an eerie feeling when a visitor views these marvelous finds. The Viking nobility planned their funer­als with exact precision. They wanted to be sure that they would have everything needed for their long journey into the hereafter. They were buried in these "long ships" with every nec­essity, including servants.

Variety

Night life, concerts, theatre, fine dining, picturesque cafes and outdoor sports are available for every taste.

The harbor is the place

Visit Aker Brygge, formerly a dilapidated shipbuilding yard that has been renovated into a super­mall complex that offers dining, entertainment and shopping. "Louisiana Restaurant" is a favorite of the locals. If the harder soul can get down to the beauty of the Old港口 and picnic areas, or hike the new shops, cafés, boating, and dining opportunities.

Accommodations to fit

Accommodations ran from expensive five-star hotels to bed and breakfasts and youth hostels.

Important info

Late June to mid-August is the best time for the best values. This is the time hotel prices are deeply dis­counted and everything seems a little more reasonable, in a very expensive country.

A simple rule of etiquette

Keep in mind if you are a guest in a Norwegian home, never drink before your host makes the tradi­tiona l "skal," which should be echoed by the guests; then the guests and host may drink.

What to buy

A Norwegian hand-knit sweater, of course. No one comes home without one. Flowery crystal is also a choice. Many fine crafts and artworks are also available.

A side trip not to be missed

Three hundred miles west of Oslo lies the beautiful, laid-back town of Bergen. The seventy­eight­hour comfortable train ride offers stunning views from the picture windows that seem like beautiful pastoral paintings continuously changing, as the train whizzes past fjords, lakes, forests and tiny charming alpine villages. Fine skiing venues are stops on the way. Upon arrival at Bergen, almost everything is in walking dis­tance.

Composer Edvard Grieg's home and final resting place is a short bus ride and well worth the effort. His original manuscript are on display and his Steinway piano is still used for special concerts.

The experienced traveler will find that Oslo and Bergen are spe­cial experiences...not just destinations.

Getting there

SAS has daily flights from Los Angeles to Oslo. Service and amenities on SAS are better than average.

Camille Bounds is the travel editor for the Inland Empire Business Journal and Sunrise Publications.
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