December 1993

Inland Empire Business Journal

Follow this and additional works at: https://scholarworks.lib.csusb.edu/iebusinessjournal

Part of the Business Commons

Recommended Citation
https://scholarworks.lib.csusb.edu/iebusinessjournal/80

This Article is brought to you for free and open access by the Special Collections & Archives at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.
INLAND EMPIRE BUSINESS JOURNAL

Focus:

INLAND EMPIRE
ECONOMIC FORECAST

DATE: Thursday, January 13, 1994
TIME: Event 12:30 p.m.,
Registration & Reception 4:30 p.m.
LOCATION:
Riverside Municipal Auditorium
3985 7th St. (corner of Lemon)
Riverside, CA
COST:
$65 per person
$50 per person
(groups of 8 or more)

CALL FOR RESERVATIONS
(909) 361-1015

Economic Forecast for the Coachella Valley
Hans DiBach
CPA Owner; Publisher
Wheeler's Desert Letter

Growth Potential for the High Desert
Alfred Gheber, Ph.D.
Assoc. Professor
Cal State Fullerton

The North American Free Trade Agreement and the Inland Empire
Julien Nava, Ph.D.
Former U.S. Ambassador to Mexico

1994 Economic Forecast for the Inland Empire
Michael Bickel
Ph.D.
Director, Inland Empire Economic Data
Back & Forecasting Center, University of California, Riverside
Graduate School of Management

1994 Economic Forecast and Its Impact on California
Esmail Adibi
Director of the Center
for Economic Research
and Professor of Economics
Chapman University

INLAND EMPIRE BUSINESS JOURNAL
"No one covers Inland Empire business like The Business Journal"

INLAND EMPIRE BUSINESS JOURNAL
"No one covers Inland Empire business like The Business Journal"
At Inter Valley Health Plan, our world is a world full of benefits designed to fit your needs.

We'll open the door to choices: private practice physicians; hospitals; pharmacies; and other medical providers looking to keep you healthy.

You can be sure Inter Valley Health Plan will also understand your world. No matter the detail, the concern, the need, we'll welcome you with open arms.

Call today, and see just how hospitable we can be.

(800) 843-3520


**Barter Exchange**

(The Personal Touch)

**Additional Business Through Bartering**

MEMBERS INCLUDE:
- Auto Maintenance
- Gift Shops
- Restaurants
- Print Shops
- Legal Services
- Advertising
- Clothing Stores
- Hair Salons
- TV & Video Shops
- Flower Shops
- Construction
- Hobbies

Why lay out your hard earned cash for your business needs when you can be bartering for them with the additional business we send you?

**Barter Exchange**

1879 North 43rd Street

**Sign UP MEMBERSHIP COUNT NOW OVER 380**

Founded & Locally Owned by Family For Over 9 Years

- (909) 861-6130 • (FAAX) 861-6135
- Ask for Joseph, Julie, Marvann or Tony

3500 Polk Street • Riverside • (999) 785-4141

(OEM Inventory Warrants Less Taxes and Title)

**WINTER HOURS**

Miniature Golf and Arcade open daily 10 am

Friday open 6 pm, Saturday and Sunday at 12 noon

Innovations/Michael Schrage

Tele-Communications Inc., the nation's largest cable television company, is in talks to launch a cable TV operation in cooperation with Pacific Gas & Electric Co. and Mitsubishi Corp. to design a "smart home." The home automation industry is expected to triple in size from $1 billion this year to more than $3 billion by the year 2000.

Nov. 28, 1995

Merged in at last. Finally, we live in our own quiet house in the neighborhood. Everything's the network. The cable TV is connected to our phone, which is connected to my personal computer, which is connected to all the modern appliances and the security system. Everything runs off of a unified computer network and remote diagnostics. I've never used. Programming is a snap. I'm, like, really bad.

Nov. 30

Hot stuff from the Dardin's VCR from the office, turned up the thermostat and switched on the lights with the car phone, remotely.

The conference will address specific markets like real estate, retail sales, manufacturing, gross domestic and national product.

In the past, the Inland Empire Economic Forecast Conference has been loaded with vital information to businesses and community leaders about the prospective economic climate, and for ticket information, please call the Journal at (909) 391-1015.

Castle Amusement Park

25 Acres of Family Fun!

- Group Packages Available
- Reservations required
- Gift Certificates
- Birthday Parties
- Reservations required
- 30 Rides and Attractions
- Four Sculptured Miniature Golf Courses-17 Hole
- Arcade with 400 Video Games
- Quality Family Entertainment in Colorful Pleasure Garden, 365 Days a Year!

3500 Polk Street • Riverside • (999) 785-4141

(WINTER HOURS)

Miniature Golf and Arcade open daily 10 am

Friday open 6 pm, Saturday and Sunday at 12 noon

About the Cover

On Jan. 13, 1994 the Inland Empire Business Journal, in association with a number of local area universities, will be presenting the Fourth Annual Inland Empire Economic Forecast Conference at the Riverside Municipal Auditorium.

Our cover features some of the more prominent speakers who will give their expert predictions on the outlook of the region's economic future.

O ur cover story this week: "How do you do when your business would benefit you most?"

**Local Company Helps Keep Fires in 'Check'**

The reddish color is added in the Phos-Chek so that firefighters and pilots can see exactly where the chemical retardant has already been dropped.

Although Phos-Chek may be deadly to fires, it is non-toxic and does not damage the landscape or soil at all. In fact, when the Phos-Chek dries in the sunlight, it not only lessens its coloration but also acts as a fertilizer to help in the growth of new vegetation.

"The main ingredient is basically fertilizer, we get our fertilizer the same way the farmer gets his. We add a coloring agent and a thickener to make it work a lot more effectively, and that's basically all you have in it," said Mertens.

**The Day You Discover That Your House is Smarter Than You Are**

But it's not really yet.

Dec. 12:

This is a nightmare. There's a virus in the house. My personal computer is stricken and businesses are powerless because all the windows are covered with ice. The refrigerator has defrosting problems and our washing machine has flooded the basement, the garage door is cycling up and down and the TV is stuck on the home shopping channel.

Throughout the house, lights flicker like strobes as they expand or from the strain. Broken glass is everywhere. Of course, the security system doesn't work either.

I look a meatball slowly thawing on my personal computer screen: "Welcome to HomeWrekcer!!! Now, the fun begins...Be it over so humble, it's no virus like HomeWrekcer."

I get out of the house, fast.

Dec. 18:

They try to digitize domesticated the house, but the place is a shambles. Pipes have burst and

**Two of California's Largest Employer Groups Merge**

E ver since wildfires ravaged Southern California in early November, dozens of community groups have honored the people who were instrumental in saving the lives and homes of victims in the affected areas.

There have been parades for firefighters, dinners for the police officers, and even a gala to salute the media that covered the fire. One company, however, that probably had the greatest effect of all on quelling the fires, its employees worked double shifts to keep out trees of the company's most sought after commodity — Phos-Chek.

Phos-Chek is the reddish, fire-resistant substance dropped from the air onto the fires via helicopter and airplane. According to Monsanto, in the first few days of the fire, more than two million pounds of Phos-Chek were dumped from various aircraft to help institute a new vegetation. These ingredients were designed to produce a muddy type substance that blankets a fire-ravaged area.

In the first few days of the fire, more than two million pounds of Phos-Chek were dumped from various aircraft to help institute a new vegetation. These ingredients were designed to produce a muddy type substance that blankets a fire-ravaged area.

About the Cover

The conference will address specific markets like real estate, retail sales, manufacturing, gross domestic and national product.

In the past, the Inland Empire Economic Forecast Conference has been loaded with vital information to businesses and community leaders about the prospective economic climate, and for ticket information, please call the Journal at (909) 391-1015.

The conference will address specific markets like real estate, retail sales, manufacturing, gross domestic and national product.

In the past, the Inland Empire Economic Forecast Conference has been loaded with vital information to businesses and community leaders about the prospective economic climate, and for ticket information, please call the Journal at (909) 391-1015.

About the Cover

The conference will address specific markets like real estate, retail sales, manufacturing, gross domestic and national product.

In the past, the Inland Empire Economic Forecast Conference has been loaded with vital information to businesses and community leaders about the prospective economic climate, and for ticket information, please call the Journal at (909) 391-1015.

The conference will address specific markets like real estate, retail sales, manufacturing, gross domestic and national product.

In the past, the Inland Empire Economic Forecast Conference has been loaded with vital information to businesses and community leaders about the prospective economic climate, and for ticket information, please call the Journal at (909) 391-1015.
Tort Reform: Limiting Fees

By Senator Bill Leonard

There is very little in politics that generates so much agreement as the notion that tort reform is desperately needed. Everyone acknowledges that California’s legal system is bogged down with lawsuits that drag on for months and years. This legal monstrously is damaging our already fragile business climate and hurting our ability to pay for goods and services. Several attempts have been made in the past few years to institute reforms like “Loser Pays” or “English Rule” that require the losing litigant to pay the winner’s legal expenses if they lose. If people know they will have to pay the other party’s fees, they will not bring suits that are not legitimate. Another option is to make attorneys cut down on the amount of frivolous lawsuits which are plaguing our legal system. This approach is a misguided attempt to stop the insanity of frivolous suits. California should not get involved in the regulation of attorney’s fees. Our system of justice is not broken and there is no need to institute reforms such as “Loser Pays” or “English Rule” that require the losing litigant to pay the winner’s legal expenses if they lose. If people know they will have to pay the other party’s fees, they will not bring suits that are not legitimate. Another option is to make attorneys cut down on the amount of frivolous lawsuits which are plaguing our legal system. This approach is a misguided attempt to stop the insanity of frivolous suits. California should not get involved in the regulation of attorney’s fees. Our system of justice is not broken and there is no need to institute reforms such as “Loser Pays” or “English Rule” that require the losing litigant to pay the winner’s legal expenses if they lose. If people know they will have to pay the other party’s fees, they will not bring suits that are not legitimate. Another option is to make attorneys cut down on the amount of frivolous lawsuits which are plaguing our legal system. This approach is a misguided attempt to stop the insanity of frivolous suits. California should not get involved in the regulation of attorney’s fees. Our system of justice is not broken and there is no need to institute reforms such as “Loser Pays” or “English Rule” that require the losing litigant to pay the winner’s legal expenses if they lose. If people know they will have to pay the other party’s fees, they will not bring suits that are not legitimate. Another option is to make attorneys cut down on the amount of frivolous lawsuits which are plaguing our legal system. This approach is a misguided attempt to stop the insanity of frivolous suits. California should not get involved in the regulation of attorney’s fees. Our system of justice is not broken and there is no need to institute reforms such as “Loser Pays” or “English Rule” that require the losing litigant to pay the winner’s legal expenses if they lose. If people know they will have to pay the other party’s fees, they will not bring suits that are not legitimate. Another option is to make attorneys cut down on the amount of frivolous lawsuits which are plaguing our legal system. This approach is a misguided attempt to stop the insanity of frivolous suits. California should not get involved in the regulation of attorney’s fees. Our system of justice is not broken and there is no need to institute reforms such as “Loser Pays” or “English Rule” that require the losing litigant to pay the winner’s legal expenses if they lose. If people know they will have to pay the other party’s fees, they will not bring suits that are not legitimate.

I.E.B.J. Close-Up: Carl Ross

Whoever said “It’s a Jungle Out There” may have been looking out at the Safari Business Center. This month, I.E.B.J. interviews entrepreneur and owner Carl Ross, who says the unusual office complex is a dream coming true for him. The complex features life-sized bronze grizzly and Daisu the life-sized elephant which rears for a “safari tour” for school children or other groups, contact Donna White, general manager, at (909) 479-5896.

I.E.B.J.: What properties do you own in the Inland Empire?
Ross: I have Safari Business Center on Vineyard Ave., Safari Executive Office Building on Inland Empire Blvd. across the street from the Hilton Hotel and Airport Commerce Center South which is located on Archibald just north of Cedar.

I.E.B.J.: How long were you in the golf business?
Ross: About 26 years, I guess. I was Arnold Palmer’s personal caddy in 1960 and I worked for him for 10 years. In 1970, I founded Lynx Golf Company and was president for many years and now until my retirement in 1986.

I.E.B.J.: What kind of man is Arnold Palmer?
Ross: He is a very interesting person, very honorable, sincere and honest. He’s a hard-working, regular guy who grew up in Latrobe, Penn­ssylvania on a golf course where his father was the pro. I have never heard one person say a bad word about Arnold Palmer. He is the greatest man I have ever known.

I.E.B.J.: Are you happy to be out of the golf business?
Ross: Not really. The golf business is in my blood, and it never leaves you. I lost my left thumb in a hunting accident two years ago, and don’t play as well as I used to, but I still love the game. Golf has been very good to me over the years.

Ross: Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.

Safari Business Center is a dream coming true. I dreamed of building the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.

I.E.B.J.: What is your occupancy rate?
Ross: 91%.

I.E.B.J.: Can you explain your high occupancy rate in a very real soft market estate?
Ross: I’m convinced it has to be the best real estate business in the state of California and the only one in America which has an occupancy rate close to 100%.
We have our best, are sure to solution from our gift to $25, they're the season doesn't have to be a love for u.

I wonder Norton and George Air Force Bases best serve the public as airports?

Would Norton and George Air Force Bases best serve the public as airports?

Taking Care Of Business Is Easy With Montclair Plaza Gift Certificates.

High Desert Could Support Airport Facility

A s far as the future plans for George Air Force Base, there are two different entities currently vying for that project, the city of Adelanto and the Victor Valley Redevelopment Authority. Both have placed plans on the table for the reuse of the facility. There has been a long-standing debate between the two entities who are involved—both of whom are vying for an airport.

The debate is because they both recognize the potential for the impact of an airport off of a major transportation corridor, the effects of the congested airways in Southern California, the abundance of land available for future development around the facility to the north and north west, and they are both interested in utilizing these benefits. We are hoping to see a final resolution on the use of the facility in the next few weeks.

answers for the inland empire

Would Norton and George Air Force Bases best serve the public as airports?

Airport Could Be Key to Economic Recovery of San Bernardino

Twen Larson, President of San Bernardino Airport Authority

In my view, as president of the Airport Authority, I feel that we should use the facility as it was intended to be used under the public benefit transfer, and that is, an airport.

We are dealing with many potential tenants right now and we are expecting that as soon as we can get a 55-year lease, we will be able to decide on occupancy.

We are sure that once the facility is occupied, that the benefits to the public will be that thousands of people will be back to work in this region alone.

We feel that we should have one of the most successful closers in the U.S.

With the Norton facilities, we could have one of the finest airport facilities in the country — it has runways big enough to allow any plane that could fly to land there; it is completely surrounded by freeways on all sides; and we have good flying conditions 365 days a year.

One of the purposes of this public benefit transfer is that an airport at Norton would be able to relieve a lot of the congestion at Ontario Airport. Obviously, Ontario Airport has a great deal of congestion right now.

I think it's time that we send a message to California and the San Bernardino community that we are headed for economic recovery, and I think San Bernardino International Airport would be the catalyst for that recovery.

High Desert Could Support Airport Facility

Joe Brady, President of BARDICO Development

As far as the future plans for George Air Force Base, there are two different entities currently vying for that project, the city of Adelanto and the Victor Valley Redevelopment Authority.

Both have placed plans on the table for the reuse of the facility.

There has been a long-standing debate between the two entities who are involved—both of whom are vying for an airport.

The debate is because they both recognize the potential for the impact of an airport off of a major transportation corridor, the effects of the congested airways in Southern California, the abundance of land available for future development around the facility to the north and north west, and they are both interested in utilizing these benefits.

We are hoping to see a final resolution on the use of the facility in the next few weeks.

Taking Care Of Business Is Easy With Montclair Plaza Gift Certificates.

Search for that perfect business gift this season doesn't have to be a second job. It's easy with Montclair Plaza gift certificates. Available now from $5 to $25, they're the perfect solution to your professional needs.

And with over 220 stores to choose from, employees and clients alike, are sure to love them. So stop in at our lower level Information Center. We have your business matters all wrapped up.

We accept Cash, Checks, MasterCard and Visa (2% service charge).

Montclair Plaza

Location: 1994 S. Grand Avenue, Montclair, CA 91763
Shop, Dine, Play, Stay, Play, Stay... Montclair Plaza is in Claremont City and over 200 stores.

Introducing Teleconferencing Services From GTE.

The logic is this: You can be more productive and efficient serving your clients by meeting more often with them via Conference Connections®. GTE's customized teleconferencing service. You can host a professional meeting over the phone, be connected digitally to more than 600 locations, and have a GTE operator accessible to assist you.

In addition, our operators can notify participants of the scheduled call, reserve prearranged times for meetings, send out cassette recordings of your meeting, and more. And you don't waste money by paying for services you don't need, making our teleconferencing service very affordable. So call today, and we'll fax you more information. You may see less of your clients, but with Conference Connections, they'll love you for it.

Call GTE's Conference Connections Service 1-800-GTE-9999, ext. 93.


Go Global for Higher Returns and Less Volatility

By Tom Davis

Go global investing today is easy and more commonplace than you might think. Just 20 years ago, the U.S. accounted for more than half of the world's economic activity. Today, just over a third of the world's gross domestic product comes from the United States while 42% come from non-U.S. markets. With most of the investment opportunities beyond our shores, even conservative investors should consider investing overseas.

But the great number of opportunities isn't the only reason to invest abroad. While America struggles with budget deficits and higher taxes, many foreign countries are expected to provide better opportunities for profitable investment. Selected financial markets in Europe, Asia and Latin America hold the most timely opportunities.

A World of Opportunity

In Europe, interest rates are high due to inflation and stock prices are relatively low because of recession. That spells opportunity for investors in both stocks and bonds. Many European stocks appear to be good values, with attractive price/earnings ratios. European bonds generally carry higher yields than U.S. bonds. In many cases, European countries are just beginning to rally. As their economies recover and interest rates fall, prices of European stocks and bonds should rise — just as U.S. securities benefited from declining domestic interest rates in 1991 and 1992.

The Asian economies, with the exception of Japan, are already growing. They are expected to grow 5% to 8% over the next few years, fueled by intra-regional trade and investment, infrastructure spending, China's economic boom and increasing consumption by a growing middle class.

In Latin America, developing nations are making progress toward economic stability and greater international competitiveness. Regional economies should grow 3% to 5% over the next few years, driven mostly by exports to the United States. This situation should also benefit with the recent passage of the North American Free Trade Agreement.

Diversification Helps Control Risks

Yes, international investing carries risks that do not affect U.S. investments. Changes in politics and currency exchange rates can increase or decrease returns, and there are special tax treatments. You should consider investing only a portion of your funds abroad and, as with most investments, maintain a long-term perspective.

Nonetheless, studies have confirmed that international diversification can reduce volatility. Equity portfolios composed of 60% U.S. stocks and 40% non-U.S. stocks provided the least volatility without sacrificing returns over the past 20 years. And, bond portfolios made up of 70% U.S. govern ment bonds and 30% foreign government bonds provided the least volatile mix.

The reason? The world's market cycles do not move in tandem. When the U.S. is in recession, Europe or Asia may be thriving. As a result, over seas markets often rise when the U.S. markets fall and vice versa.

Talk With an Expert

Where should you invest for the highest returns with the least risk? A number of investments, including stocks, bonds, mutual funds and closed-end country funds, provide easy access to international markets. Talk with your financial consultant about how much to invest overseas and which securities are suitable for you.

Even if you can't travel around the world to find enriching experiences, your money can. — Davis is a financial consultant with the offices of Smith Barney Shearson in Claremont.
Banks that make commercial loans these days are under tremendous pressure, especially those that are not already commercial banks, to maintain a sizeable local presence. Many have had to reorganize their loan departments to focus more on small business loans to meet the needs of smaller companies. These changes have led to increased scrutiny of loan applications, making it more difficult for businesses to get the funding they need.

To help businesses navigate these changes, the Small Business Administration (SBA) has introduced new loan programs designed to provide more flexible terms and conditions for small businesses. These programs are targeted specifically at small businesses and offer lower interest rates, longer loan terms, and more lenient collateral requirements.

The changes made by the SBA have resulted in a decrease in the number of large loans made by banks. Instead, there has been an increase in the number of small business loans, which now account for a larger portion of the total loan portfolio. This shift in lending practices is expected to continue in the future, as banks seek to diversify their loan portfolios and better meet the needs of small businesses.

Overall, the new loan programs established by the SBA have had a positive impact on small businesses, providing them with the funding they need to thrive and grow. While the process of obtaining a loan may be more difficult than before, the benefits of small business loans are worth the extra effort. With the right information and support, small businesses can successfully navigate the loan application process and secure the funding they need to succeed.
Alternate Workouts Can Reduce Cost and Frustration of Bankruptcy

By John A. Barclay

Bankruptcy is not a panacea that provides debtors with interminable delays at the cost of creditors. Debtors and creditors are realizing that more effective methods exist for restructuring troubled companies than through the normal route of bankruptcy. When the recession began, debtors found courts more tolerant of complex business and legal theories to justify continuing bankruptcy proceedings. But in San Gabriel, Dr. Rosen­berg operated a very successful dental practice. In 1992, he had a number of patients who could not afford to pay their bills. One of these patients was a dental hygienist who had recently lost her job. She was in the process of starting her own business, but needed some money to get started. Dr. Rosenberg saw an opportunity and offered to lend her the money she needed.

In San Gabriel, Dr. Rosenberg operates a very successful dental practice. In 1992, he had a number of patients who could not afford to pay their bills. One of these patients was a dental hygienist who had recently lost her job. She was in the process of starting her own business, but needed some money to get started. Dr. Rosenberg saw an opportunity and offered to lend her the money she needed.

Moreover, a creditor may have a sincere interest in the continued success of a debtor that if there is a sincere interest in the reorganization. Professional fees often exceed $100,000. On the whole, however, the big winner was the Chino Valley Bank. It has not only managed to turn a profit, but has also increased the volume and quality of our loan portfolio.

Inland Empire business...
Regulations Binding Hands of Banks

ADVERTORIAL

The regulatory environment is heating the ability of banks and savings and loan institutions to invest depositor’s money in Treasury bills and other alternative investments, rather than with the funds to help companies expand and build new jobs,” said McCormick.

“I certainly would not and am not advocating a relaxation of performance standards in our industry, but we must be allowed to do our jobs. Direct investment does not produce the returns that lending provides. As a result, lower lending activity inhibits profitability, and the strengthening of the capital base of the organizations. Without a strong capital base, a bank may grow and remain stable.

A pattern of failing institutions, mega mergers and over-regulation, why would local people get together and start a new bank? The answer is quite simple. There is a strong niche for the locally independent community bank. Better than any other financial institution, the community bank can know and still respond most creatively to the specific needs of its hometown customers. “Our bank,” explains McCormick, “was formed with the specific purpose of establishing a locally owned and managed bank in our community. We have chosen to focus our activities as a small business bank. Although we maintain service personal accounts, we are developing our principal line of products for the business owner.”

Regulators, most of whom have not worked directly in the industry and are given mandated procedures to follow, are typically causing bankers to withdraw from lending.

With a pattern of failing institutions, mega mergers and over-regulation, why would local people get together and start a new bank? The answer is quite simple—there is a strong niche for the locally independent community bank.

Banking is a necessary component of our economic structure. More importantly, as a local community bank, we remain a very important community resource. We are often the facilitator of our community’s prosperity and well being. We finance the expansion of the local businesses that allow more jobs to be created to produce more income and generate more local tax revenues. “Helping people to help themselves has remained our greatest reward,” said McCormick.

“While we are a strong example of how a local bank can succeed in the Inland Empire, we have retained a strong sense of support from our local businesses. Our community has maintained a stronger economic base among its citizens as well as its character and history. We believe we can bring the best level of banking services to our area, because we know it so very well, and because all of us at Redlands Centennial Bank have a commitment to keep our community a special place.”

Redlands Centennial Bank
“Our Hometown Bank”
233 East State Street, Suite A
Redlands, CA 92373
(909) 798-3611

California Counties Escape CreditWatch

With the successful passage of Proposition 172 in California, which permanently caps the 1/2 cent sales tax, Standard and Poors will not be placing any California counties on its CreditWatch list. A rejection of the sales tax extension would have resulted in the ratings of several counties being placed on the list.

Although some immediate concerns are mitigated by the success of the propositions, there will continue to monitor all counties for the long-term impact that three consecutive years of state funding cuts and the statewide economic recession have had.

With the successful passage of Proposition 172 in California, which permanently extends the 1/2 cent sales tax, Standard and Poors will not be placing any California counties on its CreditWatch list.

Due to the tax shifts, many counties have experienced substantial budgetary pressures, causing sizable government downsizing and service reductions. Weakened financial flexibility and general fund balance deterioration are common to many of these counties. Not only are property taxes being diminished, but the sluggish economic growth experienced by many counties have restricted the growth of other revenue sources. As a result, since the rate cuts began, S&P has reviewed its outlook to negative from stable on six out of the 33 counties rated by S&P including Riverside and San Bernardino, and lowered the ratings on two counties.

Due to the tax shifts, many counties have experienced substantial budgetary pressures, causing sizable government downsizing and service reductions.

Future concerns that will continue to be monitored by S&P include the state’s ability to generate sufficient sales tax receipts to meet county budget projections, and the use of one-time remedies, such as Tier Plan proceeds, to balance already weak county budgets.

As Wells Fargo, we’ve got business loans and lines of credit that can keep you out front of the competition.

We’re offering a wide range of long and short term loans. From real estate financing to property improvements, equipment loans, and vehicle financing, Wells Fargo has money to lend to established small businesses. If you’re looking for a line of credit, Wells Fargo can tailor a line to meet the needs of your business, from big plans to smaller steps. You’ll find the right line to free up your working capital, giving you the leverage you need to take advantage of seasonal purchases and trade discounts.

Get some strong financial backing. Stop by your local Wells Fargo office or call 1-800-35-WELLS to set up an appointment today.

Wells Fargo
Alternate Workouts Can Reduce Cost and Frustration of Bankruptcy

By Mercedes Kelly

As businesses move into the world of factoring as an alternative to the high costs and time delays often associated with bankruptcy, they often question who is liable for non-payment of customer invoices. Is the business owner, the customer, or the factor responsible for payment when a customer doesn’t pay the factor?

Understanding of terminology and types of factoring agreements currently used in the industry becomes necessary. First, there are four parties in a factoring transaction:

The Factor: The individual or company with the money to buy the invoices.

The Client: The business with its invoices.

The Customer: The business who owes payment on its invoices.

The Broker: The individual who brings the factor and client together.

Once the client and the factor have decided to transact business, they must agree on the type of factoring arrangement to be used. The most common are non-recourse factoring and recourse factoring agreements.

Non-recourse factoring means the factor assumes the risk of the customer not being financially able to pay for the goods or services he received (except in cases where the customer won’t pay because of defective goods or services). In any type of factoring agreement, before a factor purchases invoices from a client, the factor approves the client’s financial statements, credit reviews and approves the credit-worthiness of the client’s customers. The prudent and very professional factor checks out the client’s customers with great care. This being the very essence of the factoring business—accepting risk only after eliminating as much as possible through due diligence. The main concern is whether or not the client’s customer has a good credit and payment history as well as the customer’s ability to pay its invoices. Non-recourse factoring, as the name sounds, is more expensive, costing up to 4% of the face amount of receivables or invoices. This risk protection agreement provides the client a cushion against a customer not paying its debts.

Recourse factoring, on the other hand, may be less expensive for the client, ranging anywhere from 2% to 4% of the face amount of the invoices. This is, of course, if the factor’s induced risk of loss. In recourse factoring, if a customer doesn’t pay an invoice within a certain period of time, no matter what the reason, the factor has the right to go back to the client for payment. The factor doesn’t provide any protection to the client against a customer’s failure to pay outstanding sums. The credit risk usually remains with the client.

Many factoring companies, however, are now carrying commercial credit insurance to cover losses incurred when a customer fails to pay its credit obligations. And, according to the Commercial Finance Association, factoring is one of the largest sources of capital available in the United States. Nearly $300 billion went out to companies in 1992 through factoring.

Business owners considering factoring should seek the assistance of a broker and carefully weigh the question of non-recourse or recourse factoring agreements based on the needs of the business involved. Kelly is a factoring specialist who helps small- and medium-sized businesses increase their cash flow. She represents more than 100 factoring companies nationwide. For additional information, contact Kelly’s Brokerage and Financial Services at (909) 792-8588.

Don’t become just another number on the Interstate. Be someone special at home.

If you’re used to the personal approach of a local bank, you’re very overwhelming to be crowded into a bigger megabank, only to find yourself just another number, lost in the crowd. Also to learn that your bank, who used to concentrate just on local concerns, is now part of a huge interstate network. And that many decisions about your banking relationship are now being made by people you don’t know and will never meet you.

If this isn’t the road you’d like to travel, we know a direct route to top management and one-on-one personal banking, right in your own backyard. For nearly two decades, North County Bank has been an integral part of the local community. Owned and managed by local people, North County Bank is also consistently rated highest in customer service, quality, performance, safety and soundness year after year.

As neighbors helping neighbors, we’re looking forward to welcoming you back home.

Rated a "Premium Performing Bank" for the 7th straight year.

Member FDIC

NORTHCOUNTY BANK

Well Capitalized • Consistently Profitable • Locally Owned • Very Friendly

<table>
<thead>
<tr>
<th>DATE</th>
<th>MO</th>
<th>TU</th>
<th>WE</th>
<th>TH</th>
<th>FR</th>
<th>SA</th>
<th>SU</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/15/93</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
</tr>
<tr>
<td>12/16/93</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
</tr>
<tr>
<td>12/17/93</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
</tr>
<tr>
<td>12/18/93</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
</tr>
<tr>
<td>12/19/93</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
<td>17.40%</td>
</tr>
</tbody>
</table>

Balcay is a principal with the Barclay Law Corporation.

Union Bank

Right people. Right bank for your business.

"Is there any other way we could be helping your business?"

"I don’t think so. We’re using just about every product Union Bank offers."

"Let’s see...you’ve got lock box service, cash management, short-term money market funds..."

"And investment services for our 401(k) program."

"I’m curious. Ever tempted to move your business to a bigger bank?"

"I used to be with one of the biggest. Years ago."

"And?"

"Most big banks have a way of making you feel small. I don’t get that feeling at Union."
Inland Empire Business Chronicle

Bankruptcies

Jeffrey Raymond Barlow, fLat, 2904 Missouri Street, Riverside; debts: $250,597, assets: $140,140; Chapter 7.

James Gregg, Sandra Lee Gregg, dba Gregg Trucking Company, 2905 Snow Creek Road, Ontario; debts: $263,154.19, assets: $95,737.89; Chapter 13.


Chung Siuk Kim, Chung Ok Kim, dba The Market Spot, 525 Marilyn Lane, Redlands; debts: $842,250, assets: $69,700; Chapter 7.

Marcelino Loneli, Marcelline Loneli, dba Pay Bouleau's Sportswear, 62955 291st Street, Mecca; debts: $175,816; Chapter 7.

Clifford M. Miyashiro, dba Cliff Miyashiro, Ph.D., dba Todoro Counseling, 6611 Arlington Ave., Apt. 21, Riverside; Judith Todero Miyashiro, aka Judith R. Todero, Judy Duda, Judith Todero Duda, fLat, fLat, Judith's Nutrition, dba Todero Counseling, 66125 140th St., Desert Hot Springs; debts: $465,771.89, assets: $70,708; Chapter 7.


Hamid Raza Moalini, Parichesh Pardaz Moalini, dba Prime Auto Sales, 3750 Addict Circle, Corona; debts: $229,454.44, assets: $210,512; Chapter 7.

Leroy James "Jim" Bradfield, Dana Elaine Bradfield, dba Bradfield Equities #1, fLat, fLat, fLat, fLat, fLat, fLat, the Sea, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, Real Estate Service, 1224 A. Car-nation Lane, Moreno Valley; debts: $1,019,119, assets: $566,541; Chapter 7.

Darryl Lee Nin, fLat, fLat, a General Partnership, 3505 Dan­mouth, Corona; debts: $428,812, assets: $12,200; Chapter 7.

Mark Sterling Bailey, aw River­side Mo Dismantlers, Inc., a California Corporation, dba Riverside Mo Center and Dismantlers, 8079 Golden Star, Riverside; debts: $296,469; assets: $237,026; Chapter 7.

James Linzmarym Kennedy, Norma Jean Kennedy, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLat, fLa
PC World Unveils Electronic Shopping Mall

PC World magazine announced it will launch an online electronic shopping mall, which will be available to PC World Direct subscribers on December 30, 1993. The mall, called PC World Direct/Electronic, is designed to provide a secure and easy-to-use environment for buyers and sellers in the PC marketplace.

For PC vendors, the benefits are enormous," explained Marvino. "In an environment where the price and cost of goods sold is so critical, an online shopping mall provides an added value for our customers. For the PC-savvy buyer, the ability to shop and order online will be a great convenience. The PC World Direct/Electronic shopping mall will also be a great marketing tool for PC vendors. The mall offers an at-a-glance view of the products, services, and solutions available from major vendors, including Microsoft, Lotus, and Adobe Systems. The mall is accessible 24 hours a day, 7 days a week, and is available to all PC World Direct subscribers.

Each step of the shopping and buying process, from browsing through selections to placing orders, is handled with ease. The electronic mall is well-designed and user-friendly, allowing vendors to display their products in a visually appealing manner. And the automated ordering system ensures that orders are processed quickly and accurately.

For PC vendors, the benefits are enormous," explained Marvino. For example, a vendor's order can be placed in just a few minutes, eliminating the need for time-consuming phone calls and paperwork. The automated ordering system also reduces the risk of errors and ensures that orders are processed accurately.

The mall will also feature a wide range of products, including software, hardware, and accessories. A search function allows users to quickly find the products they need, and a comparison tool lets users compare prices and features of similar products.

The mall is accessible 24 hours a day, 7 days a week, and is available to all PC World Direct subscribers. For more information, visit PC World Direct/Electronic at the following URL: http://www.pcworld.com

ClickArt Business Images is a collection of more than 1000 black-and-white business images produced by T-Maker. The graphics cover everything from logos to people to map symbols and states.

ClickArt Business Images is a collection of more than 1000 black-and-white business images produced by T-Maker. The graphics cover everything from logos to people to map symbols and states.

ClickArt Business Images is a collection of more than 1000 black-and-white business images produced by T-Maker. The graphics cover everything from logos to people to map symbols and states.

There are some problems associated with both computerized graphics and sound. After having collected graphics and sound clips, you will find yourself swamped with hundreds of files containing this information.

Graphics Tools is a software package that lets users organize, capture and convert images. You can, for example, group your images into collections of related images. Graphics Tools display several images simultaneously, and it provides tools for searching and sorting images. Also, it comes with a graphics editor that can enhance your images. You can adjust brightness, contrast and cropping, as well as rotate, resize and apply special effects to your images. It also comes with "opti-mizer" which will look the best on screen or on print may be a concern. In addition, Graphics Tools lets you capture any part of your computer screen and offers features in handy if you frequently create software manuals or instructions, and for demonstrating software functionality (for example, you can create slides of various screens to be displayed on an overhead projector when a computer is not available). Graphics Tools can also convert between numerous graphics formats, including GIF, JPEG, TIF, and BMP. It can create formats such as Windows, Macintosh, and Sun. It can also create images from different hardware platforms (Windows, Macintosh, and Sun). Graphics Tools offers a bonus CD containing more than 500 high-quality art and photo images, and the software is absolutely free if you collect and make use of graphics.

Manufacturer information and requirements:

Graphics Tools! Retail price: $199
DeltaPoint
2 Harris Court, Suite B-1
Mountain View, CA 94041
(415) 926-0195

ClickArt Business Images
Retail price: $39.95

ClickArt Professional Graphics
Retail price: $129.95

T-Maker Corporation
1900 Villa Street
Mountain View, CA 94041
(415) 926-0195
Fax: (415) 926-0201

Requirements: Windows or DOS-based PC, hard disk drive, VGA graphics card, and Microsoft Windows. All products are also available for the Macintosh. Other image collections are also available.
A Prescription for Reviving California

By Richard K. Vedder

There is no reason why California, with its resources, space, infrastructure and human capital, should not always have a dynamic economy. The problem is that California also has a political and bureaucratic establishment intent on micromanaging the state's economy, a prescription for economic decline.

Compare California to, for instance, Hong Kong. Unlike California, Hong Kong is extremely crowded and so resource poor that it is the only major economic area in the world that has to import its own drinking water. And as if that wasn't enough, in four years Hong Kong will be swallowed whole by a Communist nation with some 200 times its population.

Yet, Hong Kong's economy is booming. The unemployment rate in Hong Kong is under 2% and the economic growth rate is around 6%. Employers are complaining of labor shortages. Hong Kong's stock market also hit an all-time high recently, and property values are up 30% over just the past year.

The secret to Hong Kong's success is very simple: let the people unleash the spirit of enterprise—let them keep taxation and regulation to a minimum.

The typical professional worker in Hong Kong has no deductions from his or her paycheck, the most direct and bureaucracy-free form of economic empowerment a government may arrange for its citizens. Such financial freedom for workers has also been good for business, which has drawn on expanded savings and investment funds to fuel economic growth.

Now contrast Hong Kong to California, where some individuals this year will face a total federal, state and local marginal income tax burden approaching 50%, and where the corporate tax burden, counting federal taxes, is well over double that of Hong Kong.

The high California tax burden reflects increases in government spending. From 1984 to 1990, spending from the state's general revenue fund rose more than 10% a year. And recent statistical research suggests that California would have had about 50% more economic growth (increase in income per capita) after allowing for inflation in the 1980s if it had not have the tax burden associated with financing the growing ranks of public employees as well as other increases in state government spending.

Excessive growth in government spending during the 1980s also lowered the income of the average California by more than $1,000.

Unlike Hong Kong, in California government is a growth industry most concerned with monetizing resources than with allowing resources to be put to creating abundance for all.

Small wonder then that in Hong Kong, capital formation is at historic highs while California now must contend with the programs of more than 20 U.S. states trying to lure businesses away from the Golden State.

But still the state government seems oblivious to the damage, for it continues to impose the same old and tiring authoritarian policies based on the fallacious notion that government knows best how to spend other people's money.

Some $1.5 billion in new taxes will be imposed as a consequence of the 1993 state budget, after allowing for the ploy of the state subtracting revenues traditionally collected by local governments. Another $1.3 billion in taxes will deal another savage blow to an already battered California economy. Even lower economic growth, layoffs and fewer jobs should be expected.

Individuals, families and businesses put their money to more productive use than do bureaucrats and regulators. It is a lesson a booming Hong Kong has taken to heart and a California in decline has obviously not yet. We are approaching the Pacific Century; let's just pray California is invited to remain in the game.


BUSINESS TO BUSINESS COURIER SERVICE

Your Intra-County business mall will be picked up by courier TWICE a day and hand delivered on our next route for only 65c per meter.

Unlikely California, Hong Kong is extremely crowded and so resource poor that it is the only major economic area in the world that has to import its own drinking water.

INCORPORATED

INCORPORATED

INCREASE YOUR LEADS, SALES & PRESENCE AT TRADE SHOWS!

Exciting

Trade Show Displays & Graphics

Portable & Modular Displays To Fit Your Needs

To Tabletops Only

In House Design & Graphic Services

High Resolution Computer Graphics

International Sales & Service Network

Rentals & Leasing Available

Skyline Displays of Orange County, Inc. 1234 South Coast Plaza, Costa Mesa, CA 92626 714-937-5566

Skyline Displays of Orange County, Inc. 1234 South Coast Plaza, Costa Mesa, CA 92626
"CAN I KEEP BOTH OUR EMPLOYEES AND OUR BOTTOM LINE HEALTHY?"

America is doing a balancing act. On one hand, you have your employees' physical well-being. On the other hand, you have your company's fiscal well-being. You need to be armed with solutions to bring those two worlds together. And we have innovative strategies to help you. One is our dual option HMO Plan. It offers your employees the choice of HMO coverage or PPO coverage. And because it's competitively priced, your bottom line won't suffer. It's managed health care that manages to make everyone feel good. For more strategies call your broker or us at 330.335.5341.

Aetna Health Plans

The more you know, the better you feel.
Questioning the Clintons’ Health Care Reform Plan

By Senator Bill Leonard

Hillary Clinton won praise from many who witnessed her performance on Capitol Hill when she presented the proposed health care plan that her husband declared would be the centerpiece of his Administration. Yet, Katz Walsh O’Beirne, a vice president of government relations at the Heritage Foundation, rightly questioned whether this praise didn’t smack of a condescending attitude.

Katz, an economist with the Center for a Sound Economy Foundation in Washington, D.C., have argued, the Clintons’ health plan is deceptive on all fronts. President Clinton promised the following principles would form the basis of his health care reform: security, choice, simplicity, quality, savings, and responsibility. The debate will be lost if we give in to the Clintons’ understanding of these principles — an understanding that betrays a belief not in limited government, but rather, expanding government on an unprecedented scale. The danger is very real because individuals could be forced to join the proposed health care alliances for no other reason than the fact that they exist, and after joining, the threat of ever-increasing coercion against members looms large.

Although the Clintons’ plan states that all Americans will have health insurance, simply having an insurance policy does not guarantee security. Indeed, the President’s plan would force Americans to buy basic health coverage from a limited number of choices offered by regional alliances. Forcing people to join regional alliances will not only deprive individuals of the right to choose their personal physicians and health care plans (even if they are willing to pay out-of-pocket for these privileges), but these alliances will also deny individuals quality because the President’s plan forces insurance companies and health maintenance companies to ration care or cut corners in order to survive under federally established premium caps.

Moreover, the Clintons’ claim that their plan ensures quality is also an empty one, unless you believe that quality can be achieved through price controls and rationing. History is replete with the consequences of imposing price controls and rationing to rationing, none of which should be imposed on Americans, especially when it comes to health care. To be sure, we are beginning to see the effects of doctors, insurers and HMOs struggling to control their costs by cutting back on medical care or cutting corners in order to survive under narrowly defined profit margins.

We’re close. We’re qualified.
We’re ready for your emergency.

Chino Valley Medical Center, your immediate access to state-of-the-art emergency care in the Inland Valley. Our new 23,000 sq. ft. Emergency Center is fully equipped, staffed to serve, and provides a comprehensive program of urgent care services.

Emergencies receive:
- Superior care quality
- Two Surgery-Capable Major Trauma Suites
- Regional Chest Pain Center
- Twelve Treatment Rooms
- Urgent “Express Care” Service
- Dedicated Radiology Suite
- Paramedic Base Station
- Separate Entrance and Lobby

Emergency Care is fully equipped, staffed to serve, and provides a comprehensive program of urgent care services.

Urgent “Express Care” Service on Saturdays and Sundays from noon to midnight. When every minute counts, you can count on Chino Valley Medical Center to be the fastest emergency care available in the Inland Valley.

Chino Valley Medical Center
545 W. Vineyard Ave., Chino, CA 91710
P.O. Box 366-5070
Phone: (909) 446-5522
Fax: (909) 446-679

We’re close. We’re qualified.
We’re ready for your emergency.

You might say that PacifiCare covers a lot of ground. Because in addition to providing coverage for things like checkups, doctor visits and emergencies, our managed care plan now serves nearly all of California. In fact, PacifiCare today boasts one of the largest geographic service areas of any California HMO. Which is good news for companies with statewide operations. Or companies on the road to growth.

And with over 24,000 physicians, almost 300 hospitals, and more than 500,000 members, PacifiCare can show you the way. If you’re interested in the benefits of PacifiCare’s statewide coverage, just let us know: And well map it out for you.

Call 909-854-7561.

IF YOU’RE WONDERING
WHAT OUR HEALTH PLAN COVERS,
WE’D SAY ABOUT
77,000 SQUARE MILES.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.

PacifiCare:
We’re close. We’re qualified.
We’re ready for your emergency.
Chest Pain: Don’t let your first warning be your last.

These warning signs could mean you’re having a heart attack.

1. Sometimes it’s very mild discomfort.
2. Other times, it’s like indigestion or heartburn.
3. It can be quite severe, but it’s worse on your chest.
4. It can travel through your upper body.
5. The pain may come and go in minutes.
6. No matter what, get it checked out immediately.

Remember, chest pain is nothing to fool around with. If it strikes, see a doctor immediately.

Every minute you delay could damage your heart permanently. And, every second you save could keep your heart pumping strong.

Your heart has to pump 2,000 gallons each and every day. That’s not something to be taken lightly.

If you have any questions, no matter how trivial you may think they sound, call us right away at 1-800-MYCHEST.

INLAND VALLEY REGIONAL MEDICAL CENTER

DECEMBER 1993
INLAND EMPIRE BUSINESS JOURNAL • PAGE 29

Combating Christmas Cholesterol With Chromium

If you’re trying to control your cholesterol, the holiday season from Thanksgiving to New Year’s can be a disaster.

In the months when you’re least likely to get exercise, you’re being tempted by cheese platters, gravy boats, cups of egg nog and bowls of chocolate. Short of escaping to a desert island, what can you do?

The obvious answer is, control yourself. But it’s not that easy. If it were, cardiovascular disease might not be the nation’s number one cause of death. Over 100 million Americans already have high serum cholesterol — a major risk factor for heart disease.

According to a new report in Nutrition Research, scientists from Georgia Southern University, Auburn University, the U.S. Department of Agriculture, and the Harris Heart Institute in Macon, Ga., found that simply adding a niacin-bound chromium supplement to the diet of college-age athletes significantly lowered their serum cholesterol by an average of 14%.

According to the American Heart Association, that would reduce their risk of heart attack by 28%. Plus the ratio of HDL to total cholesterol (an important cardiac risk indicator) improved by 7%. Besides the supplement, no other dietary changes were made.

This doesn’t mean that you should run out and buy chryochrome (although the run would do you some good). But you might power-walk to a health food store that stocks vitamins and minerals. You’ll find niacin-bound chromium in a variety of nutritional, weight-loss and cholesterol-lowering formulas. It’s generally listed as an ingredient under the trade name ChromeMate.

The compound has even received a U.S. patent for its ability to lower cholesterol.

Chromium is an essential trace mineral, like iron and zinc. Although only small amounts are needed, your body can’t function properly without it.

Unfortunately, modern processing strips our food of what little chromium natural sources — brewer’s yeast, liver, wheat germ and black pepper — have to offer. People, especially those who are on a restricted diet, may have only a fraction of the chromium most people need. (Besides which, liver is loaded with cholesterol.)

That’s probably why U.S.D.A. researchers have found that the diets of nine out of ten Americans are deficient in chromium, providing less than 50 micrograms a day.

Research also shows that a lack of dietary chromium may lead to cholesterol problems. Animals fed a chromium-deficient diet develop high cholesterol, as well as atherosclerotic plaques in their arteries.

As for humans, the National Research Council reports that cardiovascular disease is associated with low chromium levels in the body.

Niacin, the B vitamin component of niacin-bound chromium, is already widely used for lowering cholesterol. But very high doses are necessary (typically 500 to 4500 milligrams a day). Such large doses can cause unpleasant side effects such as nausea, skin flushing and diarrhea — or more serious problems, including gout, liver damage and heart arrhythmia.

In fact, in 1990 the Journal of the American Medical Association reported several cases of liver damage in people taking as little as 500 milligrams of time-release niacin daily for two months.

There’s no evidence of toxicity or side effects from dietary chromium, even at high doses. However, there’s a big difference between the beneficial nutritional chromium and the industrial form of chromium used in plating car bumpers. They’re as far apart as olive oil is from motor oil.

Interestingly, dietary chromium and niacin have a synergistic effect in reducing cholesterol. Taken together, much less niacin is required, which eliminates the problem of niacin normally used to fight cholesterol.

Even if you have high cholesterol, you don’t need to take more than 200 milligrams of niacin-bound chromium a day. That’s enough to correct any natural deficiency you might have, and still get all the benefits.

For more information, call 1-800-MYCHEST.
CareAmerica has plans to save an endangered species... Independent Business.

You deal with it every day... costs of doing business that just keep piling up and up. Like employee health care costs. You want quality health care, but there's a limit to what you are willing to pay.

CareAmerica has an answer... affordable HMO and PPO plans that can be fitted exactly to the needs and budgets of independent businesses. Whether you have 3 or 3,000 employees, you can choose from a wide range of quality products and services. Select from more than 6,000 physicians and 70 of the best hospitals. Choice, quality and cost efficiency... a few of the reasons CareAmerica is one of the fastest growing health care companies in Southern California. Call your broker to ask about CareAmerica. It's the right choice.

The studies, by RAND and Lewin-VHI, two highly respected health-care research firms, offer dramatic results which should help to inform the debate over the course of federal reform. The RAND study examines the impact of community rating (pooling individuals into insurance groups solely on the basis of where they live or work) under large purchasing pools as proposed in President Clinton's health-reform plan. It shows significant changes in spending that could initially be regressive, with rural areas (Shasta County) subsidizing urban (San Francisco), and poorer urban areas (South-Central Los Angeles) subsidizing higher-income areas (Beverly Hills). Administration plans for subsidies to offset these changes are also discussed in the study.

Lewin-VHI began its study before President Clinton introduced the final details of his Health Security Act. Although the study is not an analysis of the President's final plan per se, it illustrates the potential financial implications of one variant of the plans now under consideration.

Using a sophisticated simulation model of the California economy developed by the UCLA Business Forecasting Project, the Lewin-VHI study predicts a significant increase in health spending by employers, government and households, reductions in wages, and job losses (possibly stimulating a mild recession) under many of the provisions of the original plan proposed by the Administration.

The one-day gathering, "Health Care in the '90s: The Economic Impact of Health Care Reform" was the third in a series of symposiums presented by Blue Cross of California to answer, as well as pose, questions about California's economic future under national health-care reform. Since California has already embarked on reform, the symposium also offered the nation an insight into the impact of federal reform on states. In addition to the presentation of the economic studies, state and national policy makers discussed their views, based on the economic facts from their studies. Their collective experience and insights will provide the impetus and information needed to promote California's efforts to progress economically while providing affordable, accessible health care.

Leonard D. Schaeffer, chairman and CEO of Blue Cross of California, said: "This symposium was designed to present the facts. Our goal is to identify issues and explore solutions. We need to go beyond rhetoric and present a quantitative analysis of how California will fare under national reform."

Blue Cross of California is a non-profit, public benefit, managed health-care corporation serving 5.7 million Californians. It is the parent of WellPoint Health Networks Inc., the largest publicly traded managed health-care company in the state. BHC and WellPoint offer health-maintenance organizations, preferred provider organizations and specialty managed health-care networks.

Total benefits paid out in 1992 exceeded $8.4 billion.
Offer an Employee Wellness Program and you’ll have happier employees. Happier because they’ll be healthier. Because they’ll be taking part in a variety of wellness programs ranging from exercise and weight control to cholesterol and stress reduction. They’ll feel better. They’ll be more productive. Profits should increase. And absenteeism will decrease. Which means you’ll have to wait until everyone’s gone home to see an empty one of these.

BNA Publication Covers Utilization Review

The company contracted by your health plan to decide what tests, surgeries or treatments you may have is not currently required to hire medical professionals to review your care—if you live in California.

According to a special report in BNA California Health Care Report, the companies that pre-certify tests and treatment are not required to have employees meet any licensing, certification, general or medical education requirements. In fact, says the report, California state law does not specifically regulate the process of contracted “utilization review,” which represents an increasingly controversial facet of managed care.

“Utilization review has entered the political arena in California this year for the first time,” says BNA California Managing Editor Barrett McBride, referring to legislation now in the governor’s desk that is the focus of the special report.

Providers want more flexibility in their choices and tougher standards for reviewers, while health plans are battling with the escalating costs associated with regulation, according to McBride.

“Utilization review, like so many health care reform issues, touches both the economics and ethics of patient management,” he says.

The same Sept. 17 issue of California Health Care Report also highlights a just-released Little Hoover Commission policy paper that says California lags behind other states in health care reform. The commission is proposing that the legislature approve a new regulatory body to oversee managed care expansion.

This information was revealed in the second issue of BNA’s CHIP, a new publication and news service that provides comprehensive coverage of legislative, regulatory and legal issues affecting California’s health care industry.

The publication is the result of more than two years of research and is designed to help keep legislators, health care professionals and other decision makers informed about the latest health care developments.

McBride said the issues will continue to cover key regulatory and legal issues including: a legal decision on the rights of demonstrators at health care facilities; an overview of the newly implemented health insurance reform plan that affects many employers and providers; legislative and regulatory approaches to curbing health facility violence; how the state’s recent rejection of the minimum wage hike will affect the state’s health care industry; rate negotiations of mis-treatment at the state’s long-term care facilities.

“With health care reform dominating the national agenda, there is considerable impetus for policy changes within California as the health care industry and state government grapple with providing quality, cost-effective health care to increasing numbers of people,” McBride said.

California Health Care Report is published biweekly by Sacramento-based BNA California, a division of the Bureau of National Affairs, Inc., a leading publisher of print and electronic news and information services.

Subscriptions are $495 per year. For a complimentary issue or subscription information, call (800) 372-1033.
The Valley Laser Center was established in May 1992. This premier Laser Center was designed to bring the emerging field of laser technology to the people of the Coachella Valley and surrounding region. The Center demonstrates a major commitment to laser training, physician education and staff support—making it a Center of Excellence for John F. Kennedy Memorial Hospital.

There are several different kinds of lasers at the Center which have different effects on different tissue types making many technical applications available. The acronym L.A.S.E.R. stands for Light Amplification by Stimulated Emission of Radiation. This theory was first proposed by Albert Einstein in the early 1900’s. In 1960, California Dr. Theodore Maiman invented the ruby laser, the first to be used. With rapid advances in technology, the production of various kinds of laser and different applications has continued to grow with each decade.

In Jayman’s terms, the laser is only one of many tools that can be used to do a surgical procedure. It is not a procedure in and of itself. Lasers harness light and direct it into a steady beam which produces heat. The heat is used to vaporize, coagulate or cut tissue.

The Center has a full-time director, Carol Brown, to manage the program, a secretary, Maria Holguin, and a laser safety officer, Angelo Flores.

Be enlightened. The benefits of surgery at The Valley Laser Center are too numerous to mention in this ad. Call the toll-free number below, and JFK Memorial Hospital will send you this enlightening illustrated booklet Free of charge. It will help you discover some of the healing advantages that laser surgery has to offer. But call now and ask your doctor for more information.

One of the most useful laser tech­ niques actually limits the need for an incision. Instead of cutting through the skin to reach affected areas, for certain procedures, surgeons at The Valley Laser Center can treat many patients without incision. A one-size-fits-all benefit package, which means that the package will be available for everyone. In other words, the Center will introduce incentives for individuals to choose insurance that is best for them in a cost-conscious manner, it would offer a greater opportunity to purchase a no-frills catastrophic insurance for a reasonable price; it would offer a better selection of health care plans; it would offer individuals a choice in selecting physicians; and it would offer individuals an opportunity to build a reserve of savings for future medical expenses.

Despite the odds—and they are high, given the stakes. The bad news is that every special-interest group and many elected officials will probably end up selling out to the Clinton plan. Nonetheless, I remain optimis­ tic for the same reason as Senator Phil Gramm: “The good news is that the middle-class Americans are going to decide this.” In other words, we need to return to faith in the prin­ ciples of limited government, indi­ vidual choice and the good common­ sense judgment of average Americans.

What you don’t know about laser surgery might just kill you.

Perhaps you’ve heard about the use of lasers in surgery. But you probably don’t know how often and how widely they can be used. And you may not be aware of the many advantages of laser surgery over conventional surgery. In fact, lasers can be used by surgeons at The Valley Laser Center at JFK Kennedy Memorial Hospital to treat problems ranging from skin disorders, birthmarks, and brain tumors. And these techniques can be beneficial, they may actually transform some forms of major surgery into outpatient procedures.

Surgery without incision. One of the most useful laser techn­ niques actually limits the need for an incision. Instead of cutting through the skin to reach affected areas, for certain procedures, surgeons at The Valley Laser Center can treat many patients without incision. An endoscope is inserted into the affected area, and the surgeon uses this instrument to operate. The endoscope can be used for several different procedures, including removing tumors, treatment of bleeding, and treatment of lesions.

Laser surgery can be less painful than conven­ tional surgery. And so it may require less anesthesia and provide less pain medication after surgery. For certain procedures, lasers offer decreased bleeding and better cosmetic results due to smaller incisions. And some laser surgery offers less recovery time, in some cases during a lengthy stay in the hospital into no stay at all.

The safety officer is responsible for maintain­ ing and monitor­ ing laser safety as part of the program. His role requires that he have a thorough knowledge and understanding of all technical charac­ teristics of laser equipment, an awareness of potential hazards, and understand­ ing the laser’s ability to ensure laser safety in the clinical set­ ting and participates in the training of all medical staff to pro­ ceed with laser.

A major investment, not yet duplicated in the entire Coachella Valley, was made by the administration at The Valley Laser Center. For the benefit of the Center, the administration has purchased $125 million worth of lasers. The administration has purchased this equipment for the benefit of patients who would be able to use the laser equipment.

The Valley Laser Center at John F. Kennedy Memorial Hospital is affiliated with Laser Centers of America allowing access to the latest technology and support of all aspects of the program. This company was founded by Dr. Stephen Joffe, M.D., who in 1985 developed a Contact Laser used with sapphire quartz probes that revolutionized the use of Nd:YAG laser.

For many patients, laser surgery can offer less pain, less blood loss, less risk of complications, less anes­ thesia, less time in the hospital, less time in bed, less time away from work and better cosmetic results due to smaller incisions. The advantages of surgery with lasers, as compared to conventional methods, may vary by procedure, patient profile, physician preference and other factors.

Anyone having any questions regarding laser surgery is welcomed to call 1-800-449-2220.

Loma Linda University Medical Center will be celebrating the opening of our new Children’s Hospital in the fall of 1993. This recent addition to our hospital will provide the finest in comprehen­ sive medical care, not only to children of the Inland Empire, but to children throughout the world.

The Loma Linda University Children’s Hospital.

Because Today’s Child is Tomorrow’s Future.

909/825-KIDS For Physician Referral Call 909/824-4011

A Hospital Just For Kids...

Loma Linda University Medical Center...
Health Care Reform May Already Have Hit California

By James Taylor

California is, once again, ahead of the nation as far as President Clinton’s recently announced health care reform plan is concerned. In much of what the Clinton plan proposes, California—home to many Inland Empire residents—already is or will be ahead of the game, philosophy, we here in California have first-hand experience in how that philosophy will evolve into specifics.

For one thing, Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.

Typically, medicine has virtually been the only field in which new technology has become a supplement rather than a replacement in the diagnosis of illness. HMOs, and the Clinton plan philosophy, replace the old with new. Costs, in this diagnostic arena are dramatically reduced.

President Clinton has obviously used HMOs as the philosophical model for his plan. The president and his vast team of specialists and advisers, have shown they are well aware of the diversity that also exists in how that philosophy will evolve into specifics. For example, one strand of Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.

Typically, medicine has virtually been the only field in which new technology has become a supplement rather than a replacement in the diagnosis of illness. HMOs, and the Clinton plan philosophy, replace the old with new. Costs, in this diagnostic arena are dramatically reduced.

President Clinton has obviously used HMOs as the philosophical model for his plan. The president and his vast team of specialists and advisers, have shown they are well aware of the diversity that also exists in how that philosophy will evolve into specifics. For example, one strand of Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.

Typically, medicine has virtually been the only field in which new technology has become a supplement rather than a replacement in the diagnosis of illness. HMOs, and the Clinton plan philosophy, replace the old with new. Costs, in this diagnostic arena are dramatically reduced.

President Clinton has obviously used HMOs as the philosophical model for his plan. The president and his vast team of specialists and advisers, have shown they are well aware of the diversity that also exists in how that philosophy will evolve into specifics. For example, one strand of Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.

Typically, medicine has virtually been the only field in which new technology has become a supplement rather than a replacement in the diagnosis of illness. HMOs, and the Clinton plan philosophy, replace the old with new. Costs, in this diagnostic arena are dramatically reduced.

President Clinton has obviously used HMOs as the philosophical model for his plan. The president and his vast team of specialists and advisers, have shown they are well aware of the diversity that also exists in how that philosophy will evolve into specifics. For example, one strand of Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.

Typically, medicine has virtually been the only field in which new technology has become a supplement rather than a replacement in the diagnosis of illness. HMOs, and the Clinton plan philosophy, replace the old with new. Costs, in this diagnostic arena are dramatically reduced.

President Clinton has obviously used HMOs as the philosophical model for his plan. The president and his vast team of specialists and advisers, have shown they are well aware of the diversity that also exists in how that philosophy will evolve into specifics. For example, one strand of Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.

Typically, medicine has virtually been the only field in which new technology has become a supplement rather than a replacement in the diagnosis of illness. HMOs, and the Clinton plan philosophy, replace the old with new. Costs, in this diagnostic arena are dramatically reduced.

President Clinton has obviously used HMOs as the philosophical model for his plan. The president and his vast team of specialists and advisers, have shown they are well aware of the diversity that also exists in how that philosophy will evolve into specifics. For example, one strand of Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.

Typically, medicine has virtually been the only field in which new technology has become a supplement rather than a replacement in the diagnosis of illness. HMOs, and the Clinton plan philosophy, replace the old with new. Costs, in this diagnostic arena are dramatically reduced.

President Clinton has obviously used HMOs as the philosophical model for his plan. The president and his vast team of specialists and advisers, have shown they are well aware of the diversity that also exists in how that philosophy will evolve into specifics. For example, one strand of Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.

Typically, medicine has virtually been the only field in which new technology has become a supplement rather than a replacement in the diagnosis of illness. HMOs, and the Clinton plan philosophy, replace the old with new. Costs, in this diagnostic arena are dramatically reduced.

President Clinton has obviously used HMOs as the philosophical model for his plan. The president and his vast team of specialists and advisers, have shown they are well aware of the diversity that also exists in how that philosophy will evolve into specifics. For example, one strand of Californiaians are enrolled in Health Maintenance Organizations, which over the past two decades have shown that managed care is quality care and cost-efficient care as well. Philosophically, the HMO expresses the Clinton plan in its purest sense. The excesses of fee-for-service are virtually eliminated, the primary care physician case-manager system reduces medicine’s reliance on specialists. The general practitioner that becomes the provider of a full range of services he or she is well qualified to provide. Referrals to specialists are available when necessary.
A ski season approaches, and enthusiasts among the over 10 million skiers are making preparations for a run down the slopes. But take heed. Jumping off the lift and diving down the hill in a spray of powder may not be the graceful adventure it was last year. With over 20 million skiers on the slopes, injuries are as popular as the slopes. But a spray of powder may not be the graceful adventure it was last year.

"The most serious ski injuries seem to occur to knees and shoulders," said Edmund Dombrowski, Jr., an orthopedic surgeon at Inland Valley Neurosurgery and Headache Center at Doctor's Hospital of Montclair. "People in their 40's are a lot less flexible than they were in their 20s, and therefore more prone to injury." Many injuries might be avoided or the extent of injury lessened if the skier stays with a good conditioning program year round," says Dombrowski.

"But let's face it," he adds, "if you are an executive who spends most of the time in meetings, business lunches and on the phone, chances are you don't have a lot of time for exercise. If you are unable to maintain a regular fitness program throughout the year, it is a good idea to follow a few guidelines."

Your physical health is a key factor in determining your performance on the ski slopes. Make sure you check with your physician before launching into any physically demanding sport.

- If you have not exercised in a while, begin a fitness program at least a few weeks prior to the ski trip. Start slowly. The "no pain, no gain" slogan is a myth. Studies show that the most common cause of injury is exercising too aggressively. Working out 10 minutes three times a week at a moderate level of intensity and gradually lengthening the workouts is the best way to build body stamina and flexibility.

- Warm-up five to ten minutes before you stretch. Stretching cold muscles can injure them. Warming up gradually increases your heart rate and blood flow, increasing the temperature of muscles and connecting tissue and improving muscle function. Jogging in place or cycling are examples of a good warm-up.

- In cold weather, warm-up indoors first. At the end of your exercise always cool down. In cold weather, the cool down should be indoors.

- Once warmed-up, exercise should include 15 knee bends, knee extensions and straight leg lifts. Light weights may be used with caution and only if there is no joint pain. Shoulders can be strengthened with a simple exercise. Hold a towel in one hand and raise that arm over your shoulder reaching down your back as far as possible. At the same time, place your other arm behind your back at waist level and grab the bottom of the towel. Holding the towel in both hands, slowly stretch your arms pulling down and then up on the towel. If you feel joint pain, you are extending your arms too far. Do not over extend.

- Build power by speed workouts: interval running, rope skipping and aerobic twisting or hopping. Endurance can be improved with aerobic exercise such as jogging, skipping, swimming, roller blading, or bicycling.

- When you have conditioned yourself sufficiently to lessen your chance of injury," Dombrowski says, "there are a few more safety measures to take before hitting the slopes. Reassess your equipment for proper fit and condition. Make sure the length of your skis is still adequate for your weight. Take special care to examine boot-bindings and boot-binding interfaces.

- Remember skiing occurs at attitudes most people are unaccustomed to. Be aware that altitude and weather conditions, as well as number of hours skied, can factor into fatigue. Do not overexercise yourself to the point of fatigue.

- Stick to the training and skill level that you honestly possess. Watch out for other skiers who may be out of control. Following a few safety tips will enhance your fun and may help keep you out of the emergency room.

The Inland Empire Business Journal

FAX POLL

What do you want to see with national health care reform?

As we enter into a new era of health care, there is little doubt that the U.S. is on the verge of significant change in the way we provide health care to our citizens. Bill Clinton is the first president to come up with a comprehensive plan for sweeping reforms, but, is it the right one? Within the next year we will all hear a lot of debate over the issues of health care and, undoubtedly, there will be new proposals and new plans for reform. This is your opportunity to have your opinion heard. Please take a few moments and fill out the following questionnaire and fax it back to us.

Are you in support of the Clinton Plan for health care reform? Yes No
Do you think national health care reform is necessary? Yes No
Do you think employers should have to provide health insurance for their workers? Yes No
Do you think the current medicare and medicaid systems are effective? Yes No
Do you think doctors in the U.S. make too much money? Yes No
Do you think insurance companies need to be monitored? Yes No
What single step should be taken to improve health care in America (worker's comp reform, universal care...)?

Please return to the Inland Empire Business Journal Fax #: (909) 391-3160 305 Sacramento Place, Ontario Calif. 91764 ATTN: Dan Tratensek

"A plan that protects your employees as well as your bottom line. That's the answer to Workers' Comp.

For the Cleugh's Rhubarb Company, the answer to their workers' comp and medical benefits coverage was the FHP 24 Hour Managed Care Program. We made the switch to the FHP 24 Hour Managed Care Program, our safety standards improved right away. "Ours is a family business," says Michael Cleugh, Operations Manager. "When you process fruits and vegetables, sometimes accidents happen. The FHP 24 Hour Managed Care Program has helped us deal with that tremendously.

The Up to Date Forward for your Business.

We try to think of all the safety angles, but things get overlooked. With the FHP 24 Hour Managed Care Program, our safety standards improved right away. Now, if an accident does happen, they're on it right away. Quality care, 24 hours a day. And when there is litigation, it's processed efficiently. The first three years we were with the FHP 24 Hour Managed Care Program, we saved $100,000. You're not going to get any better than that."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"We're a family business that's always cared about the people who work here. With the help of FHP, we'll be able to stay that way."

Michael, Mike and Dave Cleugh, Cleugh's Rhubarb Company.

FHP 24 Hour Managed Care Program

1-800-842-4347

The FHP 24 Hour Managed Care Program is now offered by FHP Inc., a broadly-qualified HMO, and its corporate affiliates, Great States Insurance Company, a California-domiciled property and casualty insurance company.
Keep a Close Eye on Health Plan Options

While most of us contemplate the cost versus benefits of our health plan, a more practical consideration is our choice of hospital and physician. Think carefully about your own insurance needs. Do you want and need full family coverage? Is a local hospital important? Do you need a variety of medical specialists, a hospital that provides heart care?

Although these are questions that only you can answer, your goal is to obtain a health plan to relieve some of your concern. Today, consumers typically have many types of health care plans to choose from. The three most common types include indemnity, or fee-for-service; preferred provider organizations; and health maintenance organizations.

"Employers typically offer their employees a choice of plans—most of the time during "open enrollment," which may occur at a set time each year," added Bitting. "Knowing ahead of time what your health care options include is key so that consumers can make appropriate decisions."

Your hospital options are one of the benchmarks of your plan. Are you considering starting a family? If so, make sure your hospital offers maternity services, including prenatal care.

For most of us, the key elements of our health care plan is our choice of physician and hospital. In some plans, you only have a limited choice of physicians, those from a list approved by the plan; in others, you may select your own. In any case, it's important to make sure the physician you choose is affiliated with your hospital choice.

Important to their needs, area consumers and employers want to ensure that the plan they are considering allows them access to our facility. With heart disease the nation's number one killer, just about everyone knows a family member or friend who needs specialized care.

Some services to look for when selecting a hospital include maternity, heart care (diagnostic testing, open heart surgery and rehabilitation), physician referral, emergency room and outpatient surgery.

Bottom line: select a hospital that offers those services important to your health care. Many of today's health care consumers are offered plans that cost less but may limit options. "We've heard stories of patients having to travel extensively out of the Riverside area to receive specialized care even though it was available at a nearby facility such as ours," commented Bitting. "All this because the patient didn't realize that their health plan or physician would direct them out of town for care."

Quality of care is an important consideration when selecting a hospital or physician. "Ask friends or co-workers about their experience. Besides providing a high level of quality, Riverside Community Hospital strives to individualize its patient care in a cost-effective manner," said Bitting.

Your hospital options are one of the benchmarks of your plan. Are you considering starting a family? If so, make sure your hospital offers maternity services, including prenatal care.

Your hospital options are one of the benchmarks of your plan. Are you considering starting a family? If so, make sure your hospital offers maternity services, including prenatal care.

Your hospital options are one of the benchmarks of your plan. Are you considering starting a family? If so, make sure your hospital offers maternity services, including prenatal care.

For the Stuart F. Cooper Printing Company, the solution arrived with the FHP 24 Hour Managed Care Program—a unique way of managing workers' compensation and group health benefits in one unified program. It's a plan which saves money, jobs and most importantly, saves lives.

"We were immediately shown ways to improve on safety," says Dave Overgaard, Vice President, General Manager of Stuart F. Cooper. "What claims we did have were processed quickly and efficiently.

"Plus, the people at FHP are medical experts. We're getting quality care 24 hours a day, whether it's something that happens on the job or at home."

"Frankly, when it comes to Workers' Comp, the time for talk is past. It's time for solutions."

V.P., General Manager, Dave Overgaard, Stuart F. Cooper Printing Company

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"In fact, we just received a dividend check for $121,000 as a result of our participation in the FHP program. That's what I call a solution."

FHP
24 Hour Managed Care Program

1-800-842-4347
Waste Not, Want Not: Local Firm Helps Minimize Medical Waste

By Steve Willey

Imagine the Rose Bowl, Southern California's most famous stadium, filled 20 deep with trash. That's more than 2 million pounds. Not its the aftermath of Super Bowl XXVII or the Rose Bowl's well-known New Year's Day game, or even the Rose Bowl swap meet. It is, however, the equivalent of a year of solid waste from surgeries, medical procedures, patient offices, employee routine maintenance and a host of other activities at nearby Pasadena's Huntington Memorial Hospital.

All that trash has to go somewhere, and the 606-bed hospital, like most other California hospitals, is well aware of the finite capacity of landfills and other traditional means of disposing of waste. With the wave of environmental consciousness craze in California, the hospital is reusing and recycling much of what it used to end up in the trash.

Huntington Hospital took a leadership role in Southern California — and a bold step forward in the age of waste disposal — when, in June 1992, it became Los Angeles County's first client of Stericycle, Inc. The Illinois-based company, with offices in Loma Linda, specializes in reducing, reusing and recycling medical waste through a process that treats the waste, but retains the basic integrity of the materials, making it possible to recyle the end-products. (The process burns the waste to a minimum of 90 degrees Celsius and produces no toxic emissions.)

Traditional medical waste treatment methods destroy the materials, preventing them from being easily reused or recycled.

The Stericycle plant in Loma Linda, can reclaim 85% of such medical waste. After treatment, the material is reused and/or recycled at the Stericycle plant.

According to Stericycle Inc., 99% of the 990 tons of medical waste produced daily by the nation's hospitals is potentially reusable or recyclable. That means more than 920,000 tons of medical waste alone could be reused or recycled in America each year.

But more than being good for the environment, reducing the amount of trash heading for landfills is in the law in California. The Stericycle program has helped Huntington Hospital reduce its medical waste at the source from 46% of the local solid waste stream to 31% in the past nine months.

TheHuman Factor

"For me, the best aspect of Stericycle is increased safety for our workers," says Rob Kessler, director of facility services for Huntington Hospital and the local Stericycle guru. "The fewer times a worker has to handle medical waste, the better. Stericycle cuts down dramatically the number of times a given piece of medical waste has to be handled."

Before instituting the Stericycle process, Huntington Hospital followed standard procedures of medical waste collection and treatment. Housekeepers collected several red bags containing medical waste into a red bag. That's more than 2 million pounds of trash. That's more than 2 million pounds of trash. That's more than 2 million pounds of trash. That's more than 2 million pounds of trash.

Waste-Watchers

Central sterile supply, surgery, laboratory, labor and delivery, and necropsy are among the high-volume producers of medical waste. Kessler has targeted those areas, among others, for in-service training on what specific items are considered medical waste, and how to properly use the red bags for medical waste collection.

"We used to get paper cups, shoe covers, diapers and other items that clearly are not medical waste in the red bags. Disposing of those items as if they were medical waste costs lots of money — a lot more than if we disposed of them in the proper way," Kessler says.

"During the in-service, we show employees what things are considered medical waste, and how important it is to put non-medical waste items in their proper disposal bags."

Because hospital employees have become better educated and more selective about medical waste, the hospital has seen a significant decrease in the amount of red-bag medical waste, Kessler says. In fact, since July 1992, there has been a 176% decrease in the volume of medical waste.

"Learning what is and is not medical waste can be a challenge for some employees, particularly those who have worked in a hospital setting for many years," Kessler says. "For a long time, medical waste was not separated from other waste. Then employees were told to red-bag just about everything. Now we're telling them that a lot of the things they used to consider medical waste are not necessary to put in red bags. It can be a real re-learning process."

Kessler cites the federal government regulation for medical waste when helping employees learn to distinguish between trash and true medical waste. That definition includes five categories:

- Cultures and stocks of infectious agents and associated biologicals, such as certain specimen cultures, discarded vaccines and some culture dishes, and items used with the dish;
- Human blood and blood products;
- Contaminated sharps, such as needles, syringes, blades, scalpels and broken glass that have come in contact with infectious agents;
- Isolation waste from patients isolated to protect others from communicable diseases; and
- Unused sharps, such as discarded hypodermic needles, suture needles, syringes and scalpels blades.

Kessler calls Stericycle "a quintessential 90s program" people-conscious and environmentally aware. And though it won't completely eradicate that theoretical mountain of trash in the Rose Bowl, it might just reduce it enough for the mind's eye to glimpse the slide of a visiting band's trombone or the perfect spiral of a pass in motion.

"Accidents happen. It's part of life. How you deal with them can make a lifetime of difference."

At Boerner Truck Center, when they talk about trucks, they're not talking about little pick-up trucks.

"We're dealing in commercial trucks," says Stan Lewis, President of Boerner Truck Center, "and accidents come with the territory. Providing a good workers' comp and medical benefits program couldn't be more important to this company."

"That's why we went with the FHP 24 Hour Managed Care Program," they've been totally involved in helping us set up new safety standards. Sure, we still get back strains and other minor injuries, but now, our claims are processed in half the time it used to take."

"You know, we've been with the FHP program for three years. They've always been responsive and proactive in their dealings with us. And, more importantly, they've always provided us employees with excellent medical care. With the FHP 24 Hour Managed Care Program, our people are seeing the best doctors around. And on top of that, the whole legal process has been streamlined. That ought to make everyone feel good in a hurry."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"Knowing that our insurance company is totally on top of things makes me and everyone else around here feel good."

President, Stan Lewis, Boerner Truck Center

24 Hour Managed Care Program

1-800-842-4347

FHP

* The FHP 24 Hour Managed Care Program is now offered by FHP, Inc. a wholly-owned subsidiary of RXI and its corporate affiliates, Great States Insurance Company, a California-dwmined property and casualty insurance company.
What Every Man Over 50 Should Know

By Boyd H. Bauer

M ost individuals who watched the President's Health Care Reform address to the Joint Session of Congress along with most health care providers and provider organizations applaud the President's efforts to provide every resident with affordable health care access including physical, mental health, and substance abuse services. Insurance security through portable coverage which remains with the individual is attractive to Americans who fear the potential loss of employment or changing jobs as a health insurance coverage risk. In addition, health care providers support the increased public program to cover the unemployed, uninsured individuals; supportive of broad reforms in the basic healthcare plan; supportive of anti-trust reform to allow hospitals and doctors to cooperate and form systems; multiple choices for consumers of doctors and hospitals; and, capitation payment to the health plans which would allow similar financial incentives for doctors and hospitals. There is also strong provider support for the concept of pluralistic financing and guaranteed insurance renewal with no bias against high-risk individuals. The areas in which there is dis-agreement by many healthcare providers is first and foremost the size of Medicare and Medicaid cuts. This proposes a five-year reduction of $148 billion dollars in future monies available to these two programs, in addition to the recent $33 billion dollar cut signed into law as part of the most recent federal budget. Even though Medicare and Medicaid efficiencies and savings might result from healthcare reform, a reduction of this magnitude is unrealistic and very likely damaging to the healthcare delivery system. The President's global budget should not be fixed in advance by a rigid formula, but rather through a budget for healthcare spending linked to actual experience, the state of the economy, and the needs of the population. Global budgets based on arbitrary benchmarks such as the growth in the consumer price index bear no relationship to current healthcare needs and cannot respond to unanticipated changes in healthcare spending.

Even though Medicare and Medicaid efficiencies and savings might result from healthcare reform, a reduction of this magnitude is unrealistic and very likely damaging to the healthcare delivery system.

Global budgets based on arbitrary benchmarks such as the growth in the consumer price index bear no relationship to current healthcare needs and cannot respond to unanticipated changes in healthcare spending.

We say we're a quality health plan.

Here's a second opinion.

And what an informed opinion it is. It's the opinion of the National Committee for Quality Assurance (NCQA).

Why should that matter to you? Because NCQA is an independent organization established by health professionals and employers like yourself. Its sole purpose is to create quality standards for HMOs across the country.

In the three years NCQA has been reviewing health plans, FHP® is only the second in California to receive full accreditation. That means FHP has met NCQA's stringent criteria and high standards in key areas of care.

So when your employees ask for a health plan that meets their high standards, respond with FHP. If you already provide FHP, remind your employees of the quality benefits and coverage from FHP. Then give them the confidence of a second opinion—from the NCQA.

FHP

Your health partner. For life™

For more information about FHP Health Care, or about our NCQA accreditation, call your broker or FHP at 1-800-225-4347.

Please see page 47.
Canadian Report Praises Chiropractic Care

...the author of the Canadian study concludes that there would be a "highly significant health care savings if the current management of low-back pain was transferred from physicians to chiropractors." The majority of chiropractors are non-M.D.'s who are certified by the state and their own governing institutions. The chiropractors did not suffer any reduction in spines but, that number is inadequate to provide payment for services to the undocumented alien population of Southern California and the entire nation.

The other key problem areas of the plan are the employer mandate and the five-year goal of having 50% of all physicians trained in primary care medicine. The employer mandate is a problem because it is opposed by large segments of the small business community. The 50%, five-year goal is a problem because it is unattainable.

According to Dr. John Coombs, Associate Dean of the University of Washington School of Medicine--"Even if every medical school student in America were to graduate from chiropractic school in America, the employer mandate and the five-year goal of having 50% of all physicians trained in primary care medicine. The employer mandate is a problem because it is opposed by large segments of the small business community."
Major trends affecting the health care system over the next five years will radically change the process of health care delivery, according to a new report issued by the Hospital Council of Southern California/Center of Health Resources.

The report suggests that capitation, outcomes measurements and large integrated health provider networks will usher in an entirely new era of health care with fee-for-service, self-referral and many stand-alone hospitals facing possible federal level, the market will move new foundation for the health care system," said Jim Barber, executive vice president of the Hospital Council of Southern California. "With or without health care reform on the

In addition, the document predicts health care will be purchased by three huge groups: government, large employers and group purchasing co-ops, made up of individuals and small employers.

The report, titled "View of the Future 1994-1999," predicts 17 key trends to emerge in the next five years. Assessed from the collective thinking of health care experts, hospital administrators, politicians and futurists, "View" has been produced by HSCSC for six years.

"Consolidation and collaboration will reign," the report says. Hospitals and doctors will band together to form regional provider networks. Such consolidation leads to more effective pooling of services and more bargaining clout. In addition, the document predicts health care will be purchased by three huge groups: government, large employers and group purchasing co-ops, made up of individuals and small employers.

In other changes, the remaining few unaffiliated hospitals will become "Centers of Excellence," specializing in a particular service such as pediatrics or a teaching hospital. Also, according to the report, managed care and capitation payments (a predetermined monthly payment for a particular package of hospital care services) will continue to dominate in Southern California, with fee-for-service contracts disappearing.

To the battlefield is littered with external and internal mistakes. In fact, as many as 75% of the top executives demised I've seen could have been avoided if the executive had just had been aware of certain unspoken rules of the road. Review them carefully and see if you can spot something that will help you avoid the next casualty.

Sin #1 - Ignoring the Importance of Your Board of Directors
When one becomes a top executive for the first time, it is common to assume—like all previous positions—that your success will be graded on how well the business performs compared to expectations. Such assumptions often translate into the executive becoming so operationally focused that they ignore the strategic importance of their board. Yet, the battlefield is littered with the bodies of those who did an excellent operational job, but failed to manage the needs or solicit the input of their board.

Image management is crucial to the success of companies and people, but few executives truly appreciate this factor can wield. In the "good old days," the Henry Fords of the world could produce a product and force the consumer to accept only one color—black.

Sin #2 - Turning Responsibility Into a Mandate in Customer Service
Too many executives make the mistakes of grabbing the responsibility for making all the key decisions. Granted, there is often a delicate balance where the executive must "appear" as if they have all the answers, but the struggle is often determining where expectations stop and ego begins. The wise executive recognizes there are resources (both internally and externally) that will provide better, faster, more cost efficient solutions and they aggressively seek them out. It is more important to build a team that focuses on winning the game than create a battle field where individual trophies are the only prize.

Sin #3 - Ignoring the Importance of Your Network
Failing to preserve and expand one's network (both inside and outside the corporation) is a common sin of the busy executive. Unfortunately, most do not realize that their network was never better than the last time they were out of work. On the other side of the coin, 90% of all newly displaced executives cannot name more than 10 people they could call for a job lead. The impact of these facts has led to the following trends:

- The days of working an entire career for one company are long past.
- As a result, the job of preserving, feeding and expanding your network is one of the most important full-time responsibilities you can have.

- One of the best, and most cost effective ways to preserve your network work is to develop a strong Mobile Strategic Business Resource Unit. (See BEJ Article, 11/93)

By James W. Cooper—Managing Director, Cooper Resources
**Holiday Cheer, Ad Club Style**

By Steve Holt

Get the Holiday Spirit, Ad Club Style, by attending the Inland Empire Ad Club’s annual holiday party on Thursday, Dec. 16th, 5:30 p.m. to 8 p.m. This year’s party will be a great opportunity for IEAC members and non-members to mix, mingle, eat, drink and be merry, all at a great location, the studio at Visual Impact. A lucky few may even come home with a terrific door prize, which they can, of course, wrap and give to someone else as the perfect present. Nothing like a little holiday recycling! I always say. Hey, in fact, my mother and father own an avocado green fondue set sitting in my cupboard, which would be perfect for... Well come by, and maybe you’ll be the lucky new owner.

The party is free to IEAC members and non-members to mix, mingle, eat, drink and be merry, all at a great location, the studio at Visual Impact. A lucky few may even come home with a terrific door prize, which they can, of course, wrap and give to someone else as the perfect present. Nothing like a little holiday recycling! I always say. Hey, in fact, my mother and father own an avocado green fondue set sitting in my cupboard, which would be perfect for... Well come by, and maybe you’ll be the lucky new owner.

**When you need A great idea, An honest opinion, A good laugh, An extra hand, A new look, A great cup of coffee, A smile**

_Brandon Tellez, Tellez Advertising_
Renewed Asian Investment in California Real Estate

A new group of buyers has invaded Southern Californ­ia's commercial real estate market: Asian investors. In May, 1992, for example, Fortuna Enterprises of Taiwan bought 2400 square feet of office space at Los Angeles Airport Hilton for approximately $50 million. As a result of their purchases, Asian investors now own more than 10 percent of the world's top 500 office buildings, in recent years, Asian investors have bought many of the 100 largest office buildings in the United States. In 1992, Hong Kong investors bought the world's second largest office building, at the Empire State Building. Today, Asian investors are buying properties in the United States, and the trend is expected to continue.

One of the most prominent investors in the United States is the Hong Kong-based Hark Group, which has purchased several large office buildings in the United States. In 1992, the Hark Group bought the world's largest office building, the Empire State Building, for $1.2 billion. The group has also purchased several other large office buildings in the United States, including the Kaiser Center in Oakland, California, and the Ford Center in Detroit, Michigan.

Asian investors are also buying properties in the United States for investment purposes. In 1992, the Tokyo-based Mitsubishi Estate Co. bought a $325 million office building in Los Angeles. The company plans to use the building as its corporate headquarters in the United States.

Asian investors are also buying properties in the United States for development purposes. In 1992, the Hong Kong-based Swire Properties bought a $350 million office building in San Francisco. The company plans to develop the building into a retail and office complex.

Asian investors are also buying properties in the United States for residential purposes. In 1992, the Tokyo-based Mori Trust Co. bought a $250 million residential property in Los Angeles. The company plans to develop the property into a luxury residential community.

Asian investors are also buying properties in the United States for hotel purposes. In 1992, the Tokyo-based Star Group bought a $200 million hotel property in San Diego. The company plans to develop the property into a five-star hotel.

Asian investors are also buying properties in the United States for leisure purposes. In 1992, the Tokyo-based Toshiba Corp. bought a $150 million resort property in Orange County. The company plans to develop the property into a luxury resort.

Asian investors are also buying properties in the United States for agricultural purposes. In 1992, the Tokyo-based Moritomo Group bought a $100 million agricultural property in California. The company plans to develop the property into a farm.

Asian investors are also buying properties in the United States for educational purposes. In 1992, the Tokyo-based Waseda University bought a $50 million property in Los Angeles. The company plans to develop the property into a university campus.

Asian investors are also buying properties in the United States for medical purposes. In 1992, the Tokyo-based St. Luke's University Hospital bought a $40 million property in Los Angeles. The company plans to develop the property into a medical center.

Asian investors are also buying properties in the United States for religious purposes. In 1992, the Tokyo-based Chugai Pharmaceutical Co. bought a $30 million property in Los Angeles. The company plans to develop the property into a religious center.

Asian investors are also buying properties in the United States for cultural purposes. In 1992, the Tokyo-based Nippon Foundation bought a $20 million property in Los Angeles. The company plans to develop the property into a cultural center.

Asian investors are also buying properties in the United States for scientific purposes. In 1992, the Tokyo-based Nippon Telegraph and Telephone Corp. bought a $10 million property in Los Angeles. The company plans to develop the property into a scientific center.

Asian investors are also buying properties in the United States for technological purposes. In 1992, the Tokyo-based Sony Corp. bought a $5 million property in Los Angeles. The company plans to develop the property into a technological center.

Asian investors are also buying properties in the United States for recreational purposes. In 1992, the Tokyo-based Sumitomo Corp. bought a $2 million property in Los Angeles. The company plans to develop the property into a recreational center.

Asian investors are also buying properties in the United States for entertainment purposes. In 1992, the Tokyo-based Toho Corp. bought a $1 million property in Los Angeles. The company plans to develop the property into an entertainment center.

Asian investors are also buying properties in the United States for retail purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a retail center.

Asian investors are also buying properties in the United States for wholesale purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a wholesale center.

Asian investors are also buying properties in the United States for industrial purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into an industrial center.

Asian investors are also buying properties in the United States for warehousing purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a warehouse center.

Asian investors are also buying properties in the United States for office purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into an office center.

Asian investors are also buying properties in the United States for hotel purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a hotel.

Asian investors are also buying properties in the United States for residential purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a residential complex.

Asian investors are also buying properties in the United States for commercial purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a commercial center.

Asian investors are also buying properties in the United States for retail purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a retail center.

Asian investors are also buying properties in the United States for leisure purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a leisure center.

Asian investors are also buying properties in the United States for medical purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a medical center.

Asian investors are also buying properties in the United States for educational purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into an educational center.

Asian investors are also buying properties in the United States for cultural purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a cultural center.

Asian investors are also buying properties in the United States for technological purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a technological center.

Asian investors are also buying properties in the United States for recreational purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a recreational center.

Asian investors are also buying properties in the United States for wholesale purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a wholesale center.

Asian investors are also buying properties in the United States for industrial purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into an industrial center.

Asian investors are also buying properties in the United States for warehousing purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a warehouse center.

Asian investors are also buying properties in the United States for office purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into an office center.

Asian investors are also buying properties in the United States for hotel purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a hotel.

Asian investors are also buying properties in the United States for residential purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a residential complex.

Asian investors are also buying properties in the United States for commercial purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a commercial center.

Asian investors are also buying properties in the United States for retail purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a retail center.

Asian investors are also buying properties in the United States for leisure purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a leisure center.

Asian investors are also buying properties in the United States for medical purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a medical center.

Asian investors are also buying properties in the United States for educational purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into an educational center.

Asian investors are also buying properties in the United States for cultural purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a cultural center.

Asian investors are also buying properties in the United States for technological purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a technological center.

Asian investors are also buying properties in the United States for recreational purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a recreational center.

Asian investors are also buying properties in the United States for wholesale purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a wholesale center.

Asian investors are also buying properties in the United States for industrial purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into an industrial center.

Asian investors are also buying properties in the United States for warehousing purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into a warehouse center.

Asian investors are also buying properties in the United States for office purposes. In 1992, the Tokyo-based Seven & I Holdings Co. bought a $1 million property in Los Angeles. The company plans to develop the property into an office center.
Inland Empire Business Chronicle

Notice of Default and Trustee Sales

- Moreno Valley - 25272
  Movieland Road, Moreno
  Valley, CA 92553
  Assessed: $15,290
  Loan Amount: $15,200
  Loan Date: 11/9/93
  Owner: Bradley, D. W.
  Trustee: Cal Western Recove-
  ry Corp., 2767 Moorland Rd.,
  Moreno Valley, CA 92553

- Ontario - 110 S. Palmis-
  to Ave., #5, Ontario, CA 91762
  Assessed: $79,261
  Loan Amount: $13,785
  Bldg. Value: $65,476
  Transfer Value: $68,750
  Date: 07/09/92
  Minimum Bid: $72,247
  Owner: Madera, Andrew C.,
  1031 S. Palmeto Ave., #5,
  Ontario, CA 91762
  Trustee: Lender Service
  Bureau, 313 E. Shaw Ave., Ste.
  320, Pomona, CA 91770

- Norco - 4411 N. Woodward
  Ave., Norco, CA 92860
  Assessed: $70,456
  Loan Amount: $29,908
  Bldg. Value: $45,846
  Transfer Value: $65,000
  Date: 06/16/93
  Minimum Bid: $74,713
  Sale Date: 12/9/93
  Owner: Gonzales, Ramon,
  4411 N. Woodward Ave.,
  Norco, CA 91760
  Trustee: First American
  Title Ins. Co.,
  3625 14th St.,
  Norco, CA 92865
  Sale Date: 12/28/92

- Temecula - 4197 Hum-
  ber Dr., Temecula,
  CA 92591
  Assessed: $131,597
  Loan Amount: $113,107
  Bldg. Value: $106,496
  Transfer Value: $124,000
  Date: 07/28/93
  Minimum Bid: $135,486
  Sale Date: 11/18/93
  Owner: Stewart, Paul T.,
  4197 Humber Dr.,
  Temecula, CA 92591
  Trustee: Specialized Inc.,
  PO Box 5013,
  Carpenteria, CA 93013

Music Tickets From $20 to $120. Hotel Packages from $580.

For a FREE brochure call or write:

Just Jazz
5011 Arborvita Avenue, Suite 7
Huntington Beach, CA 92649
(714) 799-6053

Sponsored in part by the City of Indian Wells and the Inland Empire Business Journal.

Inland Empire Business Journal
December 1993

HAT ARE YOU DOING NEW YEAR’S EVE?

Spend an unforgettable New Year’s in the nation’s favorite winter playground soaking up your favorite music.

130 Hours Of Music And Dancing With:

Featured Artists...
Queen Idia and her Bon Temps Zydeco Band
Linda Hopkins
Tommy Newman and the “Tonight Show” Alumni Quintet
Susie Hansen Latin Jazz Band
Bill Elliott Swing Orchestra featuring Amy Weston
Be Grumpys Anytime Trio
Chicago Six
Clown Jazz Band
Great Pacific Jazz Band
Hot Cotton
Iggo’s Jazz Cowboys
Janet Carroll and the Hollywood Six
Bob Havens
The Minsrels Of Annie Street
Nuclear Whodden Saxophone Orchestra
Sapodilla Steel Drum Band featuring Professor Einstein
Swing Seven
Vocatrols

Special Events...
- A FREE day of music on December 30!
- 2 New Year’s Eve Parties - Choose from the Traditional Jazz Party or the Zydeco and Blues Dance Party!
- Big Band Bash
- Jazz On Film - Enjoy spectacular, rare and vintage footage of greats.
- Dance Lessons - with Jimmy Bontemple
- Gospel Jubilee - featuring Janet Carroll and Iggo’s Jazz Cowboys.

DECEMBER 1993
INLAND EMPIRE BUSINESS JOURNAL • PAGE 55

45 JAZZ-PACKED DAYS

30

AIMEE

DECEMBER 1993
INLAND EMPIRE BUSINESS JOURNAL • PAGE 55

30
There's a new nizzle taking place at the old Sizzler's on "E" Street in San Bernardino, and it's not a salad dressing recipe or a chicken combo. This new establishment on "E" Street is the Buffalo Ranch Steakhouse restaurant which just opened its swinging doors this past September. Owned by the Sizzler's, this restaurant no way resembles the one everyone is accustomed to—this ranch-themed restaurant has fun and a flavor of the old west. The interior motif is patterned closely after the ranch house architecture of Montana, Colorado and Wyoming in the late 1800s. Rough-hewn wood beams and panels are used throughout. The decor showcases genuine animal facts used in cattle drives of that era. A huge buffalo chandelier hangs from the beamed ceiling while a huge "antironiac-ic" buffalo head is mounted above the bar stools and grooms.

The real talus, besides the humorous western look and good food, is the staff that is selected to present the beautiful portions of beef and ribs to its customers. The singing waiters and waitresses are probably the most hospitable in the Inland Empire. Recently, the Buffalo Ranch Steakhouse donated their food, time and talent to the charities who prepared a portion of the Food, Wine and All That Jazz event at the Carousel Mall in San Bernardino. Their lively and friendly staff contributed in making this event a huge success.

As mentioned above, the dinner portions are bountiful—as much as 2 or 3 ounces over serving of choice beef, including filet mignon, top sirloin, T-bone, Porterhouse and New York strip. Their slowly-smoked prime rib is a Buffalo Ranch signature dish.

Other western favorites include a variety of roasted and smoked poultry, fresh whole trout and honey back ribs. Each dish is accompanied by a choice of baked yams (which are out-of-this-world), a baked potato, ranch beans, seasoned mashed potatoes, seasoned French fries or fresh vegetables. Popular appetizers include genuine buffalo meat quesadilla and a potato mountain, as well as beer-steamed shrimp and tortilla soup. This menu also features salads and pastas including smoked chicken walnut salad and basil chicken fetuccini. Each table receives a complimentary baguette of hot garlic cheese bread and a house Caesar salad with dressings. Try their famous apple crisp for dessert with whiskey cream or a scoop of ice cream.

If you have a yearning for a beer, you can come to the right place. Money on over to the bar and order a glass of their Buffalo Brew, the house specialty and exclusively produced for the restaurant. Or try their Rail beer, Growlin' Gator Lager or Buzzard's Breath Ale—sounds tempting, doesn't it?

This authentic ranch-themed restaurant is located at 970 "E" Street in San Bernardino. A meal with drinks will cost an average from $14 to $16. Reservations are can be made by calling (909) 844-3819.

The Wine Cellar

By Jerry D. Moul

Meat on Wine

It's fairly common knowledge that if you give a man enough money, he'll buy the ideal of money for wine. It's not that we don't have cheap wine, that's why so many of the wines I evaluate in this column are value wines or "Best Buys." They're what I look for.

The truth is, that while I'm able to find lots of really good, even exceptional wines in the $10 range, most truly great wines cost more. Sometime I feel compelled to tell you about expensive wines that are just so grand and delicious that even a tight-wad like me says, "Money be damned."

Signorello for Christmas. Let me warn you, Signorello wines come from a small winery and vineyard in Napa Valley. They command top dollar for good reason. You will only find them in fine wine shops and the very best restaurants.

Signorello is a father and son operation. Ray, Sr. grew up in San Francisco and migrated to Canada where he is involved in a number of businesses. Starting the winery was a dream of many years' duration.

When I first met Ray Signorello, Jr., I got the feeling he was someone who understood the family business, and what he wasbone, and had a great sense of humor. These are all the qualities that contribute to success.

When I first met Ray Signorello, Jr., I got the feeling he was somewhat amused by his father's mid-life crisis in grapevines, but it definitely wasn't his passion. It's funny how much different a few years can make.

The young college graduate who was involved in the family business, and a career in investment banking, caught the wine bug hitome and has come to be the driving force behind the family enterprise, from participating in the winemaking to marketing and sales. And the wines are the best they've ever been.

As you'll see from the reviews and scores to follow, just about every wine in the line is a winner. The biggest surprise is that these wines get such rave reviews across the board. Making a wine that tastes safe bet for busy people who need a break.

Signorello 1991 "Napa Valley" Petite Sirah ($28). The second highest score I've given a Pinot Noir in more than a year (93 David Bruce got a 99).

Intense perfume of beautiful crushed rose on top of fruit that combines the most attractive qualities of berry, cherry and cranberry. Very, very smoky, roasty, earthy after-flavors. Delicious and memorable. Great red wine. And though extremely difficult for me to say...worth the money. Rating: 94/95.

Signorello 1992 "Napa Valley" Chardonnay ($20). Can he make white wine? Does La Prom get a speech impediment? A 100% barrel fermented white wine, aging more than half new French oak barrels. For the really technically oriented, nearly all the wine underwent malo-lactic fermentation. All of the above explains the roasty, toasty, smoky, coffee bean nose and flavors and favors this wine delivers in spades. And, no, the wine is not all technology, it is still some fruit lurking beneath all that complexity. Rating: 92/94

Signorello 1991 "Napa Valley" Cabernet Sauvignon ($30). A knock your socks-off red wine, and a toe-curl type of stuff. Big, bold, ripe, extractive, dark cherry and bittersweet chocolate wine, with complex fennel after-flavors. There is 12% Merlot in the blend to round off the rough edges, and this is one of those deep, oozy wines that start out tasting good and then build up the taste experience—until they end up almost bewitching your palate. Pushes the limits, but never goes over the top.

Rating: 91/90.

Signorello 1992 "Napa Valley" Sauvignon Blanc ($28). This Sauvignon Blanc for Chardonnay lovers, and if it were up to me, I'd call it "Fume Blanc" as a tip-off to smoky, oaky style.

The Chardonnay, it is 100% barrel-aged and there's not a bit of that grassiness sometimes associated with Sauvignon Blanc. There is some grapefruit and melon undertones and just a touch of astuteness to the recently bottled vinifed wine. It is excellent, but will be even better with one to two years of bottle age.

Rating: 95

Wine of the Week

Chateau Ste. Michelle 1999 "Columbia Valley" Merlot ($4). Washington State is becoming famous for this variety and one reason is that the wines are very friendly. Even substantial examples such as this one have good fruit and round-edged tannins and are...well...flavors. Are flavors in the traditional cherry realm, but there's also berry and sweet cedar. A complex and pleasantly lingering finish. Kicks off the second glass. Drink this holiday season with practically anything and you'll be in the black and even find out if the style isn't your taste. Good value. Excellent wine. Rating: 85/85.

Inland Empire Symphony Orchestra

Kwetube Cobeeh (Rune Dufour)

The 1993-1994 Season

December 21, 1993, 8:15 p.m.

Saturday, January 19, 1994, 8:15 p.m.

February 23, 1994, 8:15 p.m.

March 23, 1994, 8:15 p.m.

April 27, 1994, 8:15 p.m.

May 4, 1994, 8:15 p.m.

May 11, 1994, 8:15 p.m.

May 18, 1994, 8:15 p.m.

May 25, 1994, 8:15 p.m.

Bring-Casino Avenue. $5, $7, $10. Mira Casino Avenue. $7, $9, $10, $12, $15.

To request a brochure or order tickets, phone (714) 381-5388

Wine Selections and Best Values

By Bill Anthony

PENFIELD

Cabernet Sauvignon Napa Valley, 1992, 2,400 cases made...$17

BERINGER

Cabernet Sauvignon Knights Proprietor, Grown 1990...$13

CHATEAU SOUVERAIN

"Napa Valley" D. Bonny Doon, Alexander Valley 1990...33,381 cases made...$11

CHATEAU ST. JEAN

Johannaburg Riesling Late Harvest Alexander Valley Special Selection 1989. 475 cases made...$25

Wine Selections and Best Values - Inland Empire Business Journal
Executive Time Out

Colorado Springs and the Broombrook Resort

By Allan Burgen
Photos by Kim Harris

When one thinks of Colorado, the visions of great mountain skiing, big box shops and undercompromised landscapes are usually the first images to come to mind, unless you’re an L.A. Raiders’ fan, and then the arch rival Denver Broncos might take precedence.

Located on the eastern slope of the Colorado Rockies, Colorado Springs is a city that has no skiing, but instead, offers scenery and attractions as spectacular as the mountains.

Within the 182-square miles of Colorado Springs, are some one-of-a-kind attractions that the whole family can enjoy. The U.S. Olympic Headquarters and Training Center is a state-of-the-art training facility for our Olympic athletes and features the Olympic Shooting Center, which is the largest indoor shooting facility in the Western Hemisphere, a world-class Velodrome, an Olympic Sports Center, which includes 20,000-square-foot facility containing four gymnasia, a newly constructed Aquatic Center and a multi-purpose gymnasium which accommodates archery, badminton, basketball and bowling to name a few.

Free tours are given and are a must for the entire family. Who knows, maybe you’ll be rubbing elbows with a future Olympian!

Another attraction that I highly recommend is a trip on the Pike’s Peak Railway which takes you up to the 14,110 foot level of Pike’s Peak giving you a picturesque view of Colorado and the beautiful snow-capped mountains. The railroad is open only from April to October. This area is so scenic, Kathleen LeeBruce wrote, “America the Beautiful!” after viewing the spectacular skies and mountains.

Other popular destinations that are worthy of your time are a tour of the U.S. Air Force Academy, the Garden of the Gods which offers a spectacular view of fiery red-sculpted rocks, the precipitous canyon of Royal Gorge and the crashing cascades of Seven Falls.

If you enjoy historical landmarks, the twenty museums and galleries, the Old Colorado City Historic District and the nearby Manitou Springs Historic District offer a wide variety of charming facades in the Western village of Manitou Springs.

If you are in the mood for something less formal, try the Golden Bee, which is a replica of an English pub, complete with steak and kidney pie, fish and chips, and ploughman’s lunch and new golf clubhouse are currently under construction. The 38,000-square-foot structure should be completed by next spring.

This resort is so large, they have their own pharmacy, video theater, car rental office and even a florist shop where the flowers sold and displayed throughout the resort are grown in the resorts own greenhouse. The Broadmoor is really a city within a city. The attention to detail doesn’t end with the home-grown flowers, there aren’t many five-star resorts in the world, miles of Colorado and some of the world’s premier resorts, is a well-deserved honor. I found the staff to be amongst the most courteous and professionally trained that I have ever encountered, and the restaurants were first rate.

The Penrose is the “signature” restaurant and features an elegant formal atmosphere, including a spectacular view of the city from its vantage point atop of the main tower. The Penrose features such traditional favorites as champagne, mid-dleweight of steak, a cognac mustard sauce, roast beef of duck with leg confit a Foragne. In addition to terrific food, the Broadmoor has an award-winning wine selection that is one of the largest in Colorado.

If you are in the mood for something less formal, try the Golden Bee, which is a replica of an English pub, complete with steak and kidney pie, fish and chips, and ploughman’s lunch and new golf clubhouse are currently under construction. The 38,000-square-foot structure should be completed by next spring.

This resort is so large, they have their own pharmacy, video theater, car rental office and even a florist shop where the flowers sold and displayed throughout the resort are grown in the resorts own greenhouse. The Broadmoor is really a city within a city. The attention to detail doesn’t end with the home-grown flowers, there aren’t many five-star resorts in the world, miles of Colorado and some of the world’s premier resorts, is a well-deserved honor. I found the staff to be amongst the most courteous and professionally trained that I have ever encountered, and the restaurants were first rate.

The Penrose is the “signature” restaurant and features an elegant formal atmosphere, including a spectacular view of the city from its vantage point atop of the main tower. The Penrose features such traditional favorites as champagne, mid-dleweight of steak, a cognac mustard sauce, roast beef of duck with leg confit a Foragne. In addition to terrific food, the Broadmoor has an award-winning wine selection that is one of the largest in Colorado.

If you are in the mood for something less formal, try the Golden Bee, which is a replica of an English pub, complete with steak and kidney pie, fish and chips, and ploughman’s lunch and new golf clubhouse are currently under construction. The 38,000-square-foot structure should be completed by next spring.

This resort is so large, they have their own pharmacy, video theater, car rental office and even a florist shop where the flowers sold and displayed throughout the resort are grown in the resorts own greenhouse. The Broadmoor is really a city within a city. The attention to detail doesn’t end with the home-grown flowers, there aren’t many five-star resorts in the world, miles of Colorado and some of the world’s premier resorts, is a well-deserved honor. I found the staff to be amongst the most courteous and professionally trained that I have ever encountered, and the restaurants were first rate.
Creative Financing: Other People's Money

Leverage your know-how with other people's money, and you won't have to own the money or quality for a loan. Negotiate to grant those who own or control the money a vested interest in your success.

Strategic Partnering: a way to gain this leverage, whether you're a big fish in a little pond—or vice versa.

Start by thinking, "What firms will benefit if my firm grows?" You should be able to come up with at least two or three. If only one comes to mind, weigh the risks of relying too heavily on the continued success of a single partner vendor or client versus the synergy of growing together.

For a mutually beneficial corporate relationship to work, your firm's success will directly affect the growth of your partner, thus motivating them to help you. Among the valuable aspects of this type of relationship is the virtual instant access to your partner's customer list (at least they might be mailing on their letterhead). Or, you might gain access to your partner's inventory, just-in-time. While you do not warehouse or purchase it but just drop-ship, it is example. And such resources as these are kinds of things you'd try to own if you had cash...

IF YOU'RE A SMALL COMPANY buying from a big vendor, this kind of approach can hard-reality there are many other small companies who may benefit from the relationship besides major current customers of the vendor. For your approach, make it as simple as discussing the concept over lunch with your prospective partner's managing director. You may decide it appropriate to create a higher profile and formal "drop-in" to show how your firm's commitment to success, its visibility and integrity of your firm, and other evidence that you may indeed be the vendor's next major client—may be biggest client ever. And in the meantime, be confident: realize now importance of your firm is in your future earnings potential to your vendor.

Small clients are the bread-and-butter of many large firms—obvious clients are more easily targeted by competitors, and it is the small, nearly invisible clients who can keep a company alive when the vendor loses its largest client due to growing in the defense industry and the need for a "technology transfer" into the private sector.

IF YOU'RE A BIG FIRM with a few major clients and perhaps many minor clients, call a huddle among your sales and marketing staff. Track your recent client sales and look for patterns of not only sales to those clients but also the patterns of potential in paying their invoices to your business strength and management integrity, in other words. For a moment, take a "big picture" view and consider these clients as, in effect, "commission-only" extensions of your marketing and sales staff. As such, how could you best help them increase their sales? A larger credit limit? Point of purchase sale aids and signage?

Choose a partner carefully, based on a profitable opportunity for synergy and growth in their respective industry. Consider cooperating on a short-term, closed-end project as a "test date" rather than immediate marriage. Cold calling on a potential client can put you at serious risk if the management of the two firms work together. Do this as you planned, "That's a good idea" and file this article away for a rainy day. Knowledge is power: choose to act NOW or take this article away.

A recent love was written by Lorman Nuckey, a marketing consultant and a California Venture Forum director. The most California Venture Forum will be Jan. 19, 1994. The forum will feature a panel of experts from investment bankers, venture capital, and retired firms. Connect Bruce Holdy (714) 645-9200 for further information and to R.S.V.P.

STANLEY NAMED ASSOCIATE VP FOR STEWARD AND ASSOCIATES

STeward and Associates Commercial Real Estate has promoted Stanley Linda Steward to vice president.

Stanley, a Loma Linda resident, joined Steward five years ago at Schneider Commercial Real Estate and is now part of the marketing team specializing in leasing and sales of retail property and contract negotiation.

"Self has been especially productive this past year," president Allan Steward said. "He's earned his new position with smart work and professionalism on behalf of our clients.

Most recently, Stanley engineered a five-year lease for Turner's Outdoors, bringing the popular sporting goods chain to 5,000 square feet at Orange Shoo Road in San Bernardino.

Mt. San Antonio Gardens Ranks in Top 20 Nationally

Mt. San Antonio Gardens retirement community in Claremont was recently named one of the nation's 20 best retirement communities.

New Choice is owned and published by Readers Digest Publications and has a national circulation of over 600,000.

"It is quite an honor to receive this national ranking," said Ruth Davis, the Gardens' vice president of marketing. "Significantly, of the six other communities that were selected from California, we are the only one that is a Life Care retirement community where all future health care costs are guaranteed.

Mt. San Antonio Gardens is the largest Life Care retirement community in California.

FHlP Names New Medical Director for Inland Region

FHlP Health Care recently announced the appointment of David Bee, M.D., as medical director for the company's Inland Region.

Bee will be responsible for inpatient utilization review, medical record review of out-of-plan patients and will direct and monitor quality assurance activities. Bee will also oversee FHP's Independent Physician Association plans in Barstow, Indio, Adelanto, Victorville and Victorville Springs.

OmniTRANS Purchases Clean Air Buses

OmniTRANS, which provides public transportation in the San Bernardino Valley, will be adding 10 compressed natural gas buses to its fleet in 1994 according to the Omnitrans Board of Directors.

Compared to diesel buses, CNG transit buses virtually eliminate carbon monoxide and particulate matter emissions and cut nitrogen oxide emissions in half. The decision by the Board to purchase the CNG buses was made to avoid having to recondition 14 1980-model diesel buses now in the Omnitrans fleet.

"We feel we are in the frontline efforts to clean the air in San Bernardino County," said Charles Buquet, OmniTRANS' board chairman.

"We have committed ourselves to phasing out the use of diesel buses as they are retired from the system." Twenty percent of the cost of the new CNG buses will be provided by a grant from a special program managed by the South Coast Air Quality Management District. The buses are expected to arrive by December 1994.

People Places & Events

For total protection, rely on the first name in security.
**Shocked by your insurance rates?**

Affordable life insurance has just arrived!!

**Super Low Protection for:**

Family Protection • Partnership Insurance • Mortgage Insurance (Lost your group benefits? Is your present policy just too expensive?)

Our National Company is one of the strongest in the industry!

A+ Rating – AAA by Standard & Poor's
Insured by the California Insurance Guarantee Fund!

---

**Monthly Non-Tobacco Rates**

<table>
<thead>
<tr>
<th>Age</th>
<th>$100,000</th>
<th>$250,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-35</td>
<td>12.15</td>
<td>25.12</td>
</tr>
<tr>
<td>35-50</td>
<td>12.56</td>
<td>26.13</td>
</tr>
<tr>
<td>50-65</td>
<td>13.77</td>
<td>26.42</td>
</tr>
<tr>
<td>65-79</td>
<td>15.14</td>
<td>28.43</td>
</tr>
<tr>
<td>79+</td>
<td>17.76</td>
<td>31.20</td>
</tr>
</tbody>
</table>

**Monthly Tobacco Rates**

<table>
<thead>
<tr>
<th>Age</th>
<th>$100,000</th>
<th>$250,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-35</td>
<td>18.65</td>
<td>37.20</td>
</tr>
<tr>
<td>35-50</td>
<td>19.84</td>
<td>38.13</td>
</tr>
<tr>
<td>50-65</td>
<td>20.99</td>
<td>39.47</td>
</tr>
<tr>
<td>65-79</td>
<td>22.55</td>
<td>41.51</td>
</tr>
<tr>
<td>79+</td>
<td>30.26</td>
<td>60.19</td>
</tr>
</tbody>
</table>

**Notes:**
Minimum policy amount is $100,000. Maximum term age is 75 years of age. A standard medical exam may be required. Rates may be tied annually, semi-annually or monthly basis as desired. Certain medical conditions may affect the rate as quoted. Rates quoted are for the state of California only. Preferred tobacco classification must qualify medically. Premiums increase annually. Policy form F47-43, C1-93.

For more information call: (909) 926-1028

---

**Inland Empire’s Top Luxury Auto Dealers**

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Carline</th>
<th>Salesperson</th>
<th>Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tom Bell</td>
<td>Carlsbad, CA</td>
<td>Corvair 200</td>
<td>20,222.00</td>
<td>Tom Bell</td>
</tr>
<tr>
<td>W. Dutton</td>
<td>Riverside, CA</td>
<td>Cadillac, GM, GMC Truck</td>
<td>18,000.00</td>
<td>D. Stewart</td>
</tr>
<tr>
<td>J. Lokovk</td>
<td>Palm Springs, CA</td>
<td>Chrysler, Plymouth, Jeep, Eagle</td>
<td>19,089.00</td>
<td>Andrew T. Jesus, Sr.</td>
</tr>
<tr>
<td>A. Dutton, Jr.</td>
<td>Palm Desert, CA</td>
<td>Cadillac, Isuzu, GMC Truck</td>
<td>18,000.00</td>
<td>Andrew T. Jesus, Sr.</td>
</tr>
<tr>
<td>J. Dutton, Jr.</td>
<td>Palm Desert, CA</td>
<td>Chrysler, Plymouth, Jeep, Eagle</td>
<td>19,089.00</td>
<td>D. Stewart</td>
</tr>
</tbody>
</table>

---

**Courtyard Offers Diverse Amenities in Central Location**

Measuring all of your travel arrangements requirements at The Courtyard is Desert Empire Travel, however, if you require more than just travel arrangements then, World International Vacation Club is available to schedule your time-share reservation or purchase in locations such as Mexico, Spain, Lake Tahoe, Colorado and California. Courtyard is Desert Empire Travel.

---

**Prestigious Offices and Suites**

**Courtyard in Palm Springs’ Professional Row**

The Courtyard, located just minutes from the proposed site of Palm Springs’ first Indian gaming casino, a joint venture between Caesar’s Palace and the Palm Springs Band of Cahuilla Indians is home to: The Coffee Station & Beany’s, the owners, Mr. Miller, Monte Koch and Doug Lobdell invite you to come in and have a new coffee tasting experience.

Offered at The Coffee Station is real Italian Espresso, specialty coffee drinks, a variety of gourmet whole bean coffees, Italian sodas, sandwiches and deserts. The ambiance of The Coffee Station & Beany’s is cozy and inviting. Defining the place to stop before or after an event at the Courtyard Ten Theaters, where you can enjoy watching one of 10 movie selections. Nowhere else in the desert can you find the personal service and plush atmosphere offered here.

Marshall Stone, general manager, has succeeded in providing the place for a relaxing afternoon or evening away from home. The Gallery at the Courtyard will please the palettes of lovers of contemporary original fine art—Palm Springs more exciting addition to the desert art scene. The tranquil and intimate setting of the gallery provides a splendid showcase for a carefully selected group of nationally and internationally recognized artists. Gallery at the Courtyard enjoys a 10-year affiliation with a significant Laguna Beach gallery, assuring a satisfying visit for the seasoned collector and an educational experience for the novice.

---

**Location**

**The Bell in town**

Across the street from the new Convention Center, The Palm Springs Courtyard is on the Quantum Airport bus. Selection of the place for a relaxing evening away from home.

**Atmosphere**

**Filtered professional environment**

- Mixology, and music, bar, and Stage, music, and events, stage, music, and events, stage, music, and events, stage, music, and events.

---

**Availability**

**Commercial office spaces**

- Ground floor, second and third stories ranging from 800 to 1650 square feet.

---

**Courtyard in Palm Springs’ Professional Row**

**777 Tahquitz Way**

Palm Springs, California 92262 - (919) 325-1562
The Seven Deadly Sins of Top Management

Continued From Page 49

presumption of guilt. The executive who feels they can ignore how they are perceived by their organization and/or their customers has only not caught up with the times. If image and reputation equal success, then one should never sacrifice their long-term image for short-term gains. Yesterday’s employee becomes tomorrow’s potential boss or critical job reference.

Sin #5 - Failing to Manage the “Friday/Flight/Flight” Syndrome

These executives most in demand are the ones who have a reputation for successfully guiding their company through tough times and into prosperity. However, when times are really tough, the pressure from the top extreme, and the demand to find solutions and/or scapegoats is real, only the best executives survive. Under such extreme conditions, there are three very predictable and very devastating sins an executive can commit.

-Fright: They freeze up and become unable to manage or deal with the challenge.

-Fight: They take it out on anyone else but themselves, bold public executions and progressively destroy any hope for a team solution.

-Sin #6 - Failing to Manage Strategy and Culture With Organization Development

One of the most difficult sins an executive has is recognizing when their organization has reached a new stage of growth (or challenge) where the direct implication is that the old team may not be the best team to fight the next battle. The solution may be as simple as adding to or modifying the organization to shore up any obvious weaknesses, but often, the answer is much more complex. Organizations can outgrow different people at different times as well as their capabilities. The cultural template for the organization can become confused, polarized, and hostile if what did not receive the attention it deserves. Strategies have a tendency to become unbalanced or exercise that are limited by the imagination and capabilities of those whose duty it is to write them.

-Fight: They look for any excuse to avoid the problem, take “road trips” to avoid confrontations and generally hope the problem will resolve itself.

One of the most difficult tasks an executive has is to recognize when their organization has reached a new stage of growth (or challenge) where the direct implication is that the old team may not be the best team to fight the next battle.

The Seven Deadly Sins of Top Management

In Cooperation With The Inland Empire Business Journal

JOHN GARAMENDI

STATE OF CALIFORNIA INSURANCE COMMISSIONER

Public Business Forum on National Health Care Reform

with a

Distinguished Panel Representing Insurance, Health Care, Manufacturing, Retailing and Labor

Cost

$45.00 Sponsor

$55.00 others

$375.00 Table of Ten

(brackets Continental Breakfast)

Ontario Airport Hilton
February 1, 1994
7:30 a.m. to 10:30 a.m.

Make Your Reservation Call (909) 784-9450 Fax (909) 784-1591

Co-Sponsors

Hospital Council of Southern California
Inland Empire Economic Partnership
Inland Empire Legislative Task Force
Inland Empire Industrial Relations Research Association

The Employers Group

In Cooperation

PUBLIC BUSINESS FORUM ON NATIONAL HEALTH CARE REFORM

$45.00 Sponsor

$55.00 others

$375.00 Table of Ten

Ontario Airport Hilton
February 1, 1994
7:30 a.m. to 10:30 a.m.

The Employers Group

(Formerly The Merchandise & Manufacturer’s Associations)

In Cooperation With The Inland Empire Business Journal

Palm Springs Chamber of Commerce presents

The 6th Annual
BUSINESS FAIRE ‘94
Palm Springs Convention Center
Tuesday
January 11, 1994
3:00 p.m. - 9:00 p.m.

Palm Springs Chamber of Commerce
1384 East Palm Canyon Drive
Palm Springs, CA 92262

Free Admissions

Palm Springs Chamber of Commerce
FREE BUSINESS FAIRE • DECEMBER 1993

The Day You Discover That Your House is Smarter Than You Are

Continued From Page 3

we’re not completely sure we’ve got the part of the virus that attacks tissues. Nevertheless, the Exorcists (the anti-virus SWAT members like to call themselves) are confident the worry is over.

"He’s pretty bad," one of them tells me "but consider yourselves lucky, you didn’t have to deal with Polet.Ghost. One that is really evil."

Dec. 19:

Apparently, our house isn’t infested for viruses. "Fires and mudslides, yes," says the claims adjuster.

"Viruses, no." My agreement with the SmartHouse people explicitly states that all claims and warranties are null and void if any appliance or computer in my house networked in any way, shape or form with a non-certified on-line service. Everybody’s very, very, sorry, but they can’t be expected to anticipate every virus that might be created.

We call our lawyer. He laughs. He’s exalted.

Dec. 21:

I get a call from a SmartHouse sales rep. As a special holiday offer, we get the free opportunity to become a beta site for the company’s new SmartMail software. He says I’ll be able to meet the programmers personally. "Sure," I tell him.

-Michael Schrage is a writer, consultant and research associate at Massachusetts Institute of Technology

Inland Empire CANYON RESORT

Conference Package

Catalina Island Resort is the perfect place to escape from the routine. 20 minutes from San Pedro, Catalina Island Resort offers a magnificent mountainous resort atmosphere. The resort offers luxurious guest accommodations, an 1800 acre resort, a magnificent setting. The resort offers luxurious guest accommodations, an 1800 acre resort, a magnificent setting. Hotels

The employers Group

The Employers Group

(Formerly The Merchandise & Manufacturer’s Associations)

In Cooperation With The Inland Empire Business Journal

The Employers Group

(Formerly The Merchandise & Manufacturer’s Associations)

In Cooperation With The Inland Empire Business Journal
Economic Spotlight

At Deadline Continued

continued from page 1

ship with Grand Casinos, Inc. to construct a $53 million casino on their reservation in the Temecula Murrieta area. The one apparent hitch in the plan however, is that Grand Casinos will only offer up their full backing if the casino is allowed to feature Las Vegas style games like black-jack and slots. These games are currently outlawed in California.

Grand Casinos will only pledge $15 million to the project if the casino only offers poker and bingo, two games that are legal in the state.

Homeless Group Vows to Fight Norton Decision

A local homeless advocacy group, the Western Eagle Foundation, has vowed to fight the recent decision by the Department of Health and Human Services to divvy up the Nonon Air Department of Health and Human Services to fight the recent decision by the civil suit that Norton doesn’t turn into the same thing that happened with George Air Force Base which was tied up in litigation for years.

Union Bank Names New VP

Union Bank has named Robert Dalton vice president of the bank’s Riverside-San Bernardino Regional Office. Dalton, who has only been with Union Bank since July, formerly served as vice president of Commercia l Bank in the City of Industry and as a loan officer with De Anza Bank in Sunnyvale.

November - December

Order Olive House to Ontario will be celebrating Fall Harvest by welcoming visitors to come view the gifting, caring and creating of world-famous olives. For more information call (909) 983-1761.

December 5

A Festival of the Arts will be held at the J Vine Vintage Company in historic Guasti on Sunday Dec. 5 from 9 a.m. to 4 p.m.

Some of the artists will include back-to-nature mixed media artist Gail Taylor, Jeanene Young’s nature art original creations, Don Waskel’s exceptional sculptures, special graphic art by Randy Gavazzo, watercolors and sculptures by Sharon Yanko.

Fine wines, food and music will also be a part of the festival.

January 6-16

The Palm Springs International Film Festival will get underway during the second week of January. The Festival, which is celebrating its 5th year, will feature the latest in new films from some 20 countries.

In addition to the film screenings, the Festival will also host a number of seminars and beverage distributors who will be catering the 10 day event. For more information or for tickets call (619) 778-8979.

January 13

The Inland Empire Business Journal, in cooperation with a number of area universities, will be sponsoring the Fourth Annual Inland Empire Economic Forecast Conference.

The conference will feature a number of distinguished speakers who will address the outlook for the region’s economy in 1994.

How to Get More Office For Less Money?

What you really need is a great place to conduct your business. To meet and entertain your clients. Have your phone answered and messages taken by a real person. Receive your mail and make your telephone calls. Send and receive your faxes, deliveries, and have someone reliable locate you when you’re needed.

In other words, a home base when you need it, or a place that takes care of you when you’re away on business. A pleasant address to reflect your company’s image.

What you don’t need is a big, fixed, overhead. You pay for what you need.

We realize that your needs can change. We’re flexible. We offer several plans ranging from basic telephone and mailing service, to completely staffed private office.

Safari Executive Offices were created to offer busy executives and professionals an environment conducive to business. It is an ideal setting for someone who need plash, professional environment, available 24-hours, seven days a week. Located next to Ontario International Airport, across the street from Hilton Hotel.

Services provided by Safari Executive Offices include:

• Furnished ground floor offices, with view, attractive lounge and court yard
• 2+ Conference rooms with bars, large screen TVs, overhead projectors and audio visual equipment
• Complete secretarial services, telephone, voice mail, faxes, and copy
• Word processing and printing
• Free parking
• Delivery services, UPS, Federal Express, etc.
• Concierge for travel and entertainment arrangements

To learn more about our facilities and services, please come over and discuss your business needs. We’ll be glad to show you around, and explain the various services and options available at Safari Executive Offices.

When you see what we have to offer, you’l understand why it makes good business sense to have your office here.
New Business Listings

<table>
<thead>
<tr>
<th>Business</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cortez Tire Shop</td>
<td>12490 Magnolia Ave. #C</td>
</tr>
<tr>
<td>Earth Flint Packaging</td>
<td>Riverside, CA 92503</td>
</tr>
<tr>
<td>Cams Tire</td>
<td>6175 Monroe Dr. #1</td>
</tr>
<tr>
<td>Engine Motor Corporation</td>
<td>Riverside, CA 92503</td>
</tr>
<tr>
<td>Ceramipac Inc.</td>
<td>12500 Monterey Dr.</td>
</tr>
<tr>
<td>Creative Hair Design</td>
<td>5404 Moreno St. #1</td>
</tr>
<tr>
<td>Glorrosa Corp</td>
<td>Montclair, CA 91763</td>
</tr>
<tr>
<td>Caterpillar Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>Town &amp; Country</td>
<td>Rancho Mirage, CA 92270</td>
</tr>
<tr>
<td>Centerline Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>Diamond Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>Ford Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>General Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>Home Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>Imperial Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>Imperial Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>J &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>J &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>J &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>K &amp; L Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>K &amp; L Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>K &amp; L Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>L &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>L &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>L &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>M &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>M &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>M &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>N &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>N &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>N &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>O &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>O &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>O &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>P &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>P &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>P &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>Q &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>Q &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>Q &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>R &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>R &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>R &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>S &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>S &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>S &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>T &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>T &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>T &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>U &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>U &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>U &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>V &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>V &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>V &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>W &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>W &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>W &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>X &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>X &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>X &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>Y &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>Y &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>Y &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
<tr>
<td>Z &amp; K Roofing</td>
<td>Chino, CA 91710</td>
</tr>
<tr>
<td>Z &amp; K Roofing</td>
<td>14100 Arden Ave. #2</td>
</tr>
<tr>
<td>Z &amp; K Roofing</td>
<td>13045 Magnolia Ave.</td>
</tr>
</tbody>
</table>

RIVERSIDE MEDICAL CLINIC

(909) 697-5555

© 1993 Riverside Medical
Advanced Business Machines will be offering photocopier equipment at absolutely no charge!

From small table tops... to mid-sized units...

and large duplicators.

ABM will place a unit in your office FREE OF CHARGE.
Customers will only pay for the copies they produce, at a savings of 30% to 50%

BEFORE YOU BUY OR LEASE ANOTHER COPIER, CALL US FIRST
(714) 588-7526