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February 1993

Inland Empire Business Journal

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The Big Business of Skiing

Snow Summit Ski Resort is investing $3 million in improvements for the 1992-1993 ski season, all designed to improve the skier’s experience," said Snow Summit President Richard C. Kunkel. "We spent over $3 million in 1991-1992 for Chair 11, new ski runs, snow-making and other projects, and we are doing it again. This year’s projects had to be financed entirely by borrowing, and our commitment to improving our ski area for our guest’s environment made it necessary.

Snow skiing, which began locally in the late 1940s and early 1950s, as part of the post-World War II promotion of Southern California, has developed into a multi-million dollar business for the Coachella Valley. "It is your challenge to use this information to educate government leaders to become more responsive to the economic needs of businesses in California." - HANS DU BACH, "Economic Forecast for the Coachella Valley"

"The Coachella Valley used to be defined as Palm Springs... now we have nine incorporated cities, each with its own personality and needs." Per capita retail spending in the Coachella Valley is currently high... 50% higher than Riverside or San Bernardino Counties, and almost 30% higher than California as a whole.

"We are in a prime location to reap immense benefits from each with its own personality and needs." - HANS DU BACH, "Economic Forecast for the Coachella Valley"

"In this new year, we must regain our consciousness. We must look at our economy, not only as an insider, but also as one who would see it from the outside." - BILL RUM, "Economic Forecast for the Coachella Valley"

Wednesday, March 3rd at 9 p.m.—Inland Empire Economic Forecast Conference on KVCR-TV Channel 24

Takeout: CITY OF LOMA LINDA
Special section begins on page 27

Office Space Glut—Bargain Prices

The recession, bank foreclosures, lack of capital, an overbuilt market and consolidation of businesses have created a glut of office space going for bargain basement prices.

"The state of the market can best be described as bouncing along the bottom. Lease rates bottomed out in late 1991; and although a rebound in rates is not imminent, it is obvious that a support level has been established for the market," commented Richard M. Lee, vice president for CB Commercial Brokerage.

The once white hot Inland Empire office market, which in its peak saw prime office space at a premium, has cooled. Effective lease rates are now averaging 20% less than their climax in 1990. Lease rates for class "A" office space are averaging $1.35 - $1.55 per square foot per month.

Presently the existing office market base consists of 10.81 million square feet. Of that, 2.5 million square feet is vacant, which represents 24%. If these figures are broken down according to region, the Inland Empire West has office vacancy...
This Month in the Inland Empire Business Journal

February 1993

Inland Empire Office Space: Feast or Famine? 3
Snow Skiing: The Local Industry as Big as a Glacier? 3
Workers' Comp Inspections Overdue Proposed 19
Fleeting the State: Workers' Comp Insurance 8
Get the Money You Need by Knowing SBA Loan Basics 9

"December Surprise": The Predicted Banking Disaster was a False Alarm 12

Need for Knowings

1. Fraud Workers' Comp
2. More Sales
3. Environmental Cleanup

Also

Ask the California Ventura Forum 59
Business Chronicle 66
Chamber Happenings 68
Classified Advertising 69
Stay Up 71
Robert Anthony Baker 77
Corporate Profile 82
Concordia Homes 44
Power Business Journal 20

Special Takeout Sections

Inland Empire Building and Development 49

Privatization: "Bone" Word of the '90s 56

Apartment Benchmarks: Operating Expenses, Reserves, Vacancies, Collection Losses and Value Indicators 57

About the Cover

Snow Valley Becomes "Hot Ticket for Southern California Skiers"

Snow Valley, Southern California's largest ski area has become his Hot Ticket for Southern California skiers. This resort, close to all ski resorts to Orange County and San Diego, is in the midst of having its best year on record. "We have focused on making Snow Valley distinctive from other resorts by taking the hassle out of skiing and putting the excitement and fun back into it," commented Benno Prophete, vice president and general manager. Snow Valley boasts some of the most innovative restaurants and bars of any California ski area. Garibaldi Beach is definitely for the party crowd. Situated in the backcountry, one finds a menu of fish tacos, fajitas, and burgers. While sitting in beach chairs and listening to the disc jockey 'rock,' skiers can watch Body Bag, the big hit of this season on record. Back Valley Health Hospital Joins Inter Valley Health Plan

FEBRUARY 1993

Inland Empire Business Journal - PAGE 5

PEOPLE'S WORKERS' COMPENSATION May Force Closure of S B Factory

By Bob Ray

Peoples' Compensation managed company, which is a branch of Swenson Compensation, has been in the business for over 25 years. The company has filed a $57 million lawsuit against the state of California, alleging that the state is violating its workers' compensation laws and is therefore liable for the company's losses. The lawsuit claims that the state has failed to properly fund the workers' compensation system, resulting in the company's financial difficulties.

FEBRUARY 1993

Inland Empire Business Journal - PAGE 5

First-Ever Indian Bonds Issued and Sold to Finance Spa Hot Elain Renovation

By Fred R. Zagar, executive director of the Agua Caliente Band of Cahuilla Indians (ACBACI), the bonds were issued for the purpose of financing the renovation of the Agua Caliente Spa. The Agua Caliente Spa is a popular destination for visitors from across the country, and the renovation will help to ensure that the spa remains a top destination for years to come.

Environmental Design Contest

The Inland Empire Design Institute has announced a contest and seeks entries that reflect the development of the surrounding "Edge: Creating Community Identity in the Empire." Local and small-scale projects will be treated equally. Nominations can be made for buildings, landscaping, or any process or programs that strengthen community uniqueness and cohesiveness.

The winning entries will be showcased at IEED's spring meeting, May 18. The projects' creators will receive awards certificates, and will, as participants, discuss factors that affected the outcome of their efforts. A keynote address during the lunch will offer a perspective on the theme of the contest, which is currently being scheduled for the afternoon.
I.E.B.J. Close-Up:

Another New Rule & New Fees


There was a hearing held in November on the New Proposed RECLAIM 2013 rules. I don’t believe that anyone needed help off-the-set the deep and potentially disastrous cuts made in Sacramento. By the time we get through, whether it be new streets, whether it be residential, commercial or industrial, we will not be able to do many of the jobs that will prop us out of our current situation.

Keeping all this mind, it is in no coincidence that California has over 500,000 jobs last year, and we are far from out of the same. Local government should be in the way of accommodating this by perpetuating by developing new fees, but should follow the example set by the city of Ontario.

Chino is a hills new, having been incorporated in 1991, yet they have taken bold action for a city so young. Councilmembers, realizing the need to maintain revenues, decided to reduce construction taxes imposed on developers and builders in this city. By doing so they created an opportunity for the city to form partnerships with builders or developers. Partnerships that will provide the necessary revenue and jobs to maintain the quality of life that has become the hallmark of our community.

Local government cannot continue to look the other way in the years that development brings. They must end the infringement that strangled impact fees for the purposes that local government had. This done so they would not be required to pay heavy fines for exceeding their permitted emission levels, but one or more pounds per day. California Air Quality District will continue to be the only entity that has
to enforce the necessary standards.

 Those who installed the required costs new pollution control systems, to reduce their emissions to new regulatory levels mandated, would be able to sell the pounds or taxes saved. This way they can make a significant reduction of the cost for such costs.

A gradual change. The environmental compliance, previously increased government fees and new fees are the only solutions to the problems of a polluted planet. It was moved in 1965, EPA, bagged $4.4 billion annually, notwithstanding its present budget of $5 billion and rising. The agency has further plans to cut or to restrict various practices including automobile along with other 5 measures, an increased cost to taxpayers and business up to 3 billion annually.

The federal EPA and Cal-EPA of California is widely known for creating environmental conditions without providing environmental conditions. The federal California legislature and the California Air Quality Management Agency has no intention to weigh the costs of such taxes against the benefits. “When you’re carrying on a crusade, you can’t ask what the cost of the mission.”

Those in charge of the political driven approach to our government to substantiate the actions a relatively small number of bureaucrats for the actions of tons of millions of dollars, it’s the actions of individuals, this could be achieved by utilizing marketing ability to gather valuable information that’s need to solve such problems. However, when the public’s choice is fed with half truth, inaccurate information, individuals have a chance to misjudge and make wrong decision on the basis of whether or not capital investment continues to grow and increase the cost of waste disposal to the people of California for the next half-century.

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Fleeing The State: Workers' Comp Fraud

By Senator Bill Leonard

I present the first Golden State (fees award) of 1993. three Southern California-based "medical mills": Wellington Medical Corporation, American Psychomotor, and Southern California Medical Care Services. These "medical mills" are being sued for more than $1 million in damages by three former employees of Ticketmaster, Inc. to submit phony workers' comp claims for injuries that never occurred.

Consultants Inc., and Beverly Hills Multispecialty Group. These three medical clinics deserve this award for committing a multi-million dollar workers' compensation scam. These "medical mills" are being sued for more than $1 million in damages for convincing three former employees of Ticketmaster, Inc., to submit phony workers' comp claims for injuries that never occurred. A

FEBRUARY 1993 INLAND EMPIRE BUSINESS JOURNAL • PAGE 9

SBA Loan Basics

by Monica McCarthy

"Great Sports Vacations," Inc.

SBA requires you to pledge sufficient assets, to the extent that they are available, to adequately secure the loan. Personal guarantees are required from all of the principal owners of the business. Liens on personal assets of the principals also may be required.

General Credit Requirements

An loan applicant must:

• Be of good character.
• Demonstrate sufficient management expertise and the commitment necessary for a successful operation.

• Have enough funds to operate the business on a sound financial basis. New businesses will be required to invest from their own funds one third to one half of the total assets needed to launch the business.

The staff of a new small business located in Southern California have been a part of a growing exodus out of California. Some say it is because of the unfriendly business atmosphere and congested living and working conditions. The Golden State was once considered by them to be the ultimate paradise region. Southern California. You just simply couldn't beat it," says one of SOAR's editors. "But that was 20 years ago. We were born and raised in that wonderland of opportunity; a beautiful area with plentiful water, a great place to raise a family, and a prime place to run your business. But what was once the California dream, became the California nightmare. A

They feel they are intimately acquainted with what other Californians seek to acquire. From a business executive's standpoint, California had become the state and had been legislated to death by government, special interest groups and an ever-enduring workers' compensation predicament. The former natives found what they had sought was a place that had the same qualities as California of about 20-30 years ago. A

When we saw there were many other Californians in other states that fit as we did and confined, "we know what's bad, but when we moved here, we saw a need for pertinent information on what we had found to be made available." A

SBA Loan Basics

Recently there has been a great deal of interest by borrowers in obtaining SBA financing. Below is a quick primer in SBA financing.

Direct Loans From SBA

SBA's preference is to lend directly to borrowers. Direct loan funds are very limited and generally available only to certain types of borrowers, such as businesses located in high-unemployment areas or owned by low-income or handicapped individuals, Vietnam-era veterans or disabled veterans. Loans are made by private banks, usually banks and guaranteed 80% to 90% by SBA. SBA can generally guarantee up to $300,000 of a private sector loan. Local SBA offices can help determine if direct funds are currently available.

Parties to SBA Loans

There are three principal parties to an SBA guaranteed loan: the SBA, the small business borrower, and the private lender. The lender makes the loan to the borrower and the borrower subject to the terms of the business submits a loan application to the lender for initial review. If the lender finds the application acceptable, it forwards the application and its credit analysis to the nearest SBA office. After SBA approval, the lender closes the loan and disburses the funds. The borrower then makes payments to the lender.

Loan Maturities

Loans range in maturities from seven years for working capital to 25 years for the purchase of owner occupied real estate. Interest rates on SBA-managed loans are negotiated between the borrower and the subject who is the lender. SBA guarantees a maximum of 90% of the cost of money to the federal government and are calculated quarterly.

Loan Eligibility

To be eligible, a business generally must be operated for profit. Full collateral must be provided by the borrower and personal guarantee by the owner. Loans cannot be made to businesses involved in the creation of or distribution of what is considered "vice," such as newspapers, magazines and academic school. Other types of ineligible businesses are those engaged in speculation or investment in rental real estate. SBA determines if your business is eligible for SBA

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Managers, Computers and Other Interesting Things
By Ray Magrover, P.D.D., Associate Dean, Graduate School of Management, University of California, Riverside
School. He has published widely in the field of information technology.
The book under review does an excellent job of introducing the non-technical person to the fundamental ideas of the field. The book consists of two parts. The first part of the book (20 pages long) provides an overview of the field of information technology; the remainder of the book (140 pages) is a glossary of terms and ideas.

The strengths of this book is that it is not simply a dictionary of terms and concepts; because, as Korn correctly points out, "The problem was a comprehensive glossary of IT terms is that it does not help managers sort out which terms are key to their activities and which terms they can ignore." p. 6.

In the first part of the book, the author traces the evolution of the field and evaluates its impact on the profession of management. As Korn points out, the field began in the 1960s. An era which is usually known as the Data Processing (DP) era. During this time, computers were used in the business environment in the payroll and large-scale clerical areas, but these activities that could merely be automated. During this time, business managers had very little interaction with the DP departments or staff. That was usually delegated to lower level supervi­ sors. The attitude toward DP activities can best be described as a "hands off" attitude of Fortune 100 CEO. Korn quotes on page 12, "I am proud to say that I have worked in every area of the company except computers and that we will be true in time."
The 1970s saw a shift from data processing to designing and building systems to meet managers' information needs. The operations section of this period, according to Korn, is "the era of the computer and present ... data to managers, assuming almost by definition that the more data they had the better." p. 13. Yet the major innovation occurred outside the MIS departments and usually within the finance and the marketing departments which took advantage of the newly created software packages. During this time, Korn points out, MIS staff hardly understood the business and few business executive understood MIS."p. 14.

The 1980s saw the evolution of the Information Innovation and Support (ISS) era. The advent of personal computers and advancement in communications increased the use of information technology in the organizations.

Individuals exploited electronic spreadsheets, laptop computers, word processing, and desktop publishing; groups and departments exploited electronic mail, local area networks and shared data resources; business units transformed customer service; companies embraced IT as a way to just-in-time everything—on-line ordering, computer-integrated manufacturing, JIT inventory, the line grows," p. 20.

And finally, Korns examines the current period. The Business Integration and Restructuring era (BIR). During the 1990s, we have seen two trends in the use management of IT within business organizations. On the one hand, there is a tendency for central coordination of key IT infrastructure within organizations. Yet, at the same time, we have witnessed increased autonomy and decentralization in regards to the use of applications within departments. Other trends in recent years include development of "standards" so that different pieces of equipment could be connected within a system to provide a desired function. Also, there is a movement for improving compatibility among application programs within and across different hardware platforms.

In the second part of the book, Korn provides a very useful glossary of key terms and concepts. Here are a few examples: Architecture, Backbone Networks, Workload and Allocation, Complexity, Decision Support Systems, Integration, Local Area Network (LAN), relational Database, Wide Area Network (WAN).

Terms such as those above are explained in detail and with clarity throughout the glossary. As the author points out, these terms do not have to be permanent. However, one should try to look them up quickly when there is a need. For $16.50, this is a great investment in remaining current with information technology and for being up-to-date in one of the most wide-spanning fields of management.

Planning for Profit

A nalysis of 1111 several years ago, the Bank of America commissioned a study to determine the reasons small businesses were a business. It was obvious why they did the study—they were losing money by giving loans to businesses that were doomed to fail. The study was done by far the best done on the main reasons small businesses fail today. The book concluded that the most common reasons small business fail were:

1) Reckless spending. 2) Failure to plan. 3) Ignoring the need for growth. 4) Misuse of time. 5) Inefficient business strategies. 6) Mismanagement personnel. 7) Failure to assume proper role as the company grows.

The first five reasons given for failure really fall under the category of "Failure To Plan." If business owners would simply make a careful, detailed plan for how they're going to open the business, they'll be going to market their product or service, and take all the other necessary actions, that would negate the first five reasons. It's unlikely any of us would go to Europe without preparing the best plan of where we're going to stay, where we're eating, what we could see, and how much we could spend. It's very unlikely that any of us would take a trip from our town to some other city across the country without getting hold of some maps so we could do this thing. Why then do business people consistently embark on a profit journey in opening up a new business without getting a very detailed road map, which is really a detailed plan, to help them along the way? How many of you own a business here ever made any kind of plan? Have you made a plan that says when you want it to be in five years? Ten years? What you want to accomplish in your field? Whatever you are thinking about? How much money will you need? Do you want a multi-location business? Do you want your business to be driven by the needs of the customer or by the products or services you offer? How big do you need to be? Where do you want to locate your business? Do you want to hire many employees or a few employees? What kind of employees do you need? What kind of market will you sell your product or services to? What is the future of that market? There are so many questions that need to be answered before you should ever even begin going into business. The key is to make a plan to cover every step along the way, where you should be.

No one can predict the future accurately, but those who take the time to set forth measurable goals, especially fine goals and objectives, are bound to make better decisions. It is difficult to make good short-term decisions without good long-term objectives.

The key step you've been taking when you build a plan is you've made a really good plan to get you from point A to point B. It's kind of like calling AAA and asking them to prepare a travel plan for you to drive from here to Backus, New York. If you'll take from here many days you want to spend, what you'd like to see, to get you to your destination. That's just what you're doing for your business.

A good plan will save you time and money, make your goals more achievable, and put your chances for achieving your dreams and goals. A

IN A STATE WHERE FAME AND FORTUNE ARE FLEETING, EDISON FEELS BUSINESS DOESN'T HAVE THE MOST BUSINESS
The December Surprise

By D. Lom Usry

This past fall, both Ron Perot and Bill Clinton referred to the condition they termed "The December Surprise." The surprise was the prediction first made by Perot and later by Clinton, that the 1992 presidential election would be decided in December. These predictions were based on the new banking legislation passed by Congress in mid-December 1991 and provide for the closure of banks whose capital falls below 2% of assets. Perot had been critical of the bank's ability to be adequately regulated before police sanctions could stop it. The institution suffered a severe blow, and Clinton had to commit to making this change.

The December Surprise is the U.S. industry's view of the banking system as it is in twenty-five years. Unfortunately, this good news is not uniform throughout the country. Banks in the Northeast and the West continue to suffer from the effects of recessions. The earnings of these banks have continued to decline due to lower net interest margins and an increasing number of troubled loans. While the majority of these banks are earning gains, more than 15% are showing losses.

California banks are the principal contributors to this realized weakness in the banking system. The millennium recovery, ongoing national recovery, ongoing defense cutbacks and a new real estate market, nationwide employment has declined in 650,000 jobs since the middle of 1990, contributing to an unemployment rate 7.6% higher than the national average.

The economic downturn in California is reflected in the large losses of the state in 1991. These losses were reversed in 1992, but bank performance lagged further for the improvement of the state's economic recovery in 1992. With 600,000 jobs lost, 1992 recorded 20% of 650,000 jobs since mid-1990. The 80% of the 650,000 job losses in 1992 were statewide, which in turn reflected a tremendous pressure on banks in Southern California.

Given the severity of the recession in Southern California, the exposure of community banks to local economic conditions is particularly significant. These banks have only limited ability to diversify their exposure. Consequently, their fortunes are directly linked to the success of their customers and the local community.

Southern California banks have experienced the greatest pressure on earnings and profits, as a result of loan losses. In 1992, they lost some 20% of their earnings as a result of non-performing loans. These banks are in a difficult situation. As a result, many banks' exposure to Southern California is that nearly all of their income comes from the region. Thus, when the economy of Southern California is weak, the banks also suffer. These banks have little or no exposure to the rest of the country, and they are not diversified in their lending.

Despite these challenges, Southern California banks have demonstrated resilience and adaptability. They have emphasized the importance of maintaining strong capital positions to withstand adverse economic conditions. Southern California banks are committed to the recovery of Southern California and are working together to address the region's economic challenges.
Benchmarking: Do you really know how you measure up?

Part II

December 8, 2000, I attended a meeting with two benchmarking experts, Dr. Joseph M. Juran and Dr. W. Edwards Deming. They discussed the importance of benchmarking in healthcare quality improvement.

Benchmarking has become a key tool for healthcare organizations to measure and improve their performance compared to similar organizations. It involves identifying and learning from best practices of others, which can help an organization identify areas for improvement and set ambitious goals.

The experts emphasized that benchmarking should be an integral part of an organization's quality improvement strategy. It is a continuous process that requires ongoing effort and commitment.

The day started with an overview of the benchmarking process and the various steps involved. Dr. Juran and Dr. Deming then provided case studies of successful benchmarking initiatives in healthcare organizations.

Dr. Juran highlighted the importance of setting clear and achievable goals. He stressed the need for organizations to focus on the most critical aspects of their operations and to prioritize their efforts accordingly.

Dr. Deming focused on the role of leadership in benchmarking. He underscored the need for top management to support and encourage benchmarking efforts throughout the organization.

The experts also discussed the challenges and barriers to successful benchmarking, such as resistance to change, lack of resources, and cultural barriers.

Towards the end of the day, the experts provided practical tips and strategies for implementing benchmarking in healthcare organizations. They encouraged participants to start small and gradually scale up their efforts.

The day concluded with a group discussion, where participants shared their experiences and insights. The group agreed that benchmarking is a powerful tool for improving healthcare quality and patient outcomes.

Overall, the meeting was a valuable learning experience for those involved in healthcare management and quality improvement. It provided a deeper understanding of the benchmarking process and its potential applications in healthcare.
This column is written for the business person who finds travel necessary, as well as for those who believe that a first meal after a long flight should be very pleasant wine is a reward of travel and even life.

Napa Valley, world famous for its great wines, is the setting for Auberge du Soleil, a castle-like hotel which opened in 1983. The traveler or tourist to the top of the great Auberge du Soleil complex. The French Mediterranean-style dining room and resort are a tribute to interior designer Michael Taylor. Nestled in a 33-acre hillside olive grove near the vineyards of Rutherford, the restaurant has set a high standard since it opened in 1983. Chef Chief David Hales is from the Culinary Academy in Vermont. At Auberge du Soleil the only thing that comes to my mind is, "What a terrific column!" This is a kind of a cheater column. I never found just the first resolution of 1993, I'm going to name it myself. It isn't always the same wine.

Restaurant Row

Auberge du Soleil

Table for Two!

Catch 30 minutes of the best Inland Empire restaurant reviews two times a week on KVCW TV 24, the Inland Empire's PBS station. Table for Two is the only restaurant review show on its kind on television. The show airs every Monday at 6:30 p.m. on Tuesdays and 6:30 p.m. on Saturdays.

FEBRUARY 1993

RENT AUBERGE DU SOLEIL

The Wine Cellar

New Releases

Meat on Wine

The only thing that comes to my mind is, "What a terrific column!" This is a kind of a cheater column. I never found just the first resolution of 1993, I'm going to name it myself. It isn't always the same wine. Lakeside Update - This Napa Valley winery never fails to have several wines in its line-up that especially appeal to my palate. The only thing is, it isn't always the same wine. One vintage, it's the Merlot that tickles my taste buds more than any other. Next year, it's the Cabernet, or maybe the Chardonnay. This time around it's the Sauvignon Blanc that blows me away.

Lakeside 1991 - Napa Yountville Vineyards Sauvignon Blanc ($8.50) Already the winner of two gold medals and likely to win more at early-in-the-season competitions like Dullin and the New World International. A fine wine every vintage, it seems this 1991 is special for its emphasis on grapefruit-citrus flavors, with a hint of spice and a pleasantly herbaceous undertone. If there's any wood influence, it's subtle. This wine is about fruit. Rating: 92/98

Lakeside 1990 "Napa" Chardonnay ($10) I guess it's my thing to favor Lakeside's white wine and hate the finding of this "Old Buy" to boot. Fresh citrus is the flavor base, with rich, tropical overtones, and a slight suggestion of vanilla. Loads of flavor while staying lean and refreshing. A great combination of fruit and alcohol that comes to my mind is, "Broiled swordfish. Rating: 88/90

Lakeside 1989 "Napa" Pinot Noir ($14) Pleasantly tart, relatively intense, basic cherry flavors. A firm spine with just enough tannins to see the food through. Pleasure now with turkey, veal and some chicken and pasta dishes, and likely to be even better with six months or so in the bottle. Rating: 87/90

Lakeside 1988-Reserve Cabernet Sauvignon ($16) Bold, finely structured red wine, with classic Cabernet flavors, highlighted with black cherry and a very complex earthy nose. Rating: 86/83

There's also a 1991 Cabernet in release, but I cannot recommend it. There was lot's of good enough wine, but I find out it's out of balance to the tannic side. I don't think time will see it soften before the fruit dominates.

Lakeside wines are distributed nationally, though in limited quantities and restricted to better wine shops and restaurants. For information on nearest retail outlet, contact Lakeside Winery. P.O. Box 2036, Yountville, CA 94599 (707) 944-2475.

Price of Freedom - The federal bureaucracy is taking a hard line regarding imported beverages from Europe to the US, and it may well work a financial hardship on some struggling new nations as well as American consumers. Rating: 86/83

An example of what is always been known as "Russian" Vodka is this country. Truth is, most of it doesn't come from the countries of that name. From the phrase "Raven's Federation," and the feds won't even permit such

Inland Empire Symphony Orchestra

The Inland Empire Symphony Association is pleased to present

The 1992-1993 Season

Saturday, October 24, 1992 8:15 p.m. Tchaikovsky: Francesca da Rimini; Paganini: Violin Concerto No. 1 Saito-Sugiyama, Soprano. "Oxygyn" Symphony. (To be announced)

Saturday, November 28, 1992 8:15 p.m. Mozart: The Marriage of Figaro Overture; Schubert; Symphony No. 8 Donald, Cello Concerto. Cello to be announced

Saturday, January 2, 1993 8:15 p.m. An Evening in Vienna New Year's Celebration featuring the music of Johann Strauss including Blue Danube Waltz, Emperor Waltz, and more. Details by calling (707) 944-2475.

Saturday, February 27, 1993 8:15 p.m. Emile Gruber: Franz Deikert; Symphony No. 10 Brahms; Piano Concerto No. 2, Piano; Jose Catollo Concerto. Cello to be announced

Saturday, April 24, 1993 8:15 p.m. - All Tchaikovsky Celebration Eugenie Darien, Pianist; Piano; Symphony No. 5 and Rodrigo: concerto.

The Concert Series: $25, $30, $30, $30; for the series: $25, $30, $30, $30; students: $10, $10, $10, $10.

For tickets call the box office or write to Producers, PO. Box 2036, Yountville, CA 94599 (707) 944-2475.

RESTAURANT ROW

Auberge du Soleil

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Desert Business Journal

The Living Desert is located at 47-900 Portola Ave., Palm Desert. It is open every day from 9 a.m. to 5 p.m. (closed only on Jan. 25) from 9 a.m. to 5 p.m., last admission 4:30 p.m. Tickets for the Ice Cream Safari are $7 for adults and $5 for children and include regular admission. Admission is $6 for adults (children under 2 are free). (760) 347-9771.

An innovative risk management program that the Desert business office approach to risk management including increased use of continuous quality improvement and aggressive claims management. The number of claims was reduced by 50 percent during the past two years.

The CQI program consists of many components. The teams of physicians, employees, volunteers and board members allow RCH to look at every aspect of the hospital's services so patients receive quality health services.

For more information, call the hospital at (760) 347-9771.

1992 Economic Forecast Conference

Continued From Page 3

Demographics will change the marketplace. We cannot change along with it—but the banker won't change, because he's never learned from the past. He thinks money is sophistication—but he must change, or there is no hope.

The public and private pension funds are looking seriously for the real estate market as a real estate investment.

ROBERT FURANI, "Health Care"

"We haven't made up our minds about what we mean by universal health care. Our government is being taken over by the Canadian or German model, or our own version—that combines the best of the Public Health System with the compassion of the BSS?

"Health care costs are going to continue to outpace the consumer price index, until we reset the incentive structures that drive the health care industry.

"Today, health care is looked at as a right in this country. The big question is: what does this right consist of?"
The Problem with Technical Word Processing

Several major problems are encountered when engaging in technical word processing. First, with most word processors, there is no way of knowing how a document will look before it is printed or pre-viewed. For example, if you are writing an essay using EquationPerfect, the equation appears as an empty box on the screen. A print preview will help visualize the output, but the final results can only be seen after the document is printed. Second, it is difficult to produce typeset-quality equations for, e.g., properly centered fractions and proper sub- and superscripts. In the past, decades the typesetting problem has been remedied by using special typesetting formatting (mark-up) languages. Such a language (pronounced "tech") is the American Mathematical Society's standard for formatting technical books and journals.

TeX, and variations thereof, are typesetting languages which produce excellent print quality, but at the same time are difficult to use. For example, to produce the expression

$$\sum_{i=0}^{n} x_i = \prod_{i=0}^{n} x_i$$

you would have to type the following TeX command in the document:

```latex
\sum_{i=0}^{n} x_i = \prod_{i=0}^{n} x_i
```

But the real problem with TeX is that the mathematical notation can be kept in-line with normal text. Another major feature of Scientific Word is that it can display formulas so that they look like they are printed on the screen as they will print on paper. The internal storage of Scientific Word is still TeX, so that does not have to forego the typeset-quality print resulting from such a display. In short, Scientific Word combines the best of WYSIWYG (What You See Is What You Get) processing and typeset print quality.

The Main Features of Scientific Word

The installation of Scientific Word was very easy, as with most Windows programs. A useful feature, which I have only seen with this product, is that the installation program confirmed that all disks were not used during instalation. The installation further confirmed that the disk space was sufficient. Scientific Word's interface is clean, with the mathematical and formatting symbols available from a tool bar. This tool bar is customizable, which enables the individual users to put their most used symbols there. No word processing package is complete without a spelling checker. Scientific Word's spelling checker proved adequate, and executed quickly compared to that of my normal word processor. Like most recent spelling checkers, it also provided suggestions for misspelled words.

When writing a long document with numerous equations, the equation numbering becomes a major issue. You can easily see that you have written the document. Scientific Word addresses this problem by introducing automatic equation numbering.

Other useful features include automatic spacing for mathematical equations, automatic proper placement of limits around mathematical symbols (such as the numbers 1 and 3 in the expression

$$\sum_{i=0}^{n} x_i = \prod_{i=0}^{n} x_i$$

improvements. If they could not be the new equipment, or lease hardware, they will have the possibility of closing the game or face heavy fines.

What Happened

The public hearing did reveal that bureaucratic interest did not interfere with the public. It did not include the presentation of technical data, which is not intended by law also, nor did I think the impact such a rule would have on the life of the community. It did, however, discuss the amount or revenue it would create by its agency and sustain of its own structure, a newly created administrative cost, and the new staff of people the agency would be required to run such personnel to monitor the revenue from such a proposed rule.

The agency was looking for a way to reap their portion of the profit that would be realized from the sale of RECLAIMED potatoes. This will be

Continuous From Page 4

About the Cover

Continuous From Page 4

involved a local lake volleyball fire, participate in a 2 in 1 local lake volleyball game or a myriad of other activities.

The newest innovation at Snow Valley is Deer Meadow Terraces, an outdoor restaurant that features usual ski area fare in addition to a full-service deck restaurant. Snow Valley's McDonalds serves pizza.

Besides the fun things we are doing at Snow Valley, we are building this resort as convenient as possible. Our large parking lot eliminates the need for off-premise parking shuttles. All services, including the buildings, are in the hundred yards of each other. The restaurants are down the slope and easy and quick to access.

Snow Valley has hit the target with many innovations this year. For example, our 350-room hotel, 1380-675-2751. Twenty-four-hour snow report can be reached at (714) 972-0611, (619) 297-4461 or (215) 306-0611.

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Pediatric Immunization Update

By Stefan J. Orr, M.D.

Assistant Medical Director

Area Medical Group

University of California, Riverside

Scientific Word is an advanced technical word processing package that runs under the Windows environment. As a product name suggests, this word processor is a tool primarily addressing scientific writing needs. Those of you who have been faced with writing a technical report with typeset-quality formulas and equations, know that the standard word processor was not up to the proper tools for handling this task. Scientific Word is here to fill that void.

Scientific Word for Windows Version 1.0

This is the first PC version of Scientific Word. It has been confirmed that void.

Another New Rule and New Fees

Scientific Word for Windows Version 1.0

n = 7

3 xdx

Text and mathematical notation flow freely, where the proper tools for handling this task. Scientific Word is here to fill that void.

Scientific Word for Windows Version 1.0
Restoration Program. The Air Force conducted several investigations to locate potential radioactive waste burial sites and potential areas of radioactive contamination at Norton AFB. This included groundwater radionuclide sampling and geophysical investigations at the suspected low-level radioactive waste burial area at the golf course. To date, radioactive contamination of the soils and groundwater at Norton AFB have not been confirmed.

Norton’s environmental investigations are under continuous coordination and review through a Federal Facilities Agreement with the U.S. Environmental Protection Agency (EPA - Region 9), the California EPA Department of Toxic Substances Control and with a Technical Review Committee. The basic environmental restoration process is performed in standardized stages. The process is initiated with a preliminary review of base activities and historic records (site discovery) followed by a detailed environmental investigation (remedial investigation). Various possible remediation options are reviewed in a feasibility study. The preferred remedial options are presented in a proposed plan. The proposed plan is used to solicit public input on the selection of remediation technology. The final remedy selection is documented in the record of decision.

Of immediate concern is the chlorinated solvents (TCE) Phase Investigation. The plume as defined in the context is a contaminated body of groundwater containing one or more chemicals above the acceptable regulatory concentration.

Since November 1990, 150 monitoring wells have been installed along with 500 groundwater samples, 280 soil borings, 1,200 soil samples and 170 soil gas samples. Hunt, the Installation Restoration Program Manager, indicated that the Air Force’s comprehensive efforts at curtailing off-base migration of contaminants will be successful as well as base cleanup. Hunt stated that thus far costs have reached $7 million and could soon reach $15 million. The ultimate cleanup efforts could cost between $50 to $100 million. It should be noted that incorporating compliance activities will increase this figure. Time estimates to effect a total environmental cleanup, including groundwater, could take 15 to 20 years, and perhaps as long as 30 years. The continuing political saga surrounding the conversion of Norton Air Force Base into a site that is potentially radioactive is expected to remain for many years and is expected to be of political significance since its inception. San Bernardino’s Mayor Bob Holcomb has been the focal point for much of the tumultuous political intrigue and inattention to what was expected to be a major economic benefit for the entire Inland Empire.

The second suspected source comes from atomic test fallout residues. Preliminary reports suggest that airplanes from Norton AFB, and other Air Force bases, flew to support various atomic testing activities at the existing Nevada proving ground, possibly including atomic cloud sampling, weather observations and aerial photography.

Some of these test plates are believed to have been washed at a site at Norton AFB to get rid of radioactive fallout deposited on the aircraft surfaces. Some suspect that portions of this radioactive muck may still be present in the soil at this former aircraft wash-down site. The Air Force conducted several investigations to locate potential radioactive waste burial sites and potential areas of radioactive contamination at Norton AFB. This included groundwater radionuclide sampling and geophysical investigations at the suspected low-level radioactive waste burial area at the golf course. To date, radioactive contamination of the soils and groundwater at Norton AFB have not been confirmed.

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FHP Sponsors Senior Olympics in Palm Springs
Feb. 12-21

FHP Health Care, one of the nation's largest health maintenance organizations (HMOs), is the title sponsor for the third consecutive year of the Sixth Annual FHP Senior Olympics, to be held Feb. 12-21 in Palm Springs.

The Senior Olympics are open to anyone over the age of 50. The registration fee is $10 per entrant plus an entry fee ranging from $3-$300 for each individual event. Each registered athlete will receive an official T-shirt and certificate of participation. Athletes may enter as many events as they like.

The Mizell Senior Center in Palm Springs is the host and registration site of the event. The individual sporting events will be held at various locations in Palm Springs and Palm Desert. For entry or spectator information, call Mizell Senior Center at (619) 323-5689.

This year's events will include basketball free-throw, bowling, golf, horseshoes, lawn bowls, race walking, shuffleboard, softball, swimming, track and field, tennis and a 10K run. There is no residency requirement and male and female athletes can compete in any event.

Medals will be awarded to the first, second and third place winners in each event and age division. The top three winners in each qualifying event will be eligible to compete in the National Senior Sports Classic in Baton Rouge, Louisiana, June 12-18.

Broadway and television star Sandy Duncan and Kevin Carlisle, multi-award winning producer-director-choreographer, will be Honorary Chairpersons of the Olympics. Duncan and Carlisle star in the "Five Minute Workout," a 60-minute instructional video with exercises and five-minute workouts designed especially for seniors. The two will appear throughout the week at various events and senior Olympic functions.

FHP employees take an active role in the Senior Olympics helping as event volunteers. Employees and their family members volunteer as time keepers, lap counters, registration staff and other support during the week.

Throughout the Inland Empire, FHP sponsors and participates in many senior and business events ranging from health fairs and Chamber of Commerce functions to sporting events and school partnerships. "FHP has long been an advocate of promoting healthy lifestyles. We salute the many seniors who are participating in the Senior Olympics that haven't let age prevent them from being a competitive athlete," states FHP Region Vice President Tim Brady. FHP wishes each senior athlete the best of luck as they "go for the gold."
LOMA LINDA'S NEWEST NEIGHBORHOOD

The community of Loma Linda is known for its quality of life, and Loma Linda is noted not only for its quality of life but for its outstanding University and Medical facilities.

Windsor Crest — a new family community with the quality features and workmanship expected from a premier builder such as Concordia Homes.

you want the best for your family... visit Concordia Homes newest neighborhood in Loma Linda - WINDSOR CREST.

This stunning collection of traditional style one- and two-story homes will offer something for everyone. You will discover four and five bedroom homes offering up to 2,610 of living space featuring custom details such as vaulted ceilings, spacious gourmet kitchens, and 3-car garages. Luxurious master suites boast double door entries, romantic fireplaces (most plans), garden tubs with separate tile shower, and large walk-in closets.

The community of Loma Linda is known for its quality of life; and Loma Linda is known not only for its quality of life but for its outstanding University and Medical facilities.

FEBRUARY 1993
INLAND EMPIRE BUSINESS JOURNAL • PAGE 29

Emerging Diversity

The name Loma Linda has become synonymous with the health care industry. While this health care orientation continues to attract related business, in 1992 the city witnessed an emerging diversity in its economic base. New businesses arrived in the community to take advantage of a number of factors, including a prominent day time population, heavy service and product demand, economic affluence and freeway access. Together, these factors contributed to making 1992 the start of a future with exciting and diverse economic opportunities.

The recent arrivals taking advantage of the opportunities in Loma Linda truly are diverse. USA Golf Center, a recreational facility offering a driving range and professional quality golf instruction, opened in November with an excellent response from the community. Comcast Cable Company, a cable television service provider, recently located its operational facility in the Corporate Business Center, the city's largest industrial/business park, in order to take advantage of freeway access. Empire Quality Noodle, a food processing company, set up operations off Redlands Boulevard, in the field of finance, First National Bank of Loma Linda, a community-minded institution, has prepared all year for an early 1993 opening. Finally, while residential construction has virtually halted elsewhere, Concordia Homes is building 76 new homes adjacent to a new school and city park.

The city's mainstay, health care and medical technology as represented by the Loma Linda University Medical Center (LLUMC), also continued to attract business. Blue Shield, a medical insurance provider, opened a branch office in the Corporate Business Center. Also in the Corporate Business Center, Strecycle, a medical waste recycling company, opened for operations, converting plastics and fiber that would have been classified as infectious waste into useful products. Similar high-tech businesses will undoubtedly follow with the opening of the new Children's Hospital at LLUMC and the federal government's selection of Loma Linda as a site for a medical technology testing lab.

Along with new business arrivals, several established businesses flourished. Camper Shell Depot, a manufacturing and sales facility, more than doubled their existing showroom space with the assistance of the city's Redevelopment Agency. Rose Maqan industrial supply company, also moved up to larger quarters. And in fairly new quarters in the Loma Linda Auto Park, Spreen Saturn exhibited sales of a celestial nature.

All in all, despite economic times, the city's influx of new businesses is encouraging to the city's economy. Most important of all, the emerging diversity symbolizes greater prosperity and opportunity in the future. The business community, local leaders, city staff and the Chamber of Commerce have formed a partnership to welcome and nurture this blossoming economic vitality.

"The Earth needs our help...Recycle!"

John Bernardi, City Manager

It is important to stimulate the local economy. There is a demand for particular services in the community. It is the city's intention to define the needed services and provide incentives to attract businesses that will provide these services. Many Loma Linda residents shop out of town. Because of the large daytime population, restaurants and retail stores are in high demand.

Other businesses like auto dealerships, hotels and medical-related businesses would be supported by the community." Bernardi outlined the following incentives for businesses:

- Freeway Auto Center Space Available
- Medical Related Support Services Needed
- Demand for Retail, Restaurant & Entertainment Services
- Fast-Track Approval Process
- Commercial/Industrial Office Space Available
- Prominent Daytime Population
- Vacant Lots & Redevelopment Opportunities

Mayor Robert Christman

The local economy of Loma Linda needs to be improved. Partnering local merchants in the community will assist in accomplishing this. We need to buy local and use local services. We are focusing our efforts on boosting the current economic base by encouraging efforts on retail and commercial development. City officials, together with staff, and the Chamber of Commerce are committed to a partnership of assisting the establishment of new businesses."

(Exclusive interview with the Inland Empire Business Journal)

"The Earth needs our help...Recycle!"

Mikey Binci
1st Grader, Loma Linda Academy

Over 13,000 school children in Loma Linda, Grand Terrace, and Redlands have been introduced to the MOBIUS Recycling Education Program. This environmental learning tool was developed by teachers to educate a new generation of recyclers.

BFI Waste Systems is proud to be a part of this effort.

Celebrating two years of successful curbside recycling.

"The Earth needs our help...Recycle!"

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Health Care Continues to Grow

This laboratory is designed to employ experts from the defense and aerospace industries located in Southern California, such as TRW, Hughes Aircraft, Canon, DEC, General Dynamics, Rockwell International, McDonnell Douglas, Texas Instruments, and Northrop to work closely with the medical centers to develop prototype health-care products.

"We will use high technologies developed by the defense industry to fight a different kind of enemy," says David J. Baylink, M.D., dean of the University School of Medicine. "Technology that can help disabled individuals become more independent and increase the quality of their lives.

"This technology is not only useful to patients with disabilities, but on a more general level, may be used to increase the efficiency of health care." Dr. Baylink believes that new medical devices can improve the delivery of health care, reduce costs, and increase the overall quality of care.

"We are working on a device that can be implanted inside the body to help control certain functions," Dr. Baylink explains. "This device can be programmed to respond to specific medical conditions and can be used to deliver medications, monitor vital signs, and perform other medical tasks.

The device is currently in the early stages of development, but Dr. Baylink is optimistic about its potential. "We believe that this technology has the potential to revolutionize the delivery of health care and improve the quality of life for millions of people," he says.

"I am excited about the possibilities of this technology and believe that it has the potential to transform the way we deliver health care," Dr. Baylink concludes.
Health Care

LLUMC Receives Approval to Proceed With Pancreas Transplantation.
Liver Transplants Also to Begin Soon.

"Loma Linda University Transplantation Institute has been designated a liver, pancreas and kidney transplant center by the United Network for Organ Sharing, the national regulatory agency for transplantation," states Erik Wahlstrom, MD, FACS, the institute's director. Dr. Wahlstrom, formerly of the Mayo Clinic in Rochester, Minnesota, said preparations for adding the pancreas and liver transplant programs to the current kidney transplant program have been underway for the last six months.

On Wednesday, Oct. 21, the Southern California Transplantation Society, which controls organ distribution in the Los Angeles area, voted to allow combined kidney and pancreas recipients to take precedence over patients on the kidney transplant alone list. In other words, when a kidney and a pancreas from a single donor become available, LLUMC patients will be first in line for the transplant.

This agreement between all transplant centers in the Los Angeles area allows the pancreas transplant program at Loma Linda University Medical Center to begin. Patients will be placed on the waiting list during the first part of November and will be transplanted as soon as organs become available.

A total of 15 combined kidney and pancreas transplants are planned during 1993. The liver transplant program is preparing to begin activity soon. The LLU Liver Center will begin evaluating liver transplant candidates under the direction of Dr. Michael Walter, chief of gastroenterology. Liver patients will then be placed on the waiting list in January or February of 1993. A total of 10 to 20 liver transplants will be performed during the first year of the program. A

Loma Linda Auto Center

Loma Linda Auto Center is located directly off Interstate 10 Freeway at the Mountain View exit. Direct freeway access has been a major contributor to the successfulness of the three current dealerships. In addition to the freeway access, a highly visible sign advertising each car manufacturer was installed approximately two years ago. This sign provides great advertising and a good landmark that enables consumers to know which freeway exits to use. There are still vacant lots available to complement the existing dealers. A

Spreen Saturn

Spreen Saturn of Loma Linda sold over 1,200 cars last year. With Saturn's six basic models, it was one of the top three leaders in customer satisfaction. The Saturn, designed by General Motors, comes with two distinct features; dent resistant body panels and a color coded system designed for easy self routine mechanical maintenance. All models of the Saturn have been sold out since August 1992.

Over 100 new car owners are currently awaiting the arrival of their new vehicle. Greg Spreen, owner of Spreen Saturn of Loma Linda, attributes their success to their way of doing business. "Our customers expect the best from their Saturn, and we expect the same," he says. "We have created a nonconfrontational shopping atmosphere. This puts our customers at ease while they shop and all of the pricing is up front." For having only two years of manufacturing experience, Saturn has undoubtedly made a name for itself. A

Spreen Honda

Honda is one of the top selling car manufacturers in Southern California. Even though car sales are down due to the decline in the country's economy, Spreen Honda has remained stable through this tough economic climate. With over 65 employees, they house one of the largest Honda service centers. The service business provides support for the company during a period when car sales are low. A

Ramsey McCue Imported Motor Cars—Jaguar, SAAB, Audi

Ramsey McCue Imported Motor Cars of Loma Linda has recently acquired a new Audi franchise. The new Audi franchise is complimented by Jaguar and SAAB all under one roof. Ramsey McCue Imported Motor Cars is the only authorized Audi dealer in San Bernardino and Riverside Counties. Ramsey McCue has been selling, leasing, and servicing quality imported automobiles in this area for 25 years. A

Opportunities For:

Auto Dealerships
Freeway exposure and access

Medically Oriented Businesses
Prosper with Loma Linda University Medical Center

Retail Stores
Provide local shopping convenience

Restaurants
Daytime population of 45,000 is waiting for you

Entertainment
Demand for local entertainment services

Loma Linda will roll out the red carpet for new businesses. We have definite service needs to take advantage of. Come to Loma Linda and check it out. Call Assistant City Manager, Barry Johnson at 789-2810 for further information on opportunities in Loma Linda.

"Take advantage of our fast track approval process" John Bernardi, City Manager

"Redevelopment opportunities are available" Barry Johnson, Assistant City Manager

"The large daytime population can support local businesses" Peg Karsick, Chamber of Commerce Executive Director
USA Golf Center

USA Golf Center was established in March 1992. The company is based out of Newport Beach. The company specializes in golf teaching centers, and their main objective is to provide quality facilities and services. Allen Tazaz, head pro with 20 years of professional golf experience, interviews and selects top pros to teach at their facilities. The company will be opening two new centers in California, Westminister and Whittier, one in Texas, and one in Florida. The golf center in Loma Linda opened in November 1992. This facility consists of a 15-acre driving range with a putting green, pro shop, and PGA pros available for group or individual lessons.

Stericycle

Stericycle is a medical waste management and recycling facility. This will be the first of its kind in California. It uses a new process of sterilization with radio waves instead of steam or fire. Stericycle, as the new company and process is called, is a boon to the environment. I will not only sterilize the medical waste, of which Loma Linda medical facilities produces significant quantities of, but it also makes the waste recyclable and reusable. Soon the material is not melted. In addition, since the plant does not burn or steam the waste, it does not create any air quality problems.

Loma Linda Welcomes New Business

The Loma Linda branch has over 35,000 subscribers serving Loma Linda, Grand Terrace and San Bernardino. This office provides sales and installation, and services cable television for Loma Linda and the surrounding areas. Comcast is particularly proud of seven employees who have volunteered their time to assist and guide high risk students in a mentor program, who are interested in the electronic field, with their future career goals and aspirations. Upon high school graduation, Comcast will encourage those students involved in the program to enter jobs or academic positions within the company.

First National Bank of Loma Linda

The primary goal of First National Bank of Loma Linda is to offer most of the same traditional services as your larger banks; however, this bank will focus on the needs of the community. The primary market will be focused on professional and medical related businesses, retail and small businesses. First National Bank will offer local residents and businesses an alternative to larger banks. Upscale customer service with a more professional approach is one of the bank's main objectives. The Board of Directors is current and looking at the possibility of offering government student loans. Roy Lewis, president of the company, is anticipating the bank opening in the first quarter of 1993.

Blue Shield of California

Blue Shield is a California-based company with 18 service centers throughout the state. The company has over 60 years of experience in the health care field. With 125 employees, the Loma Linda office is primarily responsible for processing Medicare claims. They also conduct electronic claims processing, direct data entry, and provide telephone and correspondence customer service. Blue Shield of California health care service is expanding widely in the Southern California Region.

Comcast

Comcast Cable Company is a full service cable company based in Pennsylvania with 15 California facilities.

Hose Man Inc.

Hose Man Inc. opened for business in Loma Linda over six years ago. Larry Veres, owner of Hose Man saw the opportunity of satisfying the industrial and hydraulic specialty hose needs of a broad range of area customers. Mr. Veres states, "I started the business in Loma Linda on the Interstate 10 corridor because of the geographical advantage and freeway accessibility. I now feel very much a part of the community, I am interested in its future and doing my part as a viable business to make the community a better place for all."

Camping Shell Depot

Camping Shell Depot is a full-equipped and operated company that has been in business for 17 years. Located in Loma Linda in 1980 on Redlands Boulevard because of the high visibility off of a main thoroughfare and close freeway accessibility. Camping Shell Depot is an exclusive dealer of insulated camper shells. Their unique product provides their own niche in the industry. They manufacture and sell direct to customers which allows them to provide a high-quality product for a very competitive cost. Doubling their sales enabled them to construct an indoor showroom two years ago as well as their current expansion of an additional indoor showroom.

Hallmark Southwest Corporation

Hallmark is a manufacturer and wholesaler of manufactured housing, commonly called manufactured housing (or mobile homes), factory-built housing, park model recreational vehicles, and other sectional/modular structures. Their product is marketed nationwide to retail dealers and developers primarily in three states, California, Arizona, and Nevada. Occasionally Hallmark deals with Utah, New Mexico, Colorado, and elsewhere from its single facility in Loma Linda. The products are made with great pride from commonly available building materials.

BFI Loma Linda Disposal

BFI Loma Linda Disposal provides the highest quality waste disposal services to the community. BFI Loma Linda Disposal is a part of the community. BFI Loma Linda Disposal is a part of the BFI Companies. BFI is a leader in the waste management industry.

Camper Shell Depot-Florida

Camper Shell Depot in Florida is a full-equipped and operated company that has been in business for 17 years. Located in Loma Linda in 1980 on Redlands Boulevard because of the high visibility off of a main thoroughfare and close freeway accessibility. Camping Shell Depot is an exclusive dealer of insulated camper shells. Their unique product provides their own niche in the industry. They manufacture and sell direct to customers which allows them to provide a high-quality product for a very competitive cost. Doubling their sales enabled them to construct an indoor showroom two years ago as well as their current expansion of an additional indoor showroom.

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Community Services

The city of Loma Linda prides itself on the services it provides and the quality of life it fosters through the support of its community. The city and its partners work together to maintain a healthy and safe environment for all residents.

Adventist Community Team Services

This is a volunteer organization originally started by a group of private citizens to provide services that correspond to the interests and values of this community.

Loma Linda University Medical Center

LUMC Blood Drive to Kick off Feb. 1

Loma Linda University Medi ca l Center, in support of the Blood Bank of San Bernardino and Riverside Counties, has developed a new system in the recruitment of blood donors.

For each Medical Center department, a representative has been appointed to the Blood Club recruiter. This person will encourage employees to donate, help schedule appointments, and be a source of information for misconceptions about blood donation. The recruiters have been equipped with pamphlets, cards, and fact sheets to assist them with their responsibilities.

The bloodmobile meets at LUMC the first and third Monday of every month. In addition, the bloodmobile in front of the Medical Center, an additional three beds will be set up in another area to allow more people to donate.

According to Marianna Fowles, director of recruitment for the Blood Bank of San Bernardino and Riverside Counties, the Blood Bank provides 1500 units of blood every month for transplantation and other medical uses.

As the faint shrill of the siren pierced the air on January 18, Jonathan Chaney was in big trouble. He had just scolded his son for jumping on the bed, and now his son was sleeping on an overhead shelf.

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Jonathan wasn’t breathing, so Mrs. Chaney laid him on the dining room table and started compressing his chest, hoping she remembered the correct technique from CPR class five years ago.

Mother Learns the Value of CPR the Hard Way

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Loma Linda Market

Loma Linda Market, conveniently located in the Loma Linda Campus Plaza, one block from the Loma Linda University Medical Center, is truly one of the west's unique places to shop. The market goes much further than the usual market in offering a wide selection of natural foods: a large variety of grains, dried fruits, nuts, organic foods, and multi-grain flours. Nuts, grains and flours are available in bulk at special low prices.

Today's awareness of healthier vegetarian lifestyle and a simpler, more natural way of life is the primary reason for the popularity of the market's vegetarian foods department. Vegetarian proteins are available in a complete line of frozen and canned products. People interested in non-fat, low-fat and no cholesterol protein will find it here.

The market also carries a large selection of cookbooks, many featuring meatless food preparation from prize recipes. Fresh flowers, carefully selected fresh produce (delivered daily) and fresh breads, rolls, and pastries, baked daily in the market's own bakery, are just a few more reasons to visit the Loma Linda Market. For customer convenience, the market'sCourtesy Center offers several services including check cashing, money orders, and receipt of most utility payments.

Manager Phil Carlisle and his staff invite you to experience the Loma Linda Market soon. The market, located in a complex that includes the Campus Store housing a gift and card shop, a pharmacy, an extensive bookstore, camera shop, and medical instrument department, as well as Patio Pantry, a vegetarian restaurant is open daily except Saturdays and holidays.

The Loma Linda Market
1116 Anderson Street, Loma Linda Telephone (909) 796-0271
Concordia Homes

"Commitment to Community," Quality Contribute to Firm's Success

For more than 15 years, Concordia Homes has been building attractive, quality homes, while seeking to create the kind of safe and tranquil neighborhoods where families want to live. Whatever the price range, from first-time buyers to those who want to move up to larger homes with more amenities, Concordia's focus has remained constant—to build quality-crafted homes and "excel in the kind of customer service that attracts and keeps quality-crafted homes and prospective for generations to come.

The team of Concordia Homes and Tone Yee Investments at the recent Windsor Crest grand opening in Loma Linda.

Concordia president Randy Hall. The amenities in its designs increase the comfort of raising a family, says the firm. Amenities include such features as long-life and fire-safe concrete tile roofs, high efficiency central heating and air conditioning, brand name appliances, energy saving double insulated windows and high quality cabinetry, as well as well-appointed master suites and "classic" window designs, are many reasons Concordia believes it has lots of satisfied homebuyers.

With a commitment to the highest standards of ethics and integrity, Concordia says it continually strives to provide homebuyers with the confidence and satisfaction that come with owning a quality home. These "traditional" values have earned Concordia the trust and respect of many, and the recognition of being a leading builder in the Inland Empire. From acquisition to construction, from sales to customer service, customers benefit from the skills of its staff, citing its more than 118 representatives from the city of Loma Linda. Windsor Crest prices start in the low $200,000s. Three plans ranging from 1,942 to 2,610 square feet are offered in nine elevations.

"A sense of community is what we desire for each home," says Hall. Concordia is dedicated to providing quality homes at below-market prices in areas of high demand, says Hall.

By continuing to build homes families want at prices they can afford, Randy Hall and the entire Concordia team believe they can take well-deserved pride in the homes they have built, homes which are destined to serve families for generations to come.

Concordia's corporate office may be contacted at (909) 844-5555 for additional information on any Concordia community, or by writing the firm, Concordia Homes, 408 South Stoddard Avenue, San Bernardino, CA 92401.

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Concordia Celebrates Success of Sales at Windsor Crest in Loma Linda

The team of Concordia Homes and Tone Yee Investments shared a toast at the recent Windsor Crest grand opening in Loma Linda. The venture partners also toasted the community's success with a VIP party attended by many friends and business associates, including several seasoned professionals and expert craftsmen guaranteed a very personal involvement and a high level of attention to detail, customer service and ultimate owner satisfaction for each customer, says the firm. Concordia has built and sold thousands of single-family homes as well as multi-family.

Concordia President "Randy" Hall.

Proud President Concordia Homes' president O. Randolph "Randy" Hall marked the firm's 15th year with plans for four new family-oriented communities located in Riverside, Palmdale, Rancho San Jacinto and Temecula. To date, the firm has built more than 3,500 residential units in areas of the Inland Empire:

Limited to stock on hand

- Lease, Rent, Purchase
- One Year Satisfaction Guarantee On All Units

CALL MIKE ARMSTRONG FOR A DEMONSTRATION
(714) 588-7526

ABM
Generations of Dedication...

In a world where medical knowledge is updated by the minute, the traditions of integrity and individual dedication become increasingly valuable.

At LUMC, we've served the health care needs of over four generations of Southern Californians. During these years, we've grown to become the major teaching and research hospital within the Inland Empire, providing service to an area one-quarter the size of California. LUMC now offers you technologically advanced, comprehensive medical care—from an emergency surgery to preventive health education—and the entire range between the two.

We may be known to the world for our major projects—such as our infant heart transplant program, our new proton accelerator, or our soon-to-be-opened children's hospital—but our goal remains one simple: uncompromising dedication to the health of each person we serve.

Loma Linda University Medical Center
11234 Anderson Street
Loma Linda, CA 92354
For Physician Referral
Call 714/924-4011 or 1/800-872-1312

Mark Your Calendar for the Third Annual
Women & Business Expo

We extend our appreciation to the following current sponsors of this year’s Women & Business Expo:

- AT&T: Arrowwest Medical Group; Beaver Medical Clinic; Chino Community Hospital; Eldorado Bank; FHP; Fox Colour; Galleria At Tyler; Griswold’s Claremont Center; IBM; Inter Valley Health Plan; Loma Linda University Medical Center; Mechanics National Bank; Minuteman Press of Colton; Orange National Bank; Radisson Hotel, San Bernardino; Redlands Community Hospital; Redlands Medical Group Inc.; Riverside Medical Clinic; Riverside Community Hospital; San Antonio Community Hospital; San Bernardino Downtown Main Street, Inc.; Union Bank

May 27, 1993

Hear Four Nationally-Recognized Keynote Speakers

Attend Three Learning Workshops
(48 to select from)

Over 125 Booth Displays

Incredible Networking Opportunities

Kathleen Brown, State Treasurer

Kathleen Brown is the state of California’s official banker. As state treasurer, she is responsible for the management of the state’s $20 billion plus investment portfolio, including daily investment transactions totalling approximately $600 million. Additionally, Brown serves as chair or member of more than 40 financing boards, authorities and commissions.

Stephanie Edwards

Stephanie Edwards has enjoyed a varied career that includes fifteen appearances on the “Tonight Show,” co-starring roles in three network series and two films, and co-host of “A.M. America,” with Peter Jennings. Stephanie is presently the very recognizable spokesperson on the West Coast for Lucky Stores and is in her 12th year as co-host of the “Tournament of Roses” Parade telecast each Jan. 1st.

There are several opportunities to become involved with the Women & Business Expo 1993!!

- Corporate sponsorships (cut-off date: March 1, 1993)
- Booth sponsorships (first come, first served)
- Advertising in “special” women’s supplement in the Inland Empire Business Journal
- Advertising in the program brochure for Women & Business Expo (passed out to all Women & Business Expo attendees)
- Participation on the Executive Marketing Committee

Please call Rebecca Gordon for further information about the above opportunities at: (909) 391-1015 ext. #21
The Big Business of Skiing

Continued From Page 3

area ski resorts.

Snow Summit and Bear Mountain, both located in the Big Bear Valley, have seen an increase in the number of "Skier Visits" in recent years. "Skier Visits" represent the number of people who actually ski during a given season. The Big Bear Valley is now referred to as a "ski town," something that would have been unthinkable in 1950. In the early 1970s, both Snow Summit and Bear Mountain generated between 100,000-200,000 skier visits annually—a good number for that time. Now, even in a recession weary economy, the resorts have more than doubled that number. For the 1990-1991 season, Snow Summit reported 546,000 skier visits, and for 1991-1992, saw the resort pulling in $13,000 skier visits. In the same manner, Bear Mountain reported 365,000 skier visits for 1990-1991 and 341,000 skier visits for 1991-1992.

The increase in skier visits can be attributed to much more than the popularity of the sport and natural beauty of the area, but to carefully planned expansion on the part of the ski resorts. Although expansion and improvement have helped to boost the economy of the ski resort communities, there are still obstacles to hurdle. The continuing drought that started in 1984 has averaged lower than normal natural snowfall for the area, forcing resorts to supplement the more costly man-made snow to their operations.

Another challenge that faces local resort operators is the cost of workmen's compensation insurance and liability insurance. For a five-month period last year, Snow Summit paid over $1.2 million in workmen's compensation insurance, and they now have become self-insured for their liability insurance. Profits margins have also been squeezed due to increased competition from resorts in other areas, forcing local operations to change much more rapidly to meet consumer demands. The bottom line has also met with resistance on the part of some segments of the general public who believe that skiing is expensive. To counter this notion, Snow Summit, in combination with Oshman's is offering a special first-time skier's package. For $20, the beginner can have two hours of lessons, the chairlift ticket and rental of boots, skis and poles. For the more advanced skier, lift tickets run around $38, and rental of boots, skis and poles at about $9.50. With lodging averaging $50-$60 per night, a day on the slopes is in range of just about any pocketbook.

Local ski resorts are optimistic about the future of the ski market, and look with enthusiasm to what could become a Mexican ski market. Direct flights from Mexico to Ontario International Airport opens the way for an entirely untapped market and a new type of tourist; one who may be interested in skiing, but totally unfamiliar with the sport outside of television commercials.

Even if such a Mexican market does not materialize, the state of local skiing is healthy. The near-by Inland Empire and Southern California population, along with the reliable skiing provided by snow-making, assures a healthy local ski industry for years to come. 

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The Top Commercial/Industrial Contractors

Ranked by Inland Empire Projects

<table>
<thead>
<tr>
<th>Firm Address/Name</th>
<th>City, State, Zip</th>
<th># E&amp; P (completed)</th>
<th>1982-1992</th>
<th># of Licensed Contractors</th>
<th>Company Headquarters</th>
<th>Specialties</th>
<th>Client/Projects</th>
<th>Top Local Exec. Title</th>
<th>Phone/Fax</th>
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<tbody>
<tr>
<td>Victorville, CA 92395</td>
<td>23655 YCII Blvd., CA 92616</td>
<td>3</td>
<td>1,570,000</td>
<td>3,500,000</td>
<td>3</td>
<td>Rancho Cucamonga</td>
<td>San Benito, Redlands-Yucca Valley, Banning, Thermal, Desert Hot - Sewer</td>
<td>Roger M. Janka</td>
<td>909/485-1386</td>
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<td>J.D. Broughton Inc.</td>
<td>2170 Chicago Ave., Clifton Park, NY 12065</td>
<td>2</td>
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<td>Borden Construction, Inc.</td>
<td>4355 E. repeal St., Suite 110</td>
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<td>75,000</td>
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<tr>
<td>Bates Construction, Inc.</td>
<td>2 Corporate Park, Suite 204</td>
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<td>-</td>
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<td>-</td>
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<tr>
<td>Pima &amp; Pride Gate Constructors</td>
<td>16460 Harbor Blvd., Ste.130</td>
<td>-</td>
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<tr>
<td>Obadiah Construction Co.</td>
<td>1005 Mission Rd., Suite 1010</td>
<td>100%</td>
<td>1,675,000</td>
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<td>9507 Camp View St., Ste. 100</td>
<td>69</td>
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<td>Fuller Construction</td>
<td>1720 South Gate Ave., Corona, CA 92879</td>
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<td>Birchler Construction, Inc.</td>
<td>24831 Shelley Rd., Laguna Niguel, CA 92677</td>
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<td>Orange</td>
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<tr>
<td>Turner Construction Co.</td>
<td>475 San Bernardo Rd., Bld.20</td>
<td>25%</td>
<td>1,500,000</td>
<td>700,000</td>
<td>1</td>
<td>Orange</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Saylor Liengart Builders</td>
<td>1502 A Duncan St.</td>
<td>16</td>
<td>620,000</td>
<td>1,600,000</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Nelson Construction Co.</td>
<td>51127 Jefferson St</td>
<td>16</td>
<td>367,357</td>
<td>145,834</td>
<td>1</td>
<td>San Diego</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>E.L. Young Const. Co, Inc.</td>
<td>142 Riverside, CA 92507</td>
<td>16</td>
<td>145,834</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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</tr>
</tbody>
</table>

Antioch's Mexican Food Adds To O'Donnell Property Services Inc.'s Record Leasing Total

In February, Antioch's Mexican Food, an established family tortilla chip manufacturing business, has leased a 41,000-square-foot industrial building at the Rancho Cucamonga Distribution Center for approximately $75,000 per year in lease term. The building is managed and marketed by O'Donnell Property Services' Ontario regional office. O'Donnell's Santa Fe Springs office has leased 1,072,000 square feet this year for a total consideration of approximately $21 million. November's year-to-date new business leasing activity at O'Donnell is 1.4 million square feet, as compared to the 1991 new business figure of 1.4 million square feet.

The Irvine-based firm's leasing goal for 1992 was 3.5 million square feet. The monthly leasing activity brought the total to 4.4 million square feet.

A Century 21 Beachside Development plans to open a new office in Rancho Cucamonga at 10515 Fishkill Blvd. to be managed by Bob Murray, a vice president at Inland Empire real estate brokers.

The new office is scheduled to open in February and will occupy the 3,800-square-foot ground floor of the City Center office building. The office will accommodate up to 75 agents, according to the announcement by Tom Denny, president of the six-office Century 21 Beachside network of offices around Southern California.

Digital Equipment Corp., Lease Office Space in Rancho Cucamonga

Digital Equipment Corp., a computer company based in Maynard, Mass., has leased 14,500 square feet of office space in Rancho Cucamonga at 8577 Haven Ave. in Arrow Haven Corporate Park for a term of five years, according to Cram & Ellis Commercial Real Estate Services. DIC is slated to occupy the space in May 1993 and will be consolidating its offices in San Bernardino and Covina to the new location, which will serve as a sales office and service center.

Sun City Sales Exceed 300

D evelopers reported that 30 sales of homes were taken at Sun City Palm Springs during the second fiscal quarter ended Dec. 31.


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The most affordable master-planned community in the Inland Empire! From the $80,000s.

If you're looking for something really special, you've found it. Kaufman and Broad, California's largest homebuilder, is introducing our most ambitious master-planned community in the Inland Empire, May Ranch.

This wonderful place offers everything you dream of when you think of California living. Acres of parks, new shops, and even new schools are planned here. And this special neighborhood is located just across the street from Lake Skylon. Boating, swimming and hiking are always just minutes away from home, so May Ranch is the perfect place for an active family.

At May Ranch, you'll have a wide selection of 3 or 4 bedroom floorplans – the best of California-style living. And shopping within May Ranch offers the opportunity to shop, dine, and enjoy the nightlife in the heart of the community. The final plan also calls for schools and shopping within May Ranch, for even more convenience.

Kaufman and Broad will include a wide array of California-style homes with plenty of extras, including woodburning fireplaces, oak cabinetry, tile countertops and energy-efficient air conditioning. All homes also include covered porches and kitchens with brand-name appliances. For more information, call your sales professional at the May Ranch Sales Center or visit our model home opening in February and get on the priority list for the best deals. You'll find that this is one conversation that can change your life forever.

**Kaufman & Broad Celebrates Start of Sales at May Ranch**

**February 1993**

Home Buyers Can Now Purchase at California Sunrise, California Skyline

**February 1993**

**Kaufman & Broad**

California Sunrise and California Skyline are trademarks of Kaufman & Broad Home Corporation. Home Buyers Can Now Purchase at California Sunrise, California Skyline.
**Chino Hills Begins General Plan Program**

The new city of Chino Hills has embarked upon a one-year program to develop a long-range plan for the future of the city's future. Known as a General Plan, the document will establish a blueprint for future growth and development of Chino Hills as a "village" to carry the city into the 21st Century.

The creation of the General Plan will depend on community input. Opportunities for involvement in the process will include:

1. A General Plan Advisory Committee appointed by the City Council to provide advice regarding the content of the General Plan.
2. Open House Community Workshops.
3. A Community Questionnaire.
4. Regularly distributed newsletters updating the community on the progress of the General Plan.

The city of Chino Hills has contracted with a team of consultants to prepare the General Plan. Headed by Pasadena-based Cotter/Behrend/Associates, Inc., the team includes firms specializing in transportation, economic development, urban design, environment, acoustical engineering, and public relations.

A General Plan newsletter, questionnaire and announcements of the first community meeting are forthcoming. For further information, call Ed Norris, project planner for the city of Chino Hills, 909/590-1311, extension 279.

**Eleven Homes Sold at Grand Opening of Concordia’s Treasures at Rancho San Jacinto**

Home buyers were able to get their first glimpse of Concordia’s Homes’ Treasures, the big grand opening that resulted in 500 visitors and eleven sales.

Located in the master-planned community of Rancho San Jacinto, these three beautiful one- and two-story single-family plans of Treasures, combined with Concordia’s reputation for quality, value and integrity, will prove to be a combination for success.

"A sense of community is what we strive for, so each homeowner who moves into a Concordia Home," said Randy Hall, president of Concordia Homes.

The three- and four-bedroom homes range from 1,251 to 1,750 square feet, and are now available at special prices starting from $90,990, with V.A. and F.H.A. financing available.

Although these homes are priced exceptionally low, they are not short on value. Buyers will discover floor plans featuring large great rooms, balconies, bedrooms, and wide-side-yard wood fencing, large two- and three-car garages, and walk-in walk-in wardrobe closets in the master bedrooms.

Kitchens at Treasures feature double sinks with garbage disposals and high quality appliances that include gas ranges, ovens, and multi-cycle built-in dishwashers.

Residents at Treasures, buyers will discover a life of recreation in the master-planned community of Rancho San Jacinto.

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**INLAND EMPIRE BUSINESS JOURNAL**

FEBRUARY 1993
Privatization:
The New Buzz Words of the ‘90s
by David E. Great, President, J.D. Danielson, Inc.

I t’s the English-speaking world we have an uninformed rule: if a word doesn’t exist in the dictionary, invent one. For example, “Reaganitis,” “Crisis Tins,” and one of the latest, privatization. Basically, it’s where city and county agencies employ the services of private consulting, planning, design, service and other firms on an “as-needed” basis in order to minimize overhead, benefit and administrative costs.

A number of types of services can be privatized. This list includes civil engineering, contract planning, environmental impact reports, feasibility studies, re
development consulting, traffic studies, assessment engineering/special financing district, design guidelines and construction management, to mention a few. Agencies realize it is not always possible to employ a full staff to meet all project requirements. It is cost-effective to obtain expert service specific to a project that may not be available given their current staffing.

Another way that agencies are meeting project time and financial constraints and financial budgets is by employing firms on a contractual basis, e.g., for a predetermined period of time—from one week to a year or longer—during times when particular project demands are highest. This method has added flexibility in that individual employees often have the option to work in an agency office for specified hours each week on projects that need to be completed. Or, they can work from their home office and bill the agency for the hours worked.

Aside from the types of services that most actual project demands, many consulting firms are using another approach to supplying services to agencies. Employers are often faced with temporary shortages of expertise or military leave, pension, jury duty, extended medical leave or dissolution of a particular staff position due to downsizing requirements. These services include city manager/administrator, town manager, public works director, planning director, human resources director, city engineer, traffic engineer, among others, and are usually provided on a contract basis for an established period of time. This provides cities and counties with the kind of help required to function during a time when they may not have the necessary staff.

Privatization initially evolved from agency need to hire professionals without the lack of project activity, while recognizing the need to complete work in a timely manner and meet the stringent demands and high standards that government agencies require. The Davisson Associates, Inc. is a multi-discipline engineering and planning consulting firm headquartered in Riverside since 1972. J.D. Danielson, President and founder of the firm, started the company with two other professionals. The practice has grown to 30 people. Our services include development planning, civil engineering, acquisition and development engineering, and project management.

One of the clients we have been working with is the City of Irwindale. We have assisted the city with water and sewer system improvements, various reports and plans. We have been working with the City of Irwindale for over 20 years, and we are currently working on a major water quality improvement project.

Another project we are working on is the City of La Verne. We have been working with the city on a major water quality improvement project, which includes the design and construction of a new water treatment facility. We have been working with the city for over 5 years, and we are currently working on the final design of the facility.

In conclusion, privatization has been a positive development for both the private and public sectors. It allows agencies to meet their needs without the expense of hiring permanent staff, and it provides private firms with the opportunity to work on a variety of projects.

Loma Linda Commerce Center Attracts Anheuser-Busch

M ira Loma Commerce Center, a development of Oceano Americana Corporation and the Koll Company, is the proposed future home of Metal Container Corp., a subsidiary of Anheuser-Busch Companies.

The Mira Loma Commerce Center is a 297-acre development in the Loma Linda section of Riverside County. According to James Brooks, vice president at the Koll Company, Metal Container Corp. has placed in escrow $200,000 toward the purchase of 30 acres for a proposed 100,000-square-foot aluminum can manufacturing plant.

Metal Container Corp., formed in 1973, operates a can and lid manufacturing facilities in nine locations in the U.S. and 10 countries. The company has placed in escrow $200,000 toward the purchase of 30 acres for a proposed 100,000-square-foot aluminum can manufacturing plant.

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FEBRUARY 1993

INLAND EMPIRE BUSINESS JOURNAL

Ask The California Venture Forum

"Ask the California Venture Forum" addresses questions of interest to business owners and entrepreneurs and is a project ofandy from California State Polytechnic University, local business leaders, and the Inland Empire Business Journal. The California Venture Forum showcases entrepreneurs and businesses every other month in an effort to help them gain financing. If you are interested in becoming a presenter, please contact the Inland Empire Business Journal at (714) 980-2368.

Q: What guidelines can I use to evaluate whether venture capitalists will consider financing my business?

A: A. David Silver, venture capitalist and author, in his excellent book, Who's Who in Venture Capital, lists what he calls eight Demostrable Economic Justification (DEJ) for a business investment — and the very existence of the business. These are summarized as follows:

1) Existence of Qualified Buyers. There must be a need for the product or service. The more aware the buyers are of their need — and the more critical the need — the better.

2) Existence of Competent Sellers. Distribution effectiveness is critical if a fast-growth situation is to succeed.

3) Homogeneity of Industry. The product or service each buyer needs is the same or virtually the same — standardization of a product line as opposed to custom-developed for each purchaser.

4) Large Number of Buyers. The more buyers, the better.

5) Lack of Internationalized Barriers to Selling. Buyers are not organized not in an association. Products, advertising, etc. are not subject to regulation by governmental agencies such as Food and Drug Administration, etc.

6) "Hey, It Really Works!" Word-of-mouth advertising will help promote and sell the product/service among prospects.

7) Optimum Cost/Price Relationship. If the price of the solution equals what the buyer is now paying as the opportunity cost of the problem.

8) Invisibility of the New Company. The less publicity and fanfare a firm can succeed with, the longer time it will have a new market to land before prospective competitors notice the firm and recognize the opportunity.

The above criteria are among the essential factors considered by most venture capitalists in relation to a particular business opportunity. Some can be documented using information available from the U.S. Bureau of the Census, Dept. of Commerce, on-line computer databases and a host of other sources before proceeding to expensive in-house market surveys.

Q: My business clearly has only some of these DEJ. Can I still get venture capital?

A: The lack — or relative weakness of — one or several DEJ is not fatal to a business nor necessarily means it cannot win financing. But the more and more pronounced most DEJ are, the higher probability of both the firm's being a success, and (NOT coincidentally) being financed, according to numerous investors.

Q: What is the most important single factor as to whether a business plan will be financed?

A: The experience of Muly Thrup of Thrup Associates matches that of others involved in connecting businesses with investors: "If there's one thing that's mentioned over and over and over, it's the management team," she says. Her Canga Park firm specializes in helping companies develop realistic business plans for either of two objectives: internal direction or external financing. "I call it focus or finance," she says.

Q: What is "Due Diligence?"

A: "Due diligence" includes a thorough independent analysis of the business plan's claim of the market's size and the firm's capability to capture significant market share, prior to investing capital. DEJ must be communicated effectively to the investors in hard-facts terms which they can compare against their own market research and plug into their spreadsheets for a viability-check.

Q: Where can I find these venture capitalists?

A: Besides meeting investors at such organizations as the Cal Poly Venture Forum, there are two excellent directories: Pratt's Venture Capital Directory and Who's Who in Venture Capital, mentioned above. Most venture capital firms specialize in several areas related to the areas of expertise of the firm's principals, or partners. The Pratt's book is more commonly available at libraries, while the Who's Who book is published by John Wiley and Sons, more available through most bookstores.

Q: What is a typical Cal Poly Venture Forum meeting like?

A: The forums are designed to assist entrepreneurs get access to those in the financial community. Brief presentations by several business owners are made, after which a formal presentation is made by the main presenting business. The main presentation and business plan is criticized by a panel of experts in a range of relevant areas such as marketing, finance, distribution, patents and management. Entrepreneurs in attendance have gained great benefits by observing how to package their business plan to effectively use various presentation media. A Note: The next Cal Poly Venture Forum has been scheduled for Monday, Feb. 22. Prepar­ation is $35 — call Bruce Holden at (714) 980-4300.
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Inland Empire Business
CALENDAR

February 1, 1993
COMPETITIVE MERCHANTS WAYS: Seminar "Marketing to Government" scheduled for Monday, Feb. 1, at Cal State San Bernardino. The seminar will be held in the university's Commons Panorama Room. A donation of $20 for adults and $7 for children includes the price of the CSUSB vs. Cal Poly Pomona basketball game immediately following the meal. Dinner begins at 5:30 p.m. and the game starts at 8:05 p.m. For more information, call Lawrence Daniels at (909) 880-5390.

Friday - Saturday, Feb. 13 & 14
The 1993 Rancho Cucamonga Business and Community Expo is scheduled for Friday and Saturday, Feb. 13 and 14. Location of the Expo is to be announced at a later date. Produced by the Rancho Cucamonga Chamber of Commerce, theme, "A Grand Slam for Business," will feature the new local minor league team, the Chukars.

Loma Linda Chamber of Commerce
"Good Business Brings a Better Community"
The Montclair Valley Chamber of Commerce exists to Promote, Support, and Educate our Business Community.

Chamber Office:
4005 College Dr., Suite 100
Ontario, CA 91761
(714) 697-4404

INLAND EMPIRE BUSINESS JOURNAL • PAGE 61

Full Name: Mark W. Costa
Occupation: President/CEO, Corona Travel Service, Inc.
Short Biography: Born: Oct. 11, 1961, Riverside Community Hospital, Graduated Corona Senior High School in 1979, and graduated Riverside City College in 1981. Attended Cal State San Bernardino 1981-1983 and received a B.S. degree in Marketing/Public Relations. Selected as the 1990-1991 Member of the Month for the Corona Chamber of Commerce. Member of the National Business Development Center of the American Society of Travel Agents (ASTA). Also active in the community, serving as President of the Corona Travel Service, Inc., and President of the Corona Chamber of Commerce.

Best Thing about the Inland Empire: Its close proximity to the Andes mountains and the greater Los Angeles metropolitan area.

What is your greatest concern? Our vending environment.

Last Book Read: More Wealth With Hard Work, by Charles T.
Favorite Drink: Diet Coke.
Favorite Last: Costa Rica and Finland
Favorite Sport: Baseball.
Favorite Restaurant: Rainbow Room, New York City.

INLAND EMPIRE BUSINESS JOURNAL • PAGE 60
Who is Education's Customer?  

Dear Editor:  

Who do educators try and please? Is it society? The boards of directors of the school district? State and federal governments? Parents? Administrators? The desires of the parents? The kids? This difficult question likely would get a different answer from a teacher, principal, or superintendent. In talking to a variety of people in education, it was apparent that everybody mentioned seemed to please everyone, except the kids.  

As any business person knows, to operate a successful business, you have to know a lot of information. What is your market? Who is your customer? What are they paying for, and how are they paying for it? What can they afford? How are they going to pay for it? To answer these questions, they must first determine what their needs and wants are. In determining what the market is, educators must take into consideration what the parents, students, and the community want.  

Consider all these wants and needs, what are the solutions to these problems? There is not sufficient space to discuss all of the solutions, but one comes to mind immediately. The parents of many school-age children must be currently spending money on school supplies of all kinds. Is this money well spent? Although the parents must spend this money, it will not always return the lifestyle that child might want when they get older.  

Parents should emphasize that watching television will not get their kids the education they need. Television should not be used as an educational tool.  

Yosemite: A Place of Matchless Beauty  

By Correne Burris  

is much more than the great book that God made the world in six days, what wasn’t recorded was that during one of these days God might have wondered where he was going to spend his B and R on the seventh day. It was then that he must have decided to create Yosemite.  

Yosemite in the Indian name for Great Bear and the National Park surrounds the visitor with inspirational giant trees, giant trees, spectacular waterfalls, waterfalls, wildflowers and rocky precipices with names that ring throughout the world.  

Yosemite is the Indian name for Great Bear and the National Park surrounds the visitor with inspirational giant trees, giant trees, spectacular waterfalls, waterfalls, wildflowers and rocky precipices with names that ring throughout the world.  

Hetch Hetchy, Half Dome, Royal, Ash, Cathedral Rock, Clouds Rest and Three Brothers draw climbers to see their expertise and nerve.  

Over 30 waterfalls, each with a personality of its own, cascade over sheer cliffs creating a mass of mist.  

Conclusion  

The people of California continue to believe that more roads and more funds will clean up the air over Southern California. And they believe that if business and manufacturers continue to record each small dose of legislation and passage of new laws, and as a result, Bills to lose jobs, businesses will continue to be forced to move out of California—all because they cease being competitive because of the cost of compliance with the rules and regulations imposed on them by every country and the state, and in the end, we all know the outcome is more revenue to support the bureaucratic agencies of California.  

The real economic value, city and state governments got involved in your garage disposal, as well as a percentage of the landfill, as a way to offload their losses from the business community. If we had one law to help the state raise more revenue, it would be paid to every city and county of California, depending on the amount of waste lost.  

10% of the tipping fees charged to trash haulers at the landfill, as a participating partner, arranged through their Economic Value, City and State Governments got involved in your garage disposal, as well as a percentage of the landfill, as a way to offload their losses from the business community. If we had one law to help the state raise more revenue, it would be paid to every city and county of California, depending on the amount of waste lost.  

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For March issue is February 20th, (909) 291-1015

Ad deadline for March issue is February 20th, (909) 291-1015

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"Creating the image your company deserves"
The Inland Empire's economy continues to show signs of improvement from mid-year 1991 when office vacancy rates hovered in the mid-30s. Gross absorption rates for 1992 represented 1.2 million square feet, driven by the activity of 1.3 million square feet. These figures, when broken down by region, indicate that the Inland Empire market absorbed 353,725 square feet of office space, compared to 1991 when 446,974 square feet of office space was absorbed. For the Inland Empire, absorption rates are 66% compared to 902,380 in 1991. For the region, absorption rates are fairly constant, "the largest impact office space has on the market is in the reduction of tenant vacancy, the area," remarked Lee. Lee also remarked, "This is a market that is extremely sensitive to transportation patterns. Many financial institutions have leased space within a mile of the freeway. The reason is that these firms are trying to address a huge geographic spread of the Inland Empire is larger than El Salvador or Israel. They are drawing employees from a wide area; consequently, this market is turning into an extremely freeway sensitive market. It appears that for now the office market has yet to bottom out. Buy/sell negotiations will continue to be the cat and mouse type of game that they have been for the last 18 months. There is some good news for the office market, and if one looks carefully, they can hear the sound of distant thunder. Many quantities of all types of commercial and industrial property will be reclaimed by financial institutions and retailer rather quickly. The increase in the number of foreclosures should peak by the 4th quarter. Vacancy rates are expected to decline during 1993 due to no new building offices being created, with total absorption anticipated to be at about 1992 levels. As the Inland Empire begins to recover from the recession, all of these factors should combine to make lease rates move upward sometime in 1994 and the early 1995, possibly creating a rent hike at a cost. In fact, it's difficult to think you would hear these words again? A return to speculative office building in late 1995 and early 1996.

Office Space Glut

The office market is still reeling from the shock of 1990 when the market peak was reached, and the market has yet to bottom out. With a surplus of office space and a lack of demand, vacancy rates continue to rise. Vacancy rates are currently at 23.67%, and the Inland Empire East has a 19.09% office vacancy rate. These figures, which have been seen large, are an indication of an improvement from mid-year 1991 when office vacancy rates hovered in the mid-30s. Gross absorption rates for 1992 represented 1.2 million square feet. These figures, when broken down by region, indicate that the Inland Empire market absorbed 353,725 square feet of office space, compared to 1991 when 446,974 square feet of office space was absorbed. For the Inland Empire, absorption rates are 66%, compared to 902,380 in 1991. For the region, absorption rates are fairly constant, "the largest impact office space has on the market is in the reduction of tenant vacancy, the area," remarked Lee. Lee also remarked, "This is a market that is extremely sensitive to transportation patterns. Many financial institutions have leased space within a mile of the freeway. The reason is that these firms are trying to address a huge geographic spread of the Inland Empire is larger than El Salvador or Israel. They are drawing employees from a wide area; consequently, this market is turning into an extremely freeway sensitive market. It appears that for now the office market has yet to bottom out. Buy/sell negotiations will continue to be the cat and mouse type of game that they have been for the last 18 months. There is some good news for the office market, and if one looks carefully, they can hear the sound of distant thunder. Many quantities of all types of commercial and industrial property will be reclaimed by financial institutions and retailer rather quickly. The increase in the number of foreclosures should peak by the 4th quarter. Vacancy rates are expected to decline during 1993 due to no new building offices being created, with total absorption anticipated to be at about 1992 levels. As the Inland Empire begins to recover from the recession, all of these factors should combine to make lease rates move upward sometime in 1994 and the early 1995, possibly creating a rent hike at a cost. In fact, it's difficult to think you would hear these words again? A return to speculative office building in late 1995 and early 1996.

Executive Profile

Elizabeth Schreiber is the general manager of the University of California at Riverside in the city of Riverside at the 91 Freeway, Tarry Street exit. Schreiber started her position in February, 1990—a position she considers her most challenging position of my career: to catalyze and lead a staff of 41 four people through a collegiate population expansion that cost more than $60 million in revenue. A UCLA graduate with a degree in Psychology makes her the good listener. "I must be responsive-oriented, making sure I am acutely aware of customer and tenant needs at all times." She is responsible for 1.3 million square feet of gross leasable area generating $200 million in rental cash annually. Her day can include helping a customer find their way to a store and working with the president of a major retail chain on sales strategies. Schreiber works for Donahue Schriver, a shopping center development company located in Newport Beach.

Bankruptcies

Gold Coast Finishing Grading Inc., 5745 Central Ave., # 200, Chino, is in Chapter 11. Debts: $990,000, assets: $1,100,000; Chapter 11.

Richard D. Burdine dba Rose End Appliance, 25110 Burtwood, Burtwood, is in Chapter 7. Debts: $32,220, assets: $1,150,470; Chapter 7.

William T. Schlose dba William T. Schlose, pediatric respiratory therapists, 16200 Ceres Road, # 87, Diamond Bar, is in Chapter 7. Debts: $12,323, assets: $143,200; Chapter 13.

RAAS Advertising Inc., 2007-1 Silver Hawk, Diamond Bar, is in Chapter 7. Debts: $164,222, assets: $100,000; Chapter 13.

Phillip L. Berry dba Pacific West Peels, 2246 Keely, Fontana, is in Chapter 7. Debts: $1,121,237, assets: $143,200; Chapter 13.

A Maryland Corporation, 13189 Amargosa, Suite 4, Victorville, is in Chapter 7. Debts: $1,121,237, assets: $143,200; Chapter 13.

Sana Jean Dominguez, 10151 Baseline, La Verne, is in Chapter 7. Debts: $475,524, assets: $1,150,470; Chapter 7.

Sala C. Tanta, 10000 E. Baseline, La Verne, is in Chapter 7. Debts: $429,524, assets: $1,150,470; Chapter 7.

Executive Profile

Elizabeth Schreiber is the general manager of the University of California at Riverside in the city of Riverside at the 91 Freeway, Tarry Street exit. Schreiber started her position in February, 1990—a position she considers her most challenging position of my career: to catalyze and lead a staff of 41 four people through a collegiate population expansion that cost more than $60 million in revenue. A UCLA graduate with a degree in Psychology makes her the good listener. "I must be responsive-oriented, making sure I am acutely aware of customer and tenant needs at all times." She is responsible for 1.3 million square feet of gross leasable area generating $200 million in rental cash annually. Her day can include helping a customer find their way to a store and working with the president of a major retail chain on sales strategies. Schreiber works for Donahue Schriver, a shopping center development company located in Newport Beach.

Bankruptcies

Gold Coast Finishing Grading Inc., 5745 Central Ave., # 200, Chino, is in Chapter 11. Debts: $990,000, assets: $1,100,000; Chapter 11.

Richard D. Burdine dba Rose End Appliance, 25110 Burtwood, Burtwood, is in Chapter 7. Debts: $32,220, assets: $1,150,470; Chapter 7.

William T. Schlose dba William T. Schlose, pediatric respiratory therapists, 16200 Ceres Road, # 87, Diamond Bar, is in Chapter 7. Debts: $12,323, assets: $143,200; Chapter 13.

RAAS Advertising Inc., 2007-1 Silver Hawk, Diamond Bar, is in Chapter 7. Debts: $164,222, assets: $100,000; Chapter 13.

Phillip L. Berry dba Pacific West Peels, 2246 Keely, Fontana, is in Chapter 7. Debts: $1,121,237, assets: $143,200; Chapter 13.

A Maryland Corporation, 13189 Amargosa, Suite 4, Victorville, is in Chapter 7. Debts: $1,121,237, assets: $143,200; Chapter 7.

Sana Jean Dominguez, 10151 Baseline, La Verne, is in Chapter 7. Debts: $475,524, assets: $1,150,470; Chapter 7.

Sala C. Tanta, 10000 E. Baseline, La Verne, is in Chapter 7. Debts: $429,524, assets: $1,150,470; Chapter 7.
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S K Design, 4251 Quail Canyon Rd., San Bernardino 92404-1513
Susan Thomas
Small Business Support & Assoc., 7653 Longa Peak Dr., Riverside 92509-5441 Patricia Furno

Star Graphics, 1413 W. "F" St., Ontario 91762-2412 Richard Johnson
Star Painting, 14854 Perham Dr., Moreno Valley 92553-3662 Ken Boyer
Streamline Technology Group, 9774 Crescent Center Dr., #10 Rancho Cucamonga 91730-5745 Stanley Brackeck
Streamline Press, 1599 W. 13th St. #E Upland 91786-2979 Mark Mawhiner

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Timberline Realty, 514 Lark Road, Wrightwood 92397 Roseanne Namaji
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U B Management, 1650 S. Bella Ave., Corona 91720-4803 Vincent Ball
U S & Realty, 2300 E. Katella Ave., Ste. 235, Anaheim 92806-6047 Michael Munoz
U S Land & Homes, 28455 Peak St., Temecula 92590-2722 U S Land & Ranch Co. Inc.
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United Home Loans, 16930 Loma Culin Ave., Fontana 92336-1587

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