February 1992

Inland Empire Business Journal

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

Part of the Business Commons

Recommended Citation
https://scholarworks.lib.csusb.edu/iebusinessjournal/87

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

Creating an Environmentally Superior Solution

Opportunity to close down the leaking landfills currently in operation but also promotes recycling since it can only accept waste that has been processed at a recycling center. The many environmental and economic benefits include: 1,140 new jobs, $2.2 billion in new economic activity in the first 20 years and a separate fund for preservation of desert lands.

Public Support: Eagle Mountain has earned the endorsement and support of thousands of local individuals and dozens of community organizations including business, minority, civic and environmental groups.

EAGLE MOUNTAIN LANDFILL AND RECYCLING CENTER MINE RECLAMATION CORPORATION
960 E. Tahquitz Canyon Way, Suite 204, Palm Springs, CA 92262 (760) 778-5313

If you would like more information about Eagle Mountain Landfill and Recycling Center or are interested in a tour of the site, please call (760) 778-5313.

The University of California at Riverside's new Graduate School of Management headquarters could have served as a lesson in conservative economics. The new Anderson Hall, which will house the majority of UCR's business studies, was actually constructed inside the guts of the campus' 86-year-old Citrus Experimentation Center.

By combining the renovation of the 86-year-old center and the move of the Graduate School of Management, UCR was able to, in essence, recycle a building with a very storied past.

"It would have been a great shame to see that building just sit unoccupied," said Kathy Barton, spokesperson for UCR. "It is the oldest building on campus and we were glad to see it go for this use."

Renovation of the old Citrus Experimentation Center began in 1992 after the building had sat idle for 24 years after it was deemed unsafe for occupancy.

Upon completion, the total cost of renovation ran in at about $5.5 million and was funded in part by a grant from the A. Gary Anderson Memorial Foundation but primarily from state bond allocations.

The dedication of the new Anderson Hall also marks the culmination of UCR's relationship with the late A. Gary Anderson, the former head of Dentric's Mortgage, who passed away in 1992. Anderson's Memorial Foundation donated $5 million to the school in November.

Inland Empire Organizations Receive GTE Grants

The Inland Valley Development Agency and the City of Highland's East Valley Economic Development

See Page 26
This Month in the Inland Empire Business Journal

Outlook may be turning around for real estate... 

New Trends in Residential Construction ...15

Disbursement is a Two-Way Main Street ...21

Who's Liable for the Big One ...26

The Confusing Fate of the Kangaroo Rat ...34

Real Estate Market Future 9

has ideas for trimming State for a Fiscal Diet 6

Region, State Face Going Public Pays-off records revenues...

The Perfect Time

Senator Bill Leonard trademark registered Manufacntura can achieve quality comes... 

While the world sits, The New World International Wine Competition, one of the most respected and largest wine competitions in the U.S. and... 

The New World International Features

Whoever said the Inland Empire didn't have any culture must have missed out on the last few decades.

A

t the Inland Empire Business Journal we pride ourselves on trying to help the word out about some of the cultural amenities located in the region. In the past, our cover has featured fine art, fine music and now, fine wine. This month marks the occurrence of the New World International Wine Competition, one of the most respected and largest wine competitions in the U.S. and, it is centered right here in our own backyard.

The New World International Features more than 3,000 different wines from as far away as Australia, all competing before a panel of world renowned critics and judges.

Jerry D. Mead who runs the New World competition is a regular contributor to the Inland Empire Business Journal, which also lends him a hand with the promotion of the competition.

For more information on the New World International Wine Competition please call... 

FEBRUARY 1994

WE'LL BRING YOUR INTERIORS TO LIFE!

WE'LL BRING YOUR INTERIORS TO LIFE!

Castle Amusement Park

25 Acres of Family Fun!

• Group Packages Available (Reservations required)
• Gift Certificates
• Birthday Parties (Reservations required)
• 30 Rides and Attractions
• Four Sculptured Miniature Golf Courses—72 Holes!
• Arcade with 400 Video Games
• Quality Family Entertainment in Colorful Pleasnt Settings, 365 Days a Year!

Office • Banks • Hotels • Restaurants • Model Homes

INTERNIOR PLANTSCAPING

COMMERCIAL • RESIDENTIAL

SHORT TERM

• Special Events
• Design
• Parties
• Reception
• Decorations

LONG TERM

• Special Events
• Design
• Parties
• Decorations
• Foliage
• Plants in Custom Fabricated Containers

Our Plants are Fully Stocked with a Variety of Quality, Green and Ornamental Material!

Quality, custom designed, fully stocked greenhouse facility with the best selection of quality, green and ornamental Material that will enhance your business. Our Nursery, trained technicians regularly review all your needs.

OUR QUALITY IS EXCELLENT

OUR SERVICE IS SPECTACULAR

OUR PRICES ARE COMPETITIVE

CREATIVE PLANT RENTALS

Serving the counties of Orange, Los Angeles, San Bernardino, Riverside and San Diego

PHONE: 714-340-5250 • FAX: 714-340-5259

WINTER HOURS:

13500 Palm Street • Riverside • (909) 785-1411
(Off I-10 freeway between La Sierra and Tyler)

FEBRUARY 1994

INLAND EMPIRE BUSINESS JOURNAL • PAGE 5

...Outlook may be turning around for real estate management. The New World International Wine Competition, one of the most respected and largest wine competitions in the U.S. and, it is centered right here in our own backyard.

Whoever said the Inland Empire didn't have any culture must have missed out on the last few decades.

As a tenant plans operations in the new year, we begin to see an optimistic outlook for the entire real estate market. The past few years have been quite a contrast to the previous years when development was at a standstill and many property owners were forced to drastically cut back on their maintenance budgets. This year, however, we are seeing a turnaround and many property owners are beginning to increase their investments in maintaining their properties.

New Trends in Residential Construction

Disbursement is a Two-Way Main Street

Who's Liable for the Big One

The Confusing Fate of the Kangaroo Rat

Real Estate Market Future

has ideas for trimming State for a Fiscal Diet

Region, State Face Going Public Pays-off

records revenues

The Perfect Time

Senator Bill Leonard trademark registered

Manufacntura can achieve quality comes... 

While the world sits, The New World International Wine Competition, one of the most respected and largest wine competitions in the U.S. and, it is centered right here in our own backyard.

The New World International Features more than 3,000 different wines from as far away as Australia, all competing before a panel of world renowned critics and judges.

Jerry D. Mead who runs the New World competition is a regular contributor to the Inland Empire Business Journal, which also lends him a hand with the promotion of the competition.

For more information on the New World International Wine Competition please call... 

California personal income tax comprises more than 40% of state general fund revenues and is paid in addition to federal personal income tax. If we divide total projected state personal income tax revenue for fiscal year 1994 by the number of Californians, state personal income tax translates to roughly $565 from every man, woman, and child in California.

California personal income tax is not levied by local government, but is assessed and collected entirely by Sacramento. The tax is progressive, meaning that, depending on how much you make, the rate varies from 1% up to a ceiling of 11%. Of course, how much you pay depends on a wide variety of factors such as whether you are married or single, if you have dependents and how many you have, and if you have any deductible expenses like mortgage interest or business losses. However, to give you some idea of how the state collects the personal income tax, I have had the non-partisan Legislative Analyst's Office work up some figures for an average family of four with...
We're Growing In the Wrong Direction

By Bill Leonard

The New Year always finds people making New Year’s resolutions and changing their image, be more forgiving of others, to not spend too much money and so on. But more often than any other, people resolve to go on a diet. Well, in Sacramento, the state has spent nearly one-quarter of its time to receive county assistance and finally stop paying people more for having more children, no one cares when they have a baby.

In all of this, one thing must be remembered. California, despite budget cuts and a lingering economy, is not a bankrupt state.

Last year, the Legislature balanced the budget, in part, on the backs of local governments when we took $2.6 billion in property tax money and shifted it to schools. Not only did this shrink state government budgets, but it took money away from economic development projects at the city and county level. The governor’s proposed budget seeks to reverse much of last year’s damage. He proposes to give $5 billion back to local governments, including $4.7 billion to expand the counties’ role in health care and social services programs. Along with the money, counties will be given more flexibility to operate community service programs. The proposal also gives the state the primary role for funding trial judges, giving counties nearly $700 million in additional fiscal relief. This long overdue “realignment” of the state-local fiscal relationship will increase fiscal flexibility and accountability at the local level for something which has been increasingly absent in recent years. This year’s proposed budget.

I.E.B.J. Close-Up: Charles Laverty

Ontario-based Curaflex Health Services, Inc. has received national attention for its recent-health-care stock market successes. The company, which was founded by CEO and President Charles A. Laverty was selected in 1992 as a Turnaround Executive of the Year in the California Magazine, Merrill Lynch and Ernst & Young for his success in making Curaflex profitable.

The “corporate culture” at Curaflex—is it entrepreneurial or family?... Not just myself but the management team is very, very entrepreneurial... very, very results oriented. Our plan wasn’t to be jumping out of the box like some other stock—our people relate to our long-term plan—we have a good portion of our employees buy stock every month by a stock purchase plan. We have, I believe, a very dedicated workforce. We’ll be very growth-oriented in the next couple of years. There’s definitely some heavy consolidation... we’ll be doing some consolidation, some large acquisitions, and we’re focused on providing our shareholders a good sum on their investment.

Will President Clinton’s health-care policies adversely affect Curaflex—and the health-care industry?

I think the whole health care sector is really worried... people don’t know what’s going to happen in health care... people are just moving in and out of the health-care system... that’s definitely a problem. It’s very difficult to respond to the Clinton administration proposals.

Health care, as a health care solution, is not part of the problem. Look at the HMOs (Health Maintenance Organizations)—they’re being destroyed—they’re part of the solution—it’s just uncertainty, people don’t know what’s happening with the Clinton administration... you’re looking at an $800 billion annual expense, and they have a plan that’s going to cure that in 60 days, I mean, come on—that’s the most ludicrous thing I’ve ever heard.

The plan should be, "how can we reduce health care costs by taking care of patients... by getting them out of the hospital setting and looking to the government bureaucracy.

Comment on privatizing medicine and free enterprise.

The drug industry has done remarkable things in this world... we account (U.S. drug companies) for half the drugs throughout the world. And all the mono-name that there’s one (U.S. Department of Agriculture) government employee. And that in the next 10 years, there will be four representing each farmer, what’s the purpose of that? Why are we subsidizing farmers not to produce food, when the world is starving in certain places? You know, that doesn’t make sense.

How would you propose that health care could be provided for all Americans, government—provided or otherwise?

We should be focused on providing full support for providing health care to all Americans... I’m not in full support of the government being involved in health care... I think the employees... with five employees, or five thousand employees—have some responsibility for health care... I think that employees have to pay for health care... I’ve been in Canada, London... you speak to a Canadian resident or a U.S. resident, they tell you, “When you get sick, don’t be treated here.” They don’t want to wait in line. Some people in this country don’t want to wait in line for health care—and don’t want to pay for it either—they expect it for nothing. Well, it doesn’t work that way on the other hand, about 20% of the U.K. population pay extra for enhanced health-care coverage. Probably local and better health-care services will demand tiered options—this will create many new opportunities in the medical field.

I think the Medicaid system really does provide free health care to about 40 million Americans—the key to the system is the state block grant... but I think government would be much better off in reducing bureaucracies, the amount of people taking those dollars and allocating them back to privatized health care. The companies would learn how to manage it. For example, a company like Curaflex, which is a for-profit company, is more than willing to contract with the state on a fee-for-service basis, or maybe in some cases, a capitization (per-capita) basis to take care of patients who don’t have the means to pay for health care. But if the government will do the other programs—allowing the components they have, they would have the (resources) to apply here.

What’s your perspective on the insurance industry?

I think we need insurance reform... I think we need to look at universal coverage... I think we need quality control to make sure the independent providers are properly licensed and certified, and there has to be some sort of minimum health care standard for those who want to participate in the present health-care system—we have the preventative side (justification for) on the reactive side.

One of the reasons we have problems today in health care is because we have a very litigious society... most of all, we have more and more tests to protect themselves because the legal profession immediately gives the patient—the potential plaintiff—anti-monopoly claims to clients who may have been injured during the medical procedure, and build these multimillion dollar lawsuits. These juries go out and award these ridiculous claims. We definitely need tort reform in this country.
Pro
Praise Immigrants, Not Illegals

By Richard Moejily

One of the disturbing things about this whole immigration debate is that people want to lump those that are legally here and those that are illegally here into one group and then say that you are "immigrant bashing," and that simply isn't true. The real problem is that those who go through a five-year immigration process and become legal citizens, giving up their allegiance to their country of origin and pledge allegiance to another country, the United States of America.

These people are very beneficial until they come in hordes like an invasion across the borders—whether by foot, by sea or by aircraft flooding into this country—and then having benefits heaped upon them. There's no question that you might do it yourself if you were in another country, but it's wrong and it's causing a burden to the people in the state of California, the taxpayers, and it needs to stop.

We need to take action at the state level to ensure that these benefits are not afforded to those who come here illegally, shouldn't be paid at our cost and then get into the system.

At the same time, we must protect those who come here legally as legal immigrants to this country. And, if we do that, we will be successful. There are initiatives now being circulated through the legislature to put into effect the very laws that have been previously defeated. Laws that would put an end to this problem.

Moejily is an assemblyman representing the 59th district.

By Mary Ann Gonzalez

On the issue of the immigration problem, it just needs to be said that we are at a time in our history when we need to look back at history and see all the things that people did basically not gone well for our country and not repeat them. Not repeat them by taking advantage of our community to put the blame on.

I think that it is somewhat ironic that we are at a point in our history where we have decided to challenge our legislators to deal with the economy in our state and in our nation. I think that it is a tragedy that there has been a bandwagon effect created that the immigrant is being utilized as the scapegoat. Primarily the undocumented immigrant is getting the blame for what has happened with our country and to our world as a whole.

I think we need to deal with the issue of immigration and undocumented immigration as a separate issue, not by legislators and bureaucrats to blame for the bad economy. Because, for the most part, immigrants are not the negative problem that we are talking about here.

If we want to build a strong state and a strong nation, we need to work collectively. We need to deal with the economy by viable means, creating jobs and stimulating the economy throughout the nation and worldwide. But this isn't going to happen if we allow the bureaucrats in our legislature to keep shifting the blame onto these poor people who are just barely looking for bread and butter to survive on a daily basis.

Gonzalez is a research associate with the Ernesto Galarza Public Policy Think Tank.

Con
Stop Shifting the Blame, Start Solving the Real Problem

Region, State Face Uncertain Construction Future

While no one is arguing about the bleak fate of construction in the Inland Empire during 1993, it seems like everyone has got a different opinion about what to expect in the new year.

Currently, there appear to be two camps of economists when it comes to predicting the fate of construction and development in the region.

According to forecasts from Chapman University, construction in the Inland Empire is expected to slow down during 1994, however, the economists at the University of California at Riverside are forecasting a 10% increase in construction during the year.

"We should look for about a 10% increase in local construction activity in 1994, however, construction jobs are unlikely to grow this year," according to Mike Bardsley, director of the UCR Economic Forecasting Center and Databank.

This disparity seems to prove that no one is really sure about what to expect from a volatile market during the beginning of a shaky period of economic recovery.

One thing does seem certain though, construction activity throughout the Inland Empire seems to go hand in hand with the region's economic prosperity.

During the past three years, as the Inland Empire's economy was bottoming out, the region was experiencing some of its slowest growth periods in its history, and for an area that relied heavily on construction employment this spelled trouble.

For the ninth consecutive year was the most frequently named problem by 72% of all contractors surveyed.

Sharp declines in construction continued to add fuel to the area's economic downspiral, and businesses and residents are looking for any positive indicators during an otherwise dark decade.

"Likely 1994 growth rates will be a significant improvement from the declines of 1990-93, but they will be distinctly slower than the boom years of the 1970s and 1980s. It will be some years before either the Inland Empire or Southern California, in general, will be able to return to old growth rates," according to reports from UCR.

This while news may not seem too positive, it is still decidedly more optimistic than the forecasts from Chapman University.

Chapman's chief economist Israel Adidi is predicting that while the region's construction slumps will slow, lack of new investment and low demand for housing will not permit construction to regain its former proportions of the mid-'80s.

"The steep decline in construction spending that began in 1989 is projected to continue, albeit at a slower rate. Low demand, lack of financing, and high vacancy rates will constrain any significant pickup in construction activity," said Adidi.

Chapman is predicting that the total building permit valuation will hover around $2.1 billion, a 2% drop from the previous year.

The Earthquake Factor

Although initial estimates on the costs of rebuilding from the devastating Jan 14 quake are going as high as $13 billion, local economists do not feel that this additional construction revenue will have a significant impact on the Inland area or California as a whole.

"It is not really going to impact the Inland Empire at all. Neither Orange County nor the Inland Empire will really feel any of the positive effects. What it will do is impact the vacancy rates in the area because the 15,000-20,000 multi-units, that are saying they have been lost in L.A. County, represent renters that will need housing," said Adidi.

The effort to rebuild the quake-ravaged L.A. County area may create about 10,000 jobs, some of which may come from the Inland Empire; however, according to Adidi these new construction jobs are equally unlikely to affect the area.

Chart A

<table>
<thead>
<tr>
<th>Region</th>
<th>Change in Number of Jobs</th>
<th>% Change 1990-93</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction</td>
<td>-16615</td>
<td>-30.7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-2475</td>
<td>-2.9</td>
</tr>
<tr>
<td>Trade</td>
<td>-465</td>
<td>-0.3</td>
</tr>
<tr>
<td>All Other</td>
<td>16955</td>
<td>4.7</td>
</tr>
<tr>
<td>Total Change</td>
<td>-2600</td>
<td>-0.4</td>
</tr>
</tbody>
</table>

Chart B

<table>
<thead>
<tr>
<th>Number of Permit Issued</th>
<th>By Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction</td>
<td>1994</td>
</tr>
</tbody>
</table>

Chart C

<table>
<thead>
<tr>
<th>Year</th>
<th>VALUATION/CONSTRUCTION EMPLOYMENT</th>
<th>INLAND EMPIRE VS. LOS ANGELES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>1,000,000</td>
<td>L.A. County</td>
</tr>
<tr>
<td>1991</td>
<td>2,000,000</td>
<td>340,000</td>
</tr>
<tr>
<td>1992</td>
<td>3,000,000</td>
<td>250,000</td>
</tr>
<tr>
<td>1993</td>
<td>4,000,000</td>
<td>200,000</td>
</tr>
</tbody>
</table>

Please See Page 15

I.E. Industrial Market Ranked in Top Ten

The Levenshulm study considers vacancy rates, national and local economic data, and geographic locations most likely to need industrial space. In descending order, the eight top areas listed were: Salt Lake City, Inland Empire, Portland, Minneapolis, Los Angeles, Indianapolis, Fort Lauderdale, Baltimore. Los Angeles is in the number one spot.

The Inland Empire has benefited from businesses migrating from Los Angeles and Orange Counties.

"Generally, manufacturing and warehousing uses account for 85% of industrial space with research and development taking up most of the rest."

The latest price and vacancy figures will make industrial property portfolios appealing to the REIT market hungry for attractive yields. Investment properties currently can be purchased for a price well below replacement cost. But, as we see more industrial properties packaged for REITs, prices will improve.

CAPSTONE CONSTRUCTION COMPANY, INC.

(909) 682-6225

EXCEPTIONAL CONSTRUCTION SERVICES

CONSTRUCTION MANAGEMENT • DESIGN/BUILD SERVICES

TENTANT IMPROVEMENT • COMMERCIAL REMODELING

HISTORICAL RESTORATION • INDUSTRIAL RENOVATION

NEW FACILITIES CONSTRUCTION

Top Commercial/Industrial Contractors

Listed Alphabetically

<table>
<thead>
<tr>
<th>Firm Address</th>
<th># of Executives (completed)</th>
<th>Council/Inc. (in L.E.)</th>
<th># of Licensed Contractors</th>
<th>Specialties</th>
<th>Clients/Projects</th>
<th>Top Level风采</th>
<th>Title</th>
<th>Phone/Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>M. Shankle Co. Inc.</td>
<td>1103 N. Wildfield Rd.</td>
<td>15</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Brea Construction Co., Inc.</td>
<td>2361 S. 6th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>Mike Cola, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Capstone Construction Co.</td>
<td>9151 10th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>S. E. Yoder Co., Inc.</td>
<td>6205 S. 6th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Palmer Construction</td>
<td>1230 Avenue A</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>G.L. Murphy Construction</td>
<td>1022 S. 6th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Mauers &amp; Associates</td>
<td>6351 E. Airport Dr. Suite 100</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Martin &amp; Associates</td>
<td>9752 S. 6th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Milton Construction Co.</td>
<td>1301 W. 6th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Prime &amp; Prairie Construction</td>
<td>10888 Mission Rd.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>KJP Construction Co.</td>
<td>1203 S. 6th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Snyder Landon Bldg.</td>
<td>2282 S. 6th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Turner Construction Co.</td>
<td>7151 E. 6th St.</td>
<td>1</td>
<td>1</td>
<td>Tenant Improvements, Commercial/Industrial</td>
<td>G.S. Burt, Pepsi Cola</td>
<td>L.E.</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Note: No = Applies to 2011; N/A = Not Available; no = not available. The information in the above list was obtained from the company's list. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omission or errors sometimes occur. Please send corrections or additions on company letterhead to The Inland Empire Business Journal, 101 S. Main Street, Ontario, CA 91761. Researched by Frances A. Tapia. ©1994 Inland Empire Business Journal.
ACCORDING TO INITIAL reports, the region’s annual commercial real estate market may be poised for revitalization in the coming year. While 1993 marked the third consecutive year of a sluggish office market for the Inland Empire, the news is that the market is not as slow as others in the Los Angeles Basin, and the market’s basic strengths will reassert themselves when the economy turns around, according to predictions by Grubb & Ellis real estate offices. These strengths include: a rapidly growing population of two million, a local labor force significantly larger than the current job base, a large and established industrial base, abundant and reasonably priced commercial land, an expanding airport, strong local infrastructure and pro-growth government.

The vacancy rate at the close of 1993 was 21.7%, unchanged from year-end 1992. Net absorption of 4,145,000 square feet from 592,000 square feet the previous year. However, gross sales and leasing activity levels were unchanged from 1992, indicating a consistent level of interest. Little speculative construction was completed during 1993, and only 62,000 square feet of office space was under construction at the close of the year.

Significant office transactions completed in the Inland Empire in 1993 included:
- Rivercrest Partnership’s $42,000,000 sale/leaseback of 123,525 square feet in Fontana.
- The twenty-fifth anniversary lease of 31,773 square feet in Ontario.
- The Cigna lease of 26,000 square feet in Montclair.
- Cigna’s lease of 10,000 square feet in Ontario.
- The county of Riverside’s lease of 9,000 square feet in Riverside.

Looking ahead to 1994, Grubb & Ellis forecasts that net absorption should not change significantly, although as economic conditions are expected to change little and no new space is under construction. Vacancy rates should also change little in the short term, despite slight increases in major submarkets.

Although the Inland Empire has traditionally been able to attract cost-conscious firms from Orange County and Los Angeles County, retail rates have come down in those markets and are now closer to those in the Inland Empire. As a result, the influx of tenants from those markets has slowed. While net absorption should remain low, sales and leasing activity should begin to pick up as more local tenants take advantage of lower rates and aggressive concessions. INDUSTRIAL MARKET

Of all Southern California industrial markets, the Inland Empire is best able to accommodate competitively priced, large-scale industrial requirements, both for new users, existing product, or large-scale build-to-suit end users. Tenants enjoy a good selection of recently completed, state-of-the-art buildings, as well as fully improved land parcels, including rail-served land parcels. Total sales and leasing activity remained healthy in 1993 with over 11.5 million square feet of activity, just behind 1992’s pace of 13 million square feet. Many of these transactions were large tenancies new to the Inland Empire, including five leases in the Inland Empire, including Sweetheart Cup (249,000 square feet in Ontario), Mercedes Benz (440,000 square feet in Fontana), Sportmarts (202,530 square feet in Fontana) and Mira Loma (292,525 square feet in Ontario).

In the rest of the region, leasing activity continued to outpace sales. However, several major sales transactions were completed at the end of the year when institutions began placing more product on the market. Reduced land prices and construction costs fueled healthy build-to-suit activity, particularly among Fortune 500 firms. These firms tend to favor large, state-of-the-art distribution facilities with high clearances and excess land for expansion. The vacancy rate fell by three percentage points during 1993, closing the year at 16%. Just under 20 million square feet of space is available. The vacancy rate would have fallen further, were it not for the completion of 4.6 million additional square feet of space in Chino late in the year. However, most of that space should be leased by early 1994. During 1993, the West End, which includes Chino, Ontario, Mira Loma, Fontana, Montclair, Upland and Rancho Cucamonga, captured three-quarters of the sales and leasing activity in the Inland Empire. The cities of Ontario and Mira Loma accounted for 4.4 million square feet of activity and captured most of the major build-to-suit and owner-built development activity. The strength of this market lies in its large base, freeway access and proximity to Ontario International Airport.

The West End should continue to attract tenancies from older Los Angeles County markets through the 1990s. The magnitude of the flow of tenants to the Inland Empire has slowed, as quickly as the market’s economy can recover. However, the market’s success in attracting Fortune 500 companies during 1993 gives the market a running start into 1994. Build-to-suit and owner-built construction should remain strong in 1994. Speculative construction has slowed, with little new product entering the market next year.

The overall vacancy rate should decrease slowly in 1994, with some specific size ranges and markets showing sharper drops. How quickly the vacancy rate declines depends on the economy. Firms downsizing or reorganizing and tenants liquidating could dump additional space, particularly in older submarkets. Despite their reduced projections for construction activity and for sales, respondents still feel there are numerous opportunities offered by the construction industry. As always, a good number of distributors and equipment dealers classified as non-builders will be counting on private projects (47% of the former group and 50% of the latter) while builders are looking to residential buildings for opportunity.

The Inland Empire has a base of 31.2 million square feet of occupied retail space in neighboring, community and power centers greater than 40,000 square feet. Of this total, approximately 25,000 square feet was available at the close of 1993 for a vacancy rate of 8.9%. For the major commercial centers, 9.6%, while 7.5% of the space in community and power centers was empty.

The year 1993 included:
- Total sales and leasing activity should drop slightly in 1993, due to the fact that the last few years registered exceptionally strong annual totals in response to falling real rates. The higher quality product is sold or leased, the remaining second tier of space will move more slowly. The supply of Class "A" buildings greater than 100,000 square feet decreased substantially during the past year and will be in much shorter supply in 1994.
- Build-to-suit and owner-built construction should remain strong in 1994. Speculative construction has slowed, with little new product entering the market next year.
- How quickly the vacancy rate declines depends on the economy. Firms downsizing or reorganizing and tenants liquidating could dump additional space, particularly in older submarkets.
Residential Real Estate Builders Serving the Inland Empire

The overall vacancy rate has consistently stayed in the single digits for the past few years. Shopping centers totaling more than one million square feet are under construction in Riverside, Murrieta, Hemet, Palm Desert and San Bernardino. More new space will be added in the newer, emerging markets of Temecula, Chino Hills, the Upper Desert (Victorville area) and the Lower Desert (Coachella Valley). The most established markets closer to Orange and Los Angeles Counties will attract some infill development by value retailers.

Tenants active in the Inland Empire in 1993 include Gap Warehouse, Trader Joe's, Burlington Coat Factory, Cheesecake Factory and Applebee's. Retailers that draw business from the Inland Empire's vast entry-level housing market were in an expansion mode in 1993, including Wal-Mart, Pic 'N Save, Ace Hardware, Home Base and Home Depot. With the residential market not nearly ready to shift into gear, activity in the retail market should begin to pick up as well. Total gross leasing activity was moderate during 1993 as tenants took advantage of aggressive rents to move to better locations. However, net absorption was negative because several large tenants left the market, closed their stores or are in the process of moving out of business. Vons and Thrifty all closed outlets, while Pharmacist Drug and Builders Emporium left the market altogether. As this space is released in 1994, and the economy begins to improve, net absorption should return to the positive column.

Beyond 1994, the outlook for this retail market brightens considerably. The Inland Empire remains the most active affordable housing market in Southern California, and the area will continue to add new rooftops throughout the end of the decade and beyond. There will be a steady demand for new retail space of all types to serve the growing communities of the Inland Empire, which is now the second largest of the Los Angeles Basin's four metropolitan areas.

Significant retail transactions completed in the Inland Empire in 1993 include:

- Vons & Wal-Mart taking approximately 180,000 square feet in Corona.
- Service Merchandise and Home Depot taking approximately 170,000-square feet in Murrieta.
- Home Depot taking approximately 120,000 square feet in Rancho Mirage.
- Fleming Foods taking approximately 4,600 square feet in Barstow.

Looking ahead to 1994, vacancy rates should change little. Grocery store-anchored wings will continue to record the lowest rates. Overall leasing activity should continue at a moderately healthy pace in 1994 above 1993, due to strong population projections for the remainder of the decade. The market should register positive net absorption during 1994 by virtue of the amount of new retail space completed for occupancy.

Growing markets at the urban periphery, by virtue of their affordable housing, will attract the new retail construction found in the mid-1990s. Selected redevelopment projects in the Inland Empire's more mature cities will also attract tenants interested in 1994.

Information provided by
Grubb & Ellis Real Estate

CNS to Hold Mechanics Lien Seminar

Construction Notice Service (CNS), in association with the Inland Empire Business Journal, is holding its first annual Educational Seminar in the Inland Empire on February 17. The event will be co-hosted by a number of associations.

In addition to the CNS, this list includes the National Association of Women in Construction, Women in Construction Owners and Executives, and others.

CNS is a leader in the production of legal documents for the construction industry. Founded in 1984, CNS now provides a variety of important services including the complete preparation of various notices in compliance with each state's Mechanics Lien Law.

The upcoming seminar will be presented by Albert F. Quinlan, Quinlan is the vice president and general counsel of CNS. In addition, Quinlan is a senior partner in the firm, Quinlan and Associates.

Topics which will be covered include Preliminary Notices, Mechanics Liens, Stop Notices, Bond Claims, Notice of Completion, Federal Public Works-Millers Act, and Waivers and Releases.

Well qualified to conduct this informative seminar is Quinlan’s experience in the legal aspects of the construction industry spanning 20 years.

The event will take place at the Industry Hills Sherman Center. The event will be held on February 17, from 1:5 p.m. The cost of the seminar is $10 per person. Refreshments will be served. To register for the seminar, please call Bob at 1-800-366-5666.

New Trends in Residential Construction

In 1993, builders enjoyed the largest surge in residential home building in four years. According to economists John Silva, Kepler Financial Services in Chicago, "Low mortgage rates, better employment gains and improved consumer confidence have contributed to the housing starts in the second half of 1993.

Building activity increased in nearly every region of the country. In the Northeast, construction dipped moderately. Nationwide, housing starts are up to 1.29 million from 1.20 million in 1992. This increase brought construction to its highest level since 1989 when new home construction totaled 1.38 million.

Southern California experienced a less promising year than most of the country. In San Bernardino County, the number of permits for new home building reached 5,500 in 1993. Although this number mirrors 1992 totals, it still represents less than one-third of the numbers reached in 1986 and 1987. Neighboring Riverside, Los Angeles and Orange Counties also continued to suffer from below previous levels.

In other news, all but 10 central states and Vermont enjoyed a 0.7% increase in personal income. These 10 states are located in regions where flooding, coupled with government curbs on farm subsidies stifled income potential. Vermont suffered declines in income generated by big-ticket durable goods and construction.

First-time unemployment claims reached the highest level since July. The latest figures show a 23,000 increase recently which brings the total to 380,000. Economists speculate that the increase in unemployment figures may have been weather-related.
There is very little positive activity in the 1992 housing market as compared to the 1991 housing market in California during 1993 other than it was a year that San Bernardino County slipped by 43%. 

As the report rolls in, it appears that California had posted one of the worst years since WWII for residential construction and didn't do much better on the non-residential side.

Some state's total construction volume through November, measured by permits issued and record of contracts, was $1.5 billion; translating to an annual rate of $27.1 billion, down 4% from the same period last year.

This abnormal performance was propelled by extremely sluggish housing market that simply failed to pick-up even in the wake of an economy that was beginning to show some signs of life, according to the California Construction Industry Research Board. (The complete) 1993 forecasts for the Inland Empire call for a 6.5% decrease in total housing units from 85,200. The 1994 forecast is slightly lower than the 1982 total of 85,700, and, if achieved, will be the lowest level since World War II according to the state.

The figures for heavy construction and non-residential building were equally as grim as the housing market posting declines statewide of 13.8% and 14.2% respectively.

As the report rolls in, it appears that California had posted one of the worst years since WWII.

Most economists have been attributing this construction boon-doggle to a number of factors including the tight lending restrictions being imposed by banks, the inability to obtain construction financing and a consequently brutal California job market. Unfortunately for the state, few are predicting immediate turnaround in this economic factor.

While we are in a period of economic expansion throughout the state, we are still looking at another year, so before we start seeing positive economic growth," according to Dr. Esad Ali, chief economist for Chapman University. "The good news is that we are in a positive trend. We will still see construction down and a loss of construction that has been dramatic in previous years."

Another item that might be somewhat concerning to residents of California concerned with the construction industry is that it could be 'out of our hands'; they could live in the Inland Empire. If the construction volume statewide was a pathetic sight, then the volume in Riverside and San Bernardino Counties for 1993 is horrid. While the two-county area saw a decrease of only 6.9% through November in single-family home building, the area posted a decline of 60.4% in multi-family dwelling construction. Combined, the region's housing starts through November were down 14.2% from 1992, a year that most predicted had bottomed-out.

The total non-residential building volume in the Inland Empire, as a measure, dropped by more than about 28%, which was somewhat deceiving considering that San Bernardino County construction slipped by 43%.

One area that contractors had hoped would carry them through the lean building times was the high-rise and multi-family developments. The multi-family market was down significantly when compared to the existing properties, however, there were also radical declines in this category.

Although San Bernardino County experienced a 2.8% decrease in the number of permits issued with an amounting to $86.7 million, Riverside County weathered a 28% decrease in work totaling only $47 million.

If there was a bright spot for the construction industry in the Inland Empire, it came in the form of heavy building and reflected an increase of nearly 50% over the heavy construction projects for 1992. Total volume of heavy construction projects in the area was about $665 million, a large portion of which was earmarked to a major $3.6 billion water project in Riverside County and a $46.3 million water pipeline in San Bernardino County.

Despite a year of ghastly construction figures and signs that indicates that the worst is yet to come, scrapping its way to positive expansion, the Inland Empire still needs to be supported to support more retail facilities.

The latest city to throw its hat into the ring is Colton, construction scheduled to begin on a 70-acre retail mall in May. The proposed construction of the new Metro Mall will begin in May of this year. According to Matt Gabriele, Colton's economic development director, the mall will create 5,700 jobs for the area. In addition, sales tax generated by the mall will retail sales are expected to total $3 million to $5 million annually.

The city of Colton's redevelopment agency intends to pay for the construction of the building volume in the Inland Empire in the future.

Leasing has already begun for the Inland Empire mall and the mall's unique tenant mix will create a first-class shopping experience. The mall's unique tenant mix will create the largest retail construction project scheduled for the Inland Empire.

The proposed completion date on the project is March of 1996. If all goes according to plans, the mall will be opened for business in or before that date.

Based on current plans, the San Bernardino County project is the largest retail construction project scheduled for the Inland Empire this year.

The earliest of the Riverside County Planning Commission noted that there are no major residential or industrial projects under way. She indicated that, in the Riverside County area, "it has been really slow" this year.

The latest city to throw its hat into the ring is Colton, with construction scheduled to begin on a 70-acre retail mall in May.
What's that again about a MSBU?

In September of 1993, we introduced the idea that all top executives ought to have a personal advisory board (or Mobile Strategic Business Unit) that is geared to and incented to think and work for the executive's corporate and career benefits. In that article, we talked about why you should be on such a board. However, many have asked if we would prepare a checklist on such a group as may be important. This month's article addresses that topic.

If you'll take the time to honestly answer all eight questions in this article, you have a better appreciation of your need for a MSBU.

1. I currently have at least four (4) people that I meet with regularly for advice and candid discussion and feedback. However, many have asked if we would prepare a checklist on such a group as may be important. This month's article addresses that topic.

If you'll take the time to honestly answer all eight questions in this article, you have a better appreciation of your need for a MSBU.

3. Sometimes it is difficult to commit 100% of my effort to the job when I see how some top executives are being treated more as Dispersable Commoners vs. Valuable Assets. This fact forces me to diversify my thinking. It is important for me to provide an environment that promotes creativity and innovation in order to maintain our commitment.

Frankly, I need information on how to handle this. Can you please call me at (714) 921-1141.


The IRS states that earnings in excess of a reasonable return on net tangible assets may be attributed to goodwill.

The IRS states that earnings in excess of a reasonable return on net tangible assets may be attributed to goodwill.
Discouragement Is a Two-Way Main Street

By Jack Faris

No matter how inefficient and bureaucratic you think the U.S. government has become, you have to admire its ability to generate zillions of pages of information on virtually every topic in the dictionary. And it’s quality stuff too.

Take, for example, a report entitled “The Employment Situation.” Every month, the Bureau of Labor Statistics of the Department of Labor prepares a comprehensive report on the American labor force of virtually every topic. Obviously, if unemployment is rising, people are unhappy. If average hourly earnings are up, people are upbeat. If manufacturers are paying more overtime, investors are reaching for their checkbooks and the stock markets are thriving.

There’s one category you cannot read without feeling emotion—discouraged workers—the number of people who want to work but have given up looking for a job because they no longer believe they can find one. These days there are more than one million of them.

But misery has company. Discouraged workers are not alone. There are growing numbers of discouraged employers out there too.

Discouraged employers? Yes, the people who run businesses are suffering drooping spirits too. Small-business owners especially are discontented because of rejection, ill-treatment and lack of opportunity.

Small-business owners should be aware that their woes is in large part to the heavy hand of government which seems intent on erecting obstacles to job creation and business expansion. It almost seems that Washington, D.C. prides itself on forcing the nation’s smaller firms into downsizing by ladling on the regulations, the taxes, the mandates and the ever-growing demands for paperwork.

And what about those who have a great idea and want to start a new business? Yes, there are lots of discouraged wannabes out there too. Those innovators, who are certain they could get that little company off the ground and succeeding if it weren’t for the government regulatory drag.

According to a 1992 study conducted by the nation’s largest small-business organization, the National Federation of Independent Business and Visa Business Card, government regulations leapt 11 spots to eighth place on the list of small-business key concerns in only four years. At that rate, researchers contend, government regulation will be the No. 1 concern of Main Street firms by the turn of the century. Yes, even higher than health care or taxes.

There is a strong message for Capitol Hill lawmakers in the bureau’s report. It’s between the lines. It says until the oppressive thump of government bureaucracy is lifted to allow small-business growth and hiring, there will be greater numbers of discouraged workers.

Although entrepreneurs are known for their take-charge attitude, their bold, risk-taking spirit, their eagerness to build the American dream, they feel they’re getting short shrift these days.

Ask any small-business owner how he or she feels about the prospects for the future, and they’ll automatically give you a laundry list of obstacles and hassles and taxes and mandates that their state and federal governments have imposed on them. They’ll give you the alphabet-soup list of agencies they’ve learned to fear and distrust: IRS, EPA, OSHA, INS and so on.

Discouraged workers should be aware that their woes is in large part to the heavy hand of government which seems intent on erecting obstacles to job creation and business expansion. It almost seems that Washington, D.C. prides itself on forcing the nation’s smaller firms into downsizing by ladling on the regulations, the taxes, the mandates and the ever-growing demands for paperwork.

And what about those who have a great idea and want to start a new business? Yes, there are lots of discouraged wannabes out there too. Those innovators, who are certain they could get that little company off the ground and succeeding if it weren’t for the government regulatory drag.

According to a 1992 study conducted by the nation’s largest small-business organization, the National Federation of Independent Business and Visa Business Card, government regulations leapt 11 spots to eighth place on the list of small-business key concerns in only four years. At that rate, researchers contend, government regulation will be the No. 1 concern of Main Street firms by the turn of the century. Yes, even higher than health care or taxes.

There is a strong message for Capitol Hill lawmakers in the bureau’s report. It’s between the lines. It says until the oppressive thump of government bureaucracy is lifted to allow small-business growth and hiring, there will be greater numbers of discouraged workers.

Although entrepreneurs are known for their take-charge attitude, their bold, risk-taking spirit, their eagerness to build the American dream, they feel they’re getting short shrift these days.

Ask any small-business owner how he or she feels about the prospects for the future, and they’ll automatically give you a laundry list of obstacles and hassles and taxes and mandates that their state and federal governments have imposed on them. They’ll give you the alphabet-soup list of agencies they’ve learned to fear and distrust: IRS, EPA, OSHA, INS and so on.

Discouraged workers should be aware that their woes is in large part to the heavy hand of government which seems intent on erecting obstacles to job creation and business expansion. It almost seems that Washington, D.C. prides itself on forcing the nation’s smaller firms into downsizing by ladling on the regulations, the taxes, the mandates and the ever-growing demands for paperwork.

And what about those who have a great idea and want to start a new business? Yes, there are lots of discouraged wannabes out there too. Those innovators, who are certain they could get that little company off the ground and succeeding if it weren’t for the government regulatory drag.

According to a 1992 study conducted by the nation’s largest small-business organization, the National Federation of Independent Business and Visa Business Card, government regulations leapt 11 spots to eighth place on the list of small-business key concerns in only four years. At that rate, researchers contend, government regulation will be the No. 1 concern of Main Street firms by the turn of the century. Yes, even higher than health care or taxes.

There is a strong message for Capitol Hill lawmakers in the bureau’s report. It’s between the lines. It says until the oppressive thump of government bureaucracy is lifted to allow small-business growth and hiring, there will be greater numbers of discouraged workers.

Although entrepreneurs are known for their take-charge attitude, their bold, risk-taking spirit, their eagerness to build the American dream, they feel they’re getting short shrift these days.

Ask any small-business owner how he or she feels about the prospects for the future, and they’ll automatically give you a laundry list of obstacles and hassles and taxes and mandates that their state and federal governments have imposed on them. They’ll give you the alphabet-soup list of agencies they’ve learned to fear and distrust: IRS, EPA, OSHA, INS and so on.

Discouraged workers should be aware that their woes is in large part to the heavy hand of government which seems intent on erecting obstacles to job creation and business expansion. It almost seems that Washington, D.C. prides itself on forcing the nation’s smaller firms into downsizing by ladling on the regulations, the taxes, the mandates and the ever-growing demands for paperwork.

And what about those who have a great idea and want to start a new business? Yes, there are lots of discouraged wannabes out there too. Those innovators, who are certain they could get that little company off the ground and succeeding if it weren’t for the government regulatory drag.

According to a 1992 study conducted by the nation’s largest small-business organization, the National Federation of Independent Business and Visa Business Card, government regulations leapt 11 spots to eighth place on the list of small-business key concerns in only four years. At that rate, researchers contend, government regulation will be the No. 1 concern of Main Street firms by the turn of the century. Yes, even higher than health care or taxes.

There is a strong message for Capitol Hill lawmakers in the bureau’s report. It’s between the lines. It says until the oppressive thump of government bureaucracy is lifted to allow small-business growth and hiring, there will be greater numbers of discouraged workers.
Starting a Business

By Jerry E. Valdez

Cash Flow: "How to Develop a Low Cost Marketing Strategy," "How to Write a Business Plan," "How to Hire and Retain Good Employees," "How to Increase Sales" and similar topics.

So let's kick start this new column and discuss the steps necessary to start a business. This month's topic is targeted toward all aspiring entrepreneurs or what we consultants affectionately refer to as "wannabes." "Wannabes" are very important to our economy and many of their creative ideas, if properly organized, can lead to new job creation, something our economy sorely needs.

The steps necessary to start a business vary from expert to expert but those I have outlined below, I believe, represent a general consensus.

I. Self Evaluation

The objective of this step is to conduct an honest assessment of your individual strengths, weaknesses, likes and dislikes. Also factor in your work experience and education. Try and select a type of business that you know something about and that represents a good match of your present skills. If you hate sales, do not think of setting up your own manufacturer's representative company. If you have a marketing background, eliminate thoughts of starting a financial consulting company. Stick with what you know.

II. General Market Research

Once you have determined what type of business you want to start but the time have outlined general market research in that business and industry. The objective is to get a "feel" for the market in terms of potential number of customers, number of competitors and pricing trends. For example, if you decided you wanted to start a beer wholesaling business, you might research the market by talking to current beer distributors and also frequenting the brewers library to obtain statistical data on consumption trends. You essentially want to answer the questions, "Can I potentially make a profit in this business as it is presently constructed?" or "Is there any customer needs currently unfilled?"

III. Business Concept/Testing

Once you have evaluated your strengths, picked an initial business type and conducted general market research, the next idea is to create a business concept and test it. For example, in our beer wholesaling example, you might decide on a business concept of "specializing in wholesaling non-alcoholic beers, selling only to retail liquor stores located in Southern Riverside County." After you have created the concept, test the concept to see if there is enough potential demand. Contact liquor stores owners in Riverside County to see if there is a need. If there isn't, change your concept until there is sufficient demand to support the concept.

IV. Estimating

Once you have finalized your business concept and feel there is sufficient potential demand to move forward, the next step is to estimate the initial start up costs and ongoing monthly expenses. Make a list of all start up equipment, location costs, beginning inventory and miscellaneous start up costs (i.e. insurance premiums, set up charges for utilities, etc.).

Also develop a preliminary 12-month operating budget complete with monthly sales, monthly expenses and profit goals. Again, you will have to research your market and talk to a great number of people to gather the necessary raw data to accomplish this.

V. General Issues

Once you have finalized your start up costs and preliminary operating budget, the next step is to answer a series of questions such as:

a. Business Name—What are you going to call your company? (Give it some thought!)

b. Business Entity—What legal type do you want to be? Sole proprietorship, partnership or corporation?

Once you've answered those questions, make sure you obtain a business license, fill a fictitious name statement, create a partnership agreement or incorporate. Also select a bank to open your company's account. Additional issues you must also address include creating your initial accounting system, phone system, mailing address, business insurance coverage and business cards and stationery.

VI. Draft Business Plan

Resist the temptation to plunge into your business (you're not ready yet) and take a couple of weeks to write a business plan. The purpose of your business plan is to organize your business goals and strategies. If you need to raise outside financing, the business plan is a must.

Your business plan should include an executive summary, company background, management plan, products and services, marketing plan, operating plan, financial plan (final figures) and appendix. The more research you conducted in steps II, III, IV, the easier it will be to write your plan.

VII. Obtaining Financing/Implementation

If you need outside financing to start your business, the next step is to distribute your business plan to a select group of investors or lenders in the hopes of raising the required capital. (Bit of advice, don't give up, raising financing is difficult.)

If you are fortunate that your financing needs are satisfied by personal sources, your next step is to "hang out your shingle" and inform the world "you're open for business.

You might stage a "Grand Opening," run a press release, or do a direct mail announcement targeting your friends and family. If you run into a few snags, tune into Entrepreneurs' Corner monthly, maybe we can help. Good Luck! *

* Valdez, is president of The Claremont Consultant Group, a Claremont-based consulting firm specializing in the needs of Southern California's entrepreneurs. (909) 621-6336

For the Cleugh's Rhubarb Company, the answer to their workers' comp and medical benefits coverage was the FHP 24 Hour Managed Care Program. "Ours is a family business," says Michael Cleugh, Operations Manager. "When you process fruits and vegetables, you're going to have accidents happen. The FHP 24 Hour Managed Care Program has helped us deal with that tremendously."

We try to think of all the safety angles, but things get overlooked.

With the FHP 24 Hour Managed Care Program, our safety standards improved right away. Now, if an accident does happen, they're on it right away. Quality care, 24 hours a day. And when there is litigation, it's processed efficiently.

The first three years we were with the FHP 24 Hour Managed Care Program, we saved $100,000. You're not going to get any better than that."

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

"We're a family business that's always cared about the people who work here. With the help of FHP, we'll be able to stay that way."
North County Bank Celebrates 20 Years

North County Bank is beginning its 20th year of service to many valuable customers, and takes pride in providing both Riverside and San Diego County with full service banking. Founded in 1974 by a group of Escondido businessmen, North County Bank has grown to become the largest financial institution headquartered in San Diego's North County area.

With nearly $250 million in total assets, this locally owned and managed financial institution is quick to respond to the needs of the community by having local decision makers that know the financial climate of Riverside County.

North County Bank has a wide variety of services, from traditional personal and business banking to investment services, mortgage loans, construction loans, FHA Title I Home Improvement Loans and SBA lending. Today, NCB has eight locations with branch offices in Escondido, San Diego, San Marcos, Temecula, Murrieta, Banning and Beaumont.

Because of North County Bank's expertise in SBA lending, the U.S. Small Business Administration named the bank as a "Certified Lender" in January, 1993, meaning that loans approved by NCB are automatically approved by the SBA. In fact, with a completed loan package, the bank can often give preliminary approval in just 72 hours compared to an average of two weeks for non-preferred status lenders. North County Bank was recently named the largest dollar volume loan provider of SBA loans to women-owned firms during the past SBA fiscal year. In addition to its SBA program, NCB was a founding member of San Diego's Small Business Community Development Corporation which specializes in making loans to small businesses.

Evidencing NCB's proactive approach to customer service, the bank will be introducing a new electronic service during January 1994. This service, NCB Infoline, is a touch-tone telephone service allowing customers access to information about their accounts 24-hours per day and perform a variety of transactions including electronic funds transfers and loan payments. The NCB Infoline is also a guide to banking hours, plus branch and automated teller machine locations.

North County Bank also provides clients with a variety of investment opportunities. Through the bank's FIT Financial Program, certified financial planners are available to meet and present a wide assortment of investment alternatives. FIT Financial also offers no-cost workshops on subjects ranging from "Investing During Uncertain Economic Times - Reducing the Risk" to "Is Your IRA Working as Hard as You Are?" For more information regarding FIT workshops or investment meetings, please call David Wilson at (619) 717-6647.

It is no surprise to see that NCB gives back to the community through a variety of programs. The newest alliance joins North County Bank with local schools in a "Reading Grandparent" program. "This program gives our seniors a chance to reach out to children, in grades kindergarten to fifth, by sharing their experiences and reading their favorite books," said Chuck Alcorn, North County Bank's New Horizons Club Director. The New Horizons Club is a part of the bank that combines banking services and special programs for folks over 50. NCB takes pride in being an innovative partner in helping to bond generations together. For those looking to do business with a bank that is committed to the local community and understands business in Southern California, the answer is North County Bank.

Inland Empire Profile

Full Name: Beth Mensreau Sanders
Occupation: Sr. vice president/chief financial officer for Redlands Centennial Bank
Family: Husband, Jerry, son, Will (14), daughter, Katie (11).
Hobbies: Reading, travel, and antiques.
Affiliations: United Way of East Valley; Redlands Sunrise Rotary; Bank Administration Institute (BAI); Redlands Chamber of Commerce; Leadership Redlands.

Personal Accomplishments:
Happy marriage and terrific kids.

Business Accomplishments:
Participated in organization and growth of two local, independent banks.
Best Aspect of Inland Empire: Diversity of industry and people. Panoramic views. Proximity to entertainment.
Greatest Concern: Activities for youth; recycling; pollution.
Last Book Read: "Sphere," by Michael Crichton.
Last Movie Seen: "Philadelphia" Favorite Sports: White-water rafting
Favorite Drink: Root Beer Favorite Restaurant: El Serape, Riverside
Last Vacation Taken: A tour of the California Coast with my family.
Lives in City of: Riverside.

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

"We were immediately shown ways to improve on safety," says Dave Overgaard, Vice President, General Manager of Stuart F. Cooper. "What claims we did have were processed quickly and efficiently. "Plus, the people at FHP are medical experts. We're getting quality care 24 hours a day, whether it's something that happens on the job or at home. "What we're talking about here are lower medical costs. The elimination of duplicate payments. And reduced litigation."

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

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

FHP 24 Hour Managed Care Program

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

V.P., General Manager, Dave Overgaard, Stuart F. Cooper Printing Company
Who's Liable for the Big One

By Edgar A. Meyers

The recent earthquake caused major damage to the San Fernando Valley and surrounding communities. Many residents, apartment buildings and businesses sustained damage which could cause injury to customers or tenants who come onto the property.

Who's Liable

Many of Southern California's current residents are going to find out for themselves what damage can come from a catastrophic earthquake because one will hit the San Andreas Fault during their lifetime, according to James F. Davis, director of the State Division of Mines and Geology. He is the only person primarily responsible for a state document titled, "Earthquake Planning Scenarios for a Magnitude 8.3 Earthquake on the San Andreas Fault in Southern California."

In contrast, a major quake along the Newport-Inglewood Fault would cause far more damage than a bigger quake on the San Andreas Fault because it is located closer to metropolitan centers. This is the fault that runs along the coastline through the beach cities. It was responsible for the famous Long Beach earthquake in the early 1930s. The San Andreas Fault is about 50 miles inland in the San Bernardino-Riverside area.

Despite good planning and recent experience, a quake of significantly greater magnitude than the Northridge quake might overwhelm public agencies' capacity to respond.

The first priority would be to save lives. It is estimated that 50,000 people will be critically injured and require hospitalization.

Planners emphasize that each of us will be on his own during the first 48 to 72 hours following a major quake. Rescue efforts will have to be carried out almost entirely by people within the affected area with little or no help from outside agencies.

Planning and preparation that local officials, educators and businessmen are making now will be a crucial factor in determining how well each of their areas survives a more catastrophic quake.

Consider the effects of an initial quake—liquefaction on each of the following:

Roads and highways will suffer further damage and breakdown. Bridges will collapse and block them.

Buildings will sink, tilt and topple over. In China's major quake some multiple story buildings sank so that the first floor was completely underground, and tilted so that fourth-story residents could climb out windows onto the ground's surface. Similar catastrophic structural damage was experienced in our Northridge quake.

Structures will crack open. Windows will forcibly shatter with great danger of cutting people with falling and flying glass. Railroad lines will break, twist and become blocked. Electric lines will break and fall to the ground. Service will be cut off or greatly diminished.

Representatives of the power company indicate that almost one-third of the Los Angeles metropolitan area's electricity is brought in through facilities that would be affected. As was evident during our latest temblor, removing service is not easy, or an immediate task. "The big problems would be local ones caused by downed lines," Gas lines will break and become disjoined. Service would be interrupted. Water faucets would be broken. The need for 5,000-acre feet of water normally consumed could be cut in half through public awareness.

However, during the first two days following the quake, there may be no water available through normal channels.

The "Davis Report" addressed this problem with the ominous conclusion: "Unlike such disasters as fires and toxic spills, a major earthquake on the San Andreas Fault would devastate such a large region that mutual aid packages agreements between cities to help each other during emergencies could be rendered null."

A policy decision center where decisions could be made with power to determine who should get what needs to be established in advance. The center would have authority over both public and private resources to coordinate rescue and recovery efforts in overlapping jurisdictions.

It may come down to ignoring the needs of the few in order to save the many. Imagine the situation of a policeman who must refuse his mother's desperate cries in order to see if the school building down the street has collapsed or not.

Since most people normally store emergency provisions in their homes, the hour in which the Northridge quake occurred was particularly wasteful. What would happen if a quake strikes during working hours? Employees could be stranded at work for days. Larger industrial companies in Orange County are concerned about their workers on how to set up and operate a temporary shelter.

Businesses are being urged to buy cots, blankets, storable food, supplies, water and other equipment sufficient to care for their employees for a few days.

Consultants are being called in to teach first aid, cardiopulmonary resuscitation, and other survival skills. Employees need to learn these skills for use at work and at home.

Businesses, like cities, need to form mutual aid pacts where injured employees can be quickly transported to a place where medical personnel are on staff. As the starting point in developing their disaster plans, businesses should contact their local fire departments. They can learn about training programs that exist and also future plans.

In the event of another earthquake, fire companies would be dispatched immediately on specific routes to survey damage in 75 key locations: hospitals, schools, piers, and places of public assembly. Police would check overpasses and bridges to determine accessible routes for emergency vehicles. Orange County Transit buses would be used for evacuation. An inter-hospital radio network will be used that does not need conventional sources of electrical power to operate.

Each city has a prescribed procedure and chain of command for responding to emergencies. Copies are on file in the basement of the County Engineering Building.

When disaster strikes, the more each public agency, business, and citizen understands what to do, the better the chances of survival for each of us. Those of us who are fortunate enough to have survived the Jan. 17 quake can not afford to prepare for whatever might happen in the future. Become informed.

[Continued From Page 3]


“Accidents happen. It’s part of life. How you deal with them can make a lifetime of difference.”

President, Stan Lewis, Buena Park Center

Inland Empire Business Journal, February 1994
George Hart, professor of political science with Cal Poly Pomona

The Second Amendment is not entirely clear on the matter of gun ownership. The phrase in the Second Amendment says that a well regulated militia is essential, and, therefore, the right to keep and bear arms must be guaranteed.

At the time the constitution was written, the local militia members had to provide their own weapons. So, whether or not this applies in the modern day, when the army and militia are provided their weapons by the nation and state is really unclear. It is not clear that this phrase in the amendment applies to all individual citizens acting, not as members of an organized militia, but as private citizens.

If you look at evidence across the country, more people are killed or wounded with their own weapons in their own homes than they are by someone breaking into their home with a weapon or being robbed at gunpoint out in the streets. What happens in the home with people having weapons on hand indicates that there is a great deal of danger to people if they own or have guns in their house.

Regulating guns or ammunition, whether they are used for sporting or personal protection is not really going to be the solution to stopping crime. The real solution is education. The problem is not as much the law abiding citizens who own a gun as much as it is that the criminals are coming from either weak family attachments or are juveniles who aren’t punished properly and learn the court system games. As far as making a gun owner pay the price for just a few people that are creating the problem with crime, that is just absurd.

The real solution is education. The problem is not as much the law abiding citizens who own a gun as much as it is that the criminals are coming from either weak family attachments or are juveniles who aren’t punished properly and learn the court system games. As far as making a gun owner pay the price for just a few people that are creating the problem with crime, that is just absurd.

It would seem to me that since we license drivers, and we keep that license current, it seems that it would not be inappropriate to have a licensing for gun owners. A license that would be similar to a driver’s license and that would ensure that people have the appropriate skills and training to be able to use their guns appropriately.

Lee Montoya, special projects director for Turner’s Outdoorsman

I believe that the right to own guns is something that is written very clearly in the Second Amendment of the Constitution and that it is a right designed for the people that should not be infringed upon. I think that what has sparked the recent frenzy of gun purchasing was the riots. When people realized that in a situation like the riots, people couldn’t depend on the police to come out and protect them or their property, they realized that they had to take things into their own hands.

Regulating guns or ammunition, whether they are used for sporting or personal protection is not really going to be the solution to stopping crime. The real solution is education. The problem is not as much the law abiding citizens who own a gun as much as it is that the criminals are coming from either weak family attachments or are juveniles who aren’t punished properly and learn the court system games. As far as making a gun owner pay the price for just a few people that are creating the problem with crime, that is just absurd.
Maintaining Cash Flow in the New Year

By Mercedez Kizer, CPS

A 1994 gets off to an exciting start, business owners feel themselves faced with many new challenges. A few of these include changes in the tax laws, being faced with assessment for back taxes, penalties and interest and, quite frankly, having too much month left at the end of their money.

What does the business owner do? One option may be to consider factoring. Factoring is the selling of accounts receivable to an investor (factor) rather than waiting to collect the money from a customer. Factors cover and offer a broad range of services within the factoring industry.

There are large factoring operations, usually affiliated with a bank or other financial institutions which specialize in dealing with large, well-established companies. There are factors who concentrate their efforts in dealing with textile firms or distributors. Others deal only with specific types of manufacturers or only handle international transactions, involving letters of credit. Fortunately, for the small business owner or start-up company, there are also factors who specialize in unusual, atypical or difficult cases from which other factors shy away. Therein lies the key to factoring: flexibility. The factors who will do business with the atypical or hard to place case know full well the safety parameters within which the factors generally operate. However, they also know those parameters can’t always be carved in stone. For example, factors usually require that their client companies and principals have no recent history of bankruptcies or histories to take as clients companies that have tax liens or tax assessments against them. But factors who specialize in difficult or unusual cases are willing, for a fee, to look beyond a bankruptcy or tax liens to the nature of the current business and to the credit-worthiness of the clients’ customers. The goal is to provide service to clients who would be turned away by other factors and to make a profit by doing so.

There are very few legitimate transactions that can’t be funded if the right factor is found. The key is to locate a factor who is willing and able to create a new approach to the normal guidelines, not to bend the rules, but to approach the rules from a new angle. Factors can provide both spot and long-term factoring to atypical clients by aggressively and creatively finding solutions to the clients’ cash flow problems. There are large and small factors who are flexible enough, dynamic enough and savvy enough to help even the unusual, difficult client work through their cash flow challenges.

Remember, factoring is a cash management tool. Matching your business with the right factor, thereby increasing your cash on hand, is good management, as well as a challenge for 1994.

Kelly is a Certified Factoring Specialist who helps small businesses increase their cash flow. She represents over 100 factoring companies nationwide. For any questions, she can be reached at (909) 792-8590.

CareAmerica has plans to save an endangered species...

Affordable Health Care.

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

If you’ve used the personal approach of a local bank, it can be very overwhelming to be surrounded by a giant megabank, only to find yourself just another number, lost in the crowd.

Also to learn that your bank, who used to concentrate just on your local concerns, is now part of a huge interstate network. And that many decisions about your banking relationship are now being made by people long distances away, who don’t know you and will never meet you.

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

So if you’d like to avoid the crowded interstate, call North County Bank today. As neighbors helping neighbors, we’re looking forward to welcoming you back home.

In tough economic times, businesses need to pursue every advantage in order to survive and prosper. The rising costs and complexities of employee health care have become a frustration and a burden. Health care has been a necessity, but there’s no limit to what you’re willing to pay.

CareAmerica has an answer—affordable HMO and PPO plans that can be tailored exactly to the needs and budgets of independent businesses. Whether you have 3 or 3,000 employees, you can choose from a wide range of quality products and services. Select from more than 8,000 physicians and 70 of the best hospitals. Choice, quality and cost efficiency—a few of the reasons CareAmerica is one of the fastest growing health care companies in California.

In today’s business climate, you can’t afford to miss even the slightest advantage. Which is why you should call your broker to ask about CareAmerica. It’s the right choice.

The Mountain Lion (Felis Concolor). Although maintaining its numbers in the Western United States, the powerful, independent species of cat (also called the Panther or Cougar) is now limited to isolated pockets in the West. These sub-species are close to extinction.

Member FDIC

NORTH COUNTY BANK

Consistently Profitable • Locally Owned • Very Friendly

Rated a “Premier Performing Bank” for the 5th straight year.
On the Trail of Your Taxes

As with the federal income tax, if an error is made regarding how much you owe, typically it is made in favor of the government. This is why you receive a tax return. If you are late in paying your taxes to the state, you are assessed penalties and interest on what you owe. When, however, the state takes too much in taxes from you, interest is not paid on your tax return.

Overall, wealthy Californians bear the lion’s share of the tax burden. In 1990, for example, the top four percent of state taxpayers, those with adjusted gross incomes of over $100,000, paid 49% of the personal income tax. For most Californians, state personal income tax is paid automatically through payroll deduction. The majority of us have no choice regarding when and how we are going to pay. Sales tax, the other subject of this article, is the second largest revenue source for the state general fund. Unlike state personal income tax, sales tax is collected and spent by both state and local governments. It is a tax levied directly upon California consumers. Virtually everything you purchase, with the exception of groceries, prescription drugs, and utilities, is taxed. This is how it works:

The sales tax rate varies from county to county. The base sales tax rate for the state is 7.25%. Sales tax is charged to commodity and does not include any option of raising this rate by local election up to a ceiling of 8.75%. (San Mateo has a special exemption allowing a rate as high as 8.75%. The breakdown of the base 7.25% rate is as follows: Of the 7.25 cent charge on every dollar, 5.5 cents goes directly to the state general fund. Half a cent goes to the state’s local revenue fund and is redistributed to local governments by the state. One cent goes directly to the city or county where a product is purchased. Finally, one quarter of a cent goes directly to transportation uses in that same county.

In Riverside County, the sales tax rate is 7.75% because voters approved a half cent increase of the base rate to fund transportation projects. To give you a rough idea of the money involved, the total sales tax take within Riverside County for 1991, 1992 (the most recent figure available) exceeded $65 million. Of that figure, only $90 million went to local government in Riverside County. In the same year, the total state and local sales tax take was nearly $2 billion. If we divide by the total number of Californians, state sales tax means $687 from every man, woman, and child in California.

Where Does It All Go?

Switching now to the subject of where tax dollars go once collected, this portion of the article will provide a general overview of state spending priorities.

State expenditures come primarily from two sources—the general fund and special funds. The general fund comprises the discretionary pot of money which the legislature and the governor decide how to spend in the yearly budget.

The Inland Empire Business Journal

FAX POLL

What are your business projections for 1994?

With a variety of things taking place in the economies of both the state and nation, how will these changes affect your business?

For the first time in a number of years a significant tax reform package has been imposed on the county, health care reform is looming on the horizon and inflation is still a nagging issue.

Last month we published the predictions and forecasts for the coming year of the area’s top economist, now, we would like to tell you what you think, less ahead.

Do you think your company will show profits in 1994?

Yes

No

Are you planning for any growth in 1994?

Yes

No

Will you or your company be affected by tax reforms?

Yes

No

Will you or your company be affected by workers’ compensation?

Yes

No

Do you think the national economy is improving?

Yes

No

What is your field of business or employment?

What do you think is the single greatest inhibitor of business growth in the economy today (e.g. taxes, insurance, materials...)?

Please return to the Inland Empire Business Journal:

Fax #: (909) 391-3160

305 Sacramento Place, Ontario Calif. 91764

ATTN: Dan Tratensek

M any taxpayers apparently are plunging into the tax season under the mistaken impression they are not affected by new tax laws according to the California Society of Enrolled Agents which is licensed by the Federal Government to give tax advice to citizens. The new tax provisions are widely perceived as applying only to the wealthy. The new tax laws don’t concern me — I don’t make that much money. That’s what I hear from so many people,” said Iris Kelley, president of CSEA.

“In fact,” she explains, “there’s something in the new tax package that will affect almost everyone. Some of it is actually positive, though there are certainly painful elements as well.”

For the victims of disasters, from California earthquakes and wildfires to Midwestern floods, there are helpful new tax breaks in the law (the Omnibus Budget Reconciliation Act of 1993, or OBRA ’93).

For low-income workers, the good news is an increase in the earned income tax credit.

For single people with taxable income above $15,200 and married couples earning more than $34,000 (single) or $44,000 (married couples) will pay taxes on up to 85% of their income compared to 50% prior to the new law.

Qualified moving expenses may now be deducted without the requirement to itemize deductions. This is particularly good news for renters, who generally do not itemize.

For everyone who pays anything, the new 4.3 cents per gallon tax on transportation fuels likely will be passed on to consumers in higher prices for goods transported by truck, rail, sea or air, including basic necessities.

For people in business, the new law is a mix of considerable pain tempered by some potentially significant gains. Among dozens of provisions for business, OBRA ’93 decreases the deduction for vehicle lease and eliminates deductions for club dues.

On the other hand, there is an increase in the deductibility of expenses for assets such as equipment as well as intangibles such as goodwill.

“This is by no means a complete list of the provisions of the new tax law,” Kelley concludes. “It goes on. That’s why I’m surprised so many people seem to think this does not apply to them.”

"How to start your own successful business for $495!

"THE EASIEST AND QUICKEST WAY TO START YOUR OWN BUSINESS"

"BE YOUR OWN BOSS"

"START AT HOME"

"FULL TIME OR PART TIME, WITHOUT RISK"

"LOW START-UP INVESTMENT"

"NO SPECIAL SKILLS REQUIRED"

Remember: Don’t reinvent the wheel.

If you want to become a mail order expert, you need to learn from an expert.

Robert De Castro & Associates is dedicated to helping you become a success in your own mail order business. So, make the decision to TAKE ACTION NOW!

Call today for FREE Information Package

1-800-879-4866

Robert De Castro, Mail Order Expert.


FEBRUARY 1994

INLAND EMPIRE BUSINESS JOURNAL • PAGE 33
The Confusing Fable of the Kangaroo Rat

By Alison Chase

I t is funny that while people seldom listen to each other, they will always learn from other creatures. Children sleep in class as their teacher explains long division, but they remain wide-eyed watching "Bambi" or the "Muppets.

This phenomenon explains the power of Aesop's fables. The classical Greek storyteller imparted profound wisdom by putting it into the mouths of grasshoppers and ants, lions and mice, hares and tortoises, jays and peacocks, frogs and oxen. Today, more than 2,500 years after Aesop lived, we still heed his warnings about wolves in sheep's clothing, counting chickens before they hatch, and killing geese that lay golden eggs.

And now, we can learn from another animal: this true tale, which could be called "The Rat and the Bureaucrat," contains a moral worth remembering as we ponder renewal of the Endangered Species Act this year.

"The Rat and the Bureaucrat," contains a moral worth remembering as we ponder renewal of the Endangered Species Act this year.

I am speaking of the story of the Stephens' kangaroo rat, a local celebrity that once thrived in Riverside County. Once upon a time, many homeowners in this region used to disk the ground around their yards to remove combustible vegetation that might carry brush fires. Then, the Fish and Wildlife Service declared the rat an endangered species and forbade further disking because it would disturb the little rodent.

The agency threatened those who disobeyed with stiff fines and imprisonment. Many residents complied and watched with horror as, last fall flames swept down unimpeded, burning their dwellings to the ground. A few diehards defied the feds and disked anyway, creating wildfires that spread to homes. Meanwhile, many rats, lacking insurance, are now homeless.

Thus, did the citizens of Riverside discover the Endangered Species Act to be a law out of control. Since passed by Congress in 1973, courts and bureaucracies have consistently extended its power and scope. Originally intended to restrict federal developments only, in recent years its "taking" clause has been invoked to prohibit activities on private lands as well. This provision, which provides penalties for those who "harass, harm, pursue, hunt, shoot, wound, kill, trap, capture or collect" listed species, was the reason why Riverside residents were told not to disk. Disturbing the soil was deemed harassment.

In other words, you no longer need to kill a creature to go to jail. You can be put behind bars for merely modifying its neighborhood. Nor did the Riverside tragedy prompt the Service to backtrack. On Dec. 9, in a precedent-setting step, the agency filed suit against a private landowner in Washington state, claiming that logging within 2.7 miles of a spotted owl nest constituted a "take," that would "directly harm" the creature.

In its enforcement, the Service omits bipedalism, the idea that ecological "health" is more important than the well-being of others. Or, as advocated by Park Service biologist David M. Grazer, "Human happiness [is] not as important as a wild and healthy planet.

This is a dangerous trend on which to hang national policy. Based on a false analogy with the human body, it assumes there is a condition that nature "ought" to be in, just as our body temperature ought to be 98.6 degrees Fahrenheit. By contrast, since ecological conditions neither endure nor repeat themselves, there is no preferred state of nature. An environment is healthy for rats, healthy for owls, or healthy for dinosaurs, but never plain healthy.

Living communities change according to a process called natural succession. Different congregations of plants and animals succeed one another in regular ways until a catastrophe.

Preservation, like beauty, lies in the eyes of the beholder. Disallowing alterations in a creature's habitat does not protect it indefinitely, since fire, wind, ice, or succession eventually changes its environment anyway. And as saving one creature harms another, adopting a preservation strategy is merely a social choice that pleases only special interests. It should never be a reason for curtailing liberties or compromising the public welfare.

And that's the moral of the rat's tale.

Now that you've made it through the first month of the year, it's a good time to take a look at some of the New Year's resolutions you may have made and evaluate your progress on them.

Well, if you haven't stuck to your diet or started bulk ing up at the gym, maybe you can reassess your goals for the coming year and put some effort into resolutions that might help you bulk up your wallet.

The following resolutions don't require you to make drastic changes; rather, these tenets for investing can help you develop a few good habits through common sense guidelines.

Have you considered expanding or relocating your business?

You are not alone!

Over 900 California companies have attended recent Trends 2000 Expos.

Many firms are already benefiting from increased lower costs and increased profits.

You too can learn how you can cut costs and increase profits by meeting with representatives of hundreds of business friendly communities from 34 states, Canada, and Mexico. Plus, learn how to successfully manage your move in two powerful seminars.

Attend the Third Annual Southern California Business Expansion/Relocation EXPO

February 7 9am to 7pm
February 8 9am to 4pm
Anahiem Marriott

For complete information, call Trends 2000 800-873-6320
WHEELER'S DESERT LETTER

The Real Root of Unemployment

By Raymond Haynes

W hat we have been told about the root causes of unemployment is it is the failure of the free enterprise system? It is the lack of government programs designed to alleviate true human suffering? Or, is it something else? Government action to stimulate and create real wages in the late 1920s. This move generated an unemployment rate 28% higher than what it was in real wages had simply remained constant and market driven.

The movement to produce government solutions because unemployment was based on an Urban Institute study. As if it has no history.

Government actions, as expressed in a wide range of public policies, have generally contributed to higher or sustained levels of unemployment. From 1900 to 1929, a period during which government assumed absolutely no responsibility for employment, the average rate of unemployment was under five percent. During the 1950s and early 1960s, with the most expansionary fiscal policy and government growth, you find the highest average rate of unemployment.

The massive unemployment of the Great Depression, rather than representing a failure of capitalism, resulted from too much government intervention. Government attempts to save the consumer in the real wages in the late 1920s. This move generated an unemployment rate 28% higher than what it was in real wages had simply remained constant and market driven.

Government actions, as expressed in a wide range of public policies, have generally contributed to higher or sustained levels of unemployment. From 1900 to 1929, a period during which government assumed absolutely no responsibility for employment, the average rate of unemployment was under five percent. During the 1950s and early 1960s, with the most expansionary fiscal policy and government growth, you find the highest average rate of unemployment.

The massive unemployment of the Great Depression, rather than representing a failure of capitalism, resulted from too much government intervention. Government attempts to save the consumer in the real wages in the late 1920s. This move generated an unemployment rate 28% higher than what it was in real wages had simply remained constant and market driven.

Government actions, as expressed in a wide range of public policies, have generally contributed to higher or sustained levels of unemployment. From 1900 to 1929, a period during which government assumed absolutely no responsibility for employment, the average rate of unemployment was under five percent. During the 1950s and early 1960s, with the most expansionary fiscal policy and government growth, you find the highest average rate of unemployment.

The massive unemployment of the Great Depression, rather than representing a failure of capitalism, resulted from too much government intervention. Government attempts to save the consumer in the real wages in the late 1920s. This move generated an unemployment rate 28% higher than what it was in real wages had simply remained constant and market driven.

Government actions, as expressed in a wide range of public policies, have generally contributed to higher or sustained levels of unemployment. From 1900 to 1929, a period during which government assumed absolutely no responsibility for employment, the average rate of unemployment was under five percent. During the 1950s and early 1960s, with the most expansionary fiscal policy and government growth, you find the highest average rate of unemployment.
Corporate Profile

Ultra Shield

Not too many people associate the Inland Empire with a rapidly growing high-tech industry, research and development. But, more and more lately, the region has been making a name for itself in very progressive industries.

One company that is helping to put the Inland Empire on the map for both high-tech engineering and environmental production is Ultra Shield International Inc., a small company with a bright future.

Located in Rancho Cucamonga, Ultra Shield Products International Inc. is a research and development company which specializes in the production of various environmentally friendly products.

Ultra Shield was founded in 1978. Since its inception, the company has enjoyed rapid growth.

Currently, Ultra Shield has two locations. The Rancho Cucamonga facility employs 11 people. The second location is in Shenandoah, Iowa. The Iowa plant, which is the site of all of the company's manufacturing has nine employees.

Ultra Shield's chairman of the board and secretary-treasurer, George Money, is in charge of the Iowa facility. Money has a masters degree in agricultural engineering, as well as an impressive background in chemistry and entomology.

In California, Jay Rutherford, president and CEO of Ultra Shield, runs the Rancho Cucamonga plant. Rutherford is a certified financial planner and a registered investment adviser. The list of officers also includes Howard Hawkins, director of government affairs. Hawkins is stationed at the California facility.

One company that is helping to put the Inland Empire on the map for both high-tech engineering and environmental production is Ultra Shield International Inc.

Although it has been mainly involved in research and development, Ultra Shield is quickly becoming a very profitable manufacturing and distribution company.

Although it has been mainly involved in research and development, Ultra Shield is quickly becoming a very profitable manufacturing and distribution company.

Ultra Shield

Ultra Shield has been making a name for itself in very progressive industries. The company was founded in 1978 and has grown rapidly since then. It is headquartered in Rancho Cucamonga, California, with a second location in Shenandoah, Iowa.

Ultra Shield specializes in the production of various environmentally friendly products, primarily focusing on the automotive industry. The company has been successful in developing non-toxic, non-nammable, biodegradable automotive cleaning products. These products are gaining popularity due to their environmental benefits.

One of Ultra Shield's most notable products is its line of automotive cleaning products, which are non-toxic, non-nammable, and biodegradable. The company's commitment to environmentally friendly products has helped it gain a strong reputation in the industry.

Ultra Shield has received several awards and recognitions for its innovative products and commitment to sustainability. It has been named a Green Business by the Inland Empire Business Journal and has received several other accolades.

Ultra Shield's success has been driven by a team of dedicated employees and a strong management team. The company has experienced significant growth in recent years and continues to expand its product line and customer base.

As the company continues to grow, Ultra Shield remains committed to its mission of providing environmentally friendly products to the automotive and industrial markets. The company's dedication to sustainability and innovation has helped it become a leader in its industry.

Ultra Shield's success has been driven by a team of dedicated employees and a strong management team. The company has experienced significant growth in recent years and continues to expand its product line and customer base.

As the company continues to grow, Ultra Shield remains committed to its mission of providing environmentally friendly products to the automotive and industrial markets. The company's dedication to sustainability and innovation has helped it become a leader in its industry.
Bankruptcy. We plan to spend over $55 billion on state services this year. Tax revenues are expected to rise in 1993-94 and 1994-95, reversing the slight dips in 1992 and 1993. But the state's stagnant revenue in the past few years have given lawmakers opportunity to "right-size" state government. Governor Valdez has offered the Legislature a well-rounded budget that seeks to protect the state's children and its six streets, while relieving local governments of the burdens imposed by last year's budget. If the governor's budget is enacted, we might reach our goal, lose some budget weight and be able to take the state off its fiscal diet.

If the governor's budget is enacted, we might reach our goal, lose some budget weight and be able to take the state off its fiscal diet.

Late last year, the Legislature balanced the budget, in part, on the backs of local governments when we took $2.6 billion in property tax money and shifted it to schools.

State income and expenditures.

FIVE years ago when the banking industry began to go south, the market was flooded with sound banks looking for work. At the time, Gene Valdez was just another statistic in the greater banking world. A banker trying to find out how to make a living in a new career. Like so many others, Valdez decided to go into business for himself, exercising his entrepreneurial spirit. Along this route Valdez discovered a number of things about himself and our state government.

Valdez founded E.E. Valdez and Associates in 1989, after seeing government programs. He had been in banking for 13 years and my goal was to not supply the original capital in the beginning. And that's the biggest problem and the biggest source of anxiety for small business people," states Valdez. "In most cases, the SBA does not want to get involved in start-ups either."

"My whole thrust is to develop-lending sources that are not banks. And there are lots of them." Commercial finance companies, equipment leasing companies, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.

Claremont Consulting offers an innovative approach to other small business concerns. In addition to locating financial assistance for small business start-ups, Valdez's company guides entrepreneurs in the areas of income to successful businesses, micro-loan funds and state-guarantee programs are among the alternative lending sources that Valdez seeks on behalf of his clients.
When the Inland Empire TV News is there, then so are You!

- Headline News
- Law
- Taxes
- Money Tips
- Medical Health
- Food/Cooking
- Religion
- Education
- Consumer Tips
- Sports

NOW on Comcast Cable
Inland Empire TV News

If you live in the Inland Empire, tune in weekdays, at 6:30 p.m. on Comcast Cable for Your news... Inland Empire TV News.
Retirement Assets Quickly and Conveniently With 401(k)

Don't Forget a Rollover If You Leave

If you withdraw from a 401(k) plan because you change employers or your company terminates its retirement plan, you must authorize a rollover into another tax-qualified plan, such as an IRA or another plan at your new place of employment. If you take receipt of the money instead of completing a direct rollover, you would be liable for a 20% withholding tax.

You can diversify your plan by investing percentages of your total contributions in each type of security offered.

Seek Professional Guidance

If you are withdrawing from your current plan for a reason other than retirement, speak to a financial consultant or to your new employer about completing an automatic rollover into an IRA or another qualified plan before you terminate your account.

And, if your employer doesn't offer a 401(k) plan, speak to a financial consultant about reducing the amount of damages or preventing the injured party from recovering completely.

For example, a property owner who is aware of a dangerous condition on his property can give an adequate warning of the condition to avoid liability. The warning must be sufficient to put persons on notice of the condition and the risk involved. If the dangerous condition is open and obvious to a reasonable person, the owner may not be required to give a warning if the condition is sufficient to warn persons of the dangerous nature.

A person may also assume the risk of the dangerous condition. If a person has had adequate warning of the dangerous condition and the potential consequences, yet proceeds to enter the premises, the owner assumes the risk of the condition if he or she is injured.

An owner is also not liable for injuries resulting from minor or trivial defects on the property. In order to determine whether a condition is a trivial defect, all of the surrounding circumstances must be considered.
News on Newton

job at recognizing my illegible handwriting.

The address book provides a standard form that is usable with the additional capability of filing addresses in different folders. This is useful if you have more than one contact with the same name. The calendar of the handwriting recognition is not that it cannot be deleted in time.

Thus, if you write on Newton, you can separate memory card with some built-in formula translator and a time zone.

I received my Apple generation of PDA (PI 1) to do personal information management.

The first generation Newton space with a black and white display. and all the models are using software program Newton PDA offers.

The problem you might have to look for Newton from your current software. I can automatically enter by diskette or by modem.

The PDAs become more common, for opportunities to incorporate the PDAs into the corporate computing strategy. This will enable you to have access to a fax or electronic mail wherever you are anywhere in the world, and it also enables efficient information exchange. Although the technology for handwriting recognition is not perfect, it is definitely a type of technology that will have a large impact on the future.

Are Your Computer Costs Out of This World?

There is no question about it, software is expensive because the software will be far more expensive than the actual hardware.

I recently purchased a used Newton and also is open in about 4x7x1 in size, and it is small with some built-in software; an address book, an appointment calendar with a to-do list, a notepad, a calculator, a formula translator and a time zone program. In addition, you get a user's manual and an introductory tour of Newton and a game.

If the first thing you notice is that Newton has the ability to recognize your handwriting. You simply write with a plastic pen directly on the screen and this allows you to write characters. Also, when you are drawing on the screen, Newton can help you straighten out the lines and curves. Newton will let you leave your handwriting or drawings as is. Newton's handwriting recognition system is fast and accurate enough to allow you to spend time to learn your particular handwriting style. After a few weeks, Newton did a pretty good exchange, loan amortization and net present values. A simple calculator is also included with Newton.

The concept is a convenient instrument for taking down your letters and notes. As a matter of fact, an article was written on the Newton notepads. Notes can be stored in folders for proper organization. Newton has a large amount of memory.

Then, you can get translated into typed characters as you write or it can be transferred more naturally to the computer if you type. However, I would like to be able to go back to my scribbled notes later to change the functioning of the handwriting recognition goes astray. You will have to tap the keys with the Newton pen to get the typed characters. This functionality is handy and necessary particularly if you want to use foreign characters. The only irritating drawback of the address book is that Newton tries to automatically translate text that you have just entered. Newton can also be used to build a black and white address book, as other Newton applications.

You will have to tap the keys with the Newton pen to get the typed characters. This functionality is handy and necessary particularly if you need to use foreign characters. The only irritating drawback of the address book is that Newton tries to automatically translate text that you have just entered.

Additionally, Newton can also enter your name through the keyboard. If you can, you can enter by diskette or by modem.

Are You Computer Costs Out of This World?

There is no question about it, software is expensive because the software will be far more expensive than the actual hardware.

I recently purchased a used Newton and also is open in about 4x7x1 in size, and it is small with some built-in software; an address book, an appointment calendar with a to-do list, a notepad, a calculator, a formula translator and a time zone program. In addition, you get a user's manual and an introductory tour of Newton and a game.

If the first thing you notice is that Newton has the ability to recognize your handwriting. You simply write with a plastic pen directly on the screen and this allows you to write characters. Also, when you are drawing on the screen, Newton can help you straighten out the lines and curves. Newton will let you leave your handwriting or drawings as is. Newton's handwriting recognition system is fast and accurate enough to allow you to spend time to learn your particular handwriting style. After a few weeks, Newton did a pretty good exchange, loan amortization and net present values. A simple calculator is also included with Newton.

The concept is a convenient instrument for taking down your letters and notes. As a matter of fact, an article was written on the Newton notepads. Notes can be stored in folders for proper organization. Newton has a large amount of memory.

Then, you can get translated into typed characters as you write or it can be transferred more naturally to the computer if you type. However, I would like to be able to go back to my scribbled notes later to change the functioning of the handwriting recognition goes astray. You will have to tap the keys with the Newton pen to get the typed characters. This functionality is handy and necessary particularly if you need to use foreign characters. The only irritating drawback of the address book is that Newton tries to automatically translate text that you have just entered.

Additionally, Newton can also enter your name through the keyboard. If you can, you can enter by diskette or by modem.

Are You Computer Costs Out of This World?

There is no question about it, software is expensive because the software will be far more expensive than the actual hardware.

I recently purchased a used Newton and also is open in about 4x7x1 in size, and it is small with some built-in software; an address book, an appointment calendar with a to-do list, a notepad, a calculator, a formula translator and a time zone program. In addition, you get a user's manual and an introductory tour of Newton and a game.

If the first thing you notice is that Newton has the ability to recognize your handwriting. You simply write with a plastic pen directly on the screen and this allows you to write characters. Also, when you are drawing on the screen, Newton can help you straighten out the lines and curves. Newton will let you leave your handwriting or drawings as is. Newton's handwriting recognition system is fast and accurate enough to allow you to spend time to learn your particular handwriting style. After a few weeks, Newton did a pretty good exchange, loan amortization and net present values. A simple calculator is also included with Newton.

The concept is a convenient instrument for taking down your letters and notes. As a matter of fact, an article was written on the Newton notepads. Notes can be stored in folders for proper organization. Newton has a large amount of memory.

Then, you can get translated into typed characters as you write or it can be transferred more naturally to the computer if you type. However, I would like to be able to go back to my scribbled notes later to change the functioning of the handwriting recognition goes astray. You will have to tap the keys with the Newton pen to get the typed characters. This functionality is handy and necessary particularly if you need to use foreign characters. The only irritating drawback of the address book is that Newton tries to automatically translate text that you have just entered.

Additionally, Newton can also enter your name through the keyboard. If you can, you can enter by diskette or by modem.

Are You Computer Costs Out of This World?

There is no question about it, software is expensive because the software will be far more expensive than the actual hardware.

I recently purchased a used Newton and also is open in about 4x7x1 in size, and it is small with some built-in software; an address book, an appointment calendar with a to-do list, a notepad, a calculator, a formula translator and a time zone program. In addition, you get a user's manual and an introductory tour of Newton and a game.

If the first thing you notice is that Newton has the ability to recognize your handwriting. You simply write with a plastic pen directly on the screen and this allows you to write characters. Also, when you are drawing on the screen, Newton can help you straighten out the lines and curves. Newton will let you leave your handwriting or drawings as is. Newton's handwriting recognition system is fast and accurate enough to allow you to spend time to learn your particular handwriting style. After a few weeks, Newton did a pretty good exchange, loan amortization and net present values. A simple calculator is also included with Newton.

The concept is a convenient instrument for taking down your letters and notes. As a matter of fact, an article was written on the Newton notepads. Notes can be stored in folders for proper organization. Newton has a large amount of memory.

Then, you can get translated into typed characters as you write or it can be transferred more naturally to the computer if you type. However, I would like to be able to go back to my scribbled notes later to change the functioning of the handwriting recognition goes astray. You will have to tap the keys with the Newton pen to get the typed characters. This functionality is handy and necessary particularly if you need to use foreign characters. The only irritating drawback of the address book is that Newton tries to automatically translate text that you have just entered.

Additionally, Newton can also enter your name through the keyboard. If you can, you can enter by diskette or by modem.
Tom Hopkins Presents his 1994 Professional Sales Training Program

"MASTERING THE ART OF SELLING"

Thursday, March 3, 1994
9:00 a.m. - 5:00 p.m.
The Radisson Hotel
San Bernardino Convention Center
Sacramento, California

For more information call
1-800-486-7586

Presented in association with
The Inland Empire Business Journal
and CNN KCKC Radio 1350 a.m.

Since 1976, Tom Hopkins has trained over 2 million salespeople. His best-selling book, "How to Master the Art of Selling," sold over 1 million copies in seven languages worldwide. Today, it's considered the indispensable reference guide for top producers in every sales profession!

Salespeople Trust Tom Hopkins

Anyone who's ever attended a Hopkins' seminar knows that Tom only provides useable sales information. That's because he draws from his own selling experience, instead of teaching theories. His real-life seminars are fast-paced and highly entertaining, but more importantly, they're packed with selling techniques you can start using immediately.

For those sales professionals interested in improving their future careers, join Tom as he helps you identify and focus on:

- The difference between average salespeople and Top Producers.
- The 10 most common fears in your clients mind that ultimately stop the sale and how to recognize and overcome them.
- Understanding and recognizing the disciplines to maintaining your enthusiasm in sales.
- Tremendous atmosphere for networking.
- The 7 strategies of the selling process. From lead generation of new business to identifying the clients needs and ultimately gaining their business.
- The 5 telephone methods to making contact, building rapport, and setting the appointment. Handling cold calls with Sales Creativity.
- Seminar includes 26 page seminar workbook.

Books on Business

Manager's Bookshelf

BUSINESS BLINDSPOTS
BY: BENJAMIN GILAD
249 PGS $24.95
HARDCOVER
R

Emilio professor, Ben-
jamin Gilad, offers a novel approach to identifying and eliminating blindspots in corporations.
In his extensive study involving corporations such as Sears, IBM, General Motors, Westinghouse, Cliftbank, Hoff-
man-La Roche, Schwan, American Express, Xerox and Wal-Mart, Gilad attempts to guide executives out of the darkness.

BUSINESS BLINDSPOTS
Gilad's approach to corporate resuscitation through organizational learning is quite interesting.
Gilad explains how to reduce the possibility of corporate decline in today's competitive market. He demonstrates that internal taboos, myths and various unchecked assumptions about competition contribute to the downfall of a corporation.
The key to Gilad's work is the elimination of all of the myths surrounding competitive wellness. At this point, a company can begin to learn the "competitive intelligence" necessary to survive.
Gilad's approach to corporate resuscitation through organizational learning is quite interesting. The book reads well and is useful for anyone involved in corporate proceedings.
- The 48 globalizing management strategies for managing complex organizations.
- The 360 globalizing management strategies for managing complex organizations.
- The 52 globalizing management strategies for managing complex organizations.

GLOBALIZING MANAGEMENT
CREATING AND LEADING THE COMPETITIVE ORGANIZATION
EDITED BY: VLADIMIR PUCK, NOEL M. TRICHY AND CAROL K. BARNETT
336 PGS $17.95
HARDCOVER

This book is based on the claim that in order to be successful, international companies must first understand how to adjust their strategies according to the demands of a worldwide market. Compiled here is a collection of wisdom from business and international trade experts from North America, Europe, and Japan.
The book is divided into seven parts. Covered, in addition to other topics, are issues such as building a globally competitive workforce, how to make cultural diversity benefit competitive competitiveness, and how to develop strong strategic alliances.

GLOBALIZING MANAGEMENT
CREATING AND LEADING THE COMPETITIVE ORGANIZATION
A type of international interdependence is emphasized in the book.
A type of international interdependence is emphasized in the book.

GLOBE ETIC MANAGEMENT
CREATING AND LEADING THE COMPETITIVE ORGANIZATION
A type of international interdependence is emphasized in the book.

The authors and their staff devoted more than 10 years of research at the Center for Effective Organizations at USC, in the subject of effective organization management.
One of the topics covered in the book is the exploration of new and effective means of matching corporate structures with appropriate winning strategies.
In addition, the book points out the fact that many corporations, although they currently function adequately, are simply outdated in their organization. The authors suggest changes which must take place in the organization of the corporation in order to effectively compete.
Employee involvement and human resource management are also given careful attention. Novel answers to human resource dilemmas are offered. The authors direct corporations towards reorganizing for optimal employee involvement. Solutions to employee skill level problems are also provided.
Overall, the authors propose various challenges to outdated, established order in the corporate structure. Their revamped methods are definitely progressive, and appear to logically solve a number of problems facing the current system.

ORGANIZING FOR THE FUTURE
THE NEW LOGIC FOR MANAGING COMPLEX ORGANIZATIONS
BY: JAY R. GALBRATH & EDWARD E. LAWLER III
336 PGS $29.95
HARDCOVER

The authors propose various challenges to outdated, established order in the corporate structure. Their revamped methods are definitely progressive, and appear to logically solve a number of problems facing the current system.

ORGANIZING FOR THE FUTURE
THE NEW LOGIC FOR MANAGING COMPLEX ORGANIZATIONS
This book is ideal for any corporation that is in need of a facelift.
This book is ideal for any corporation that is in need of a facelift.

BARTER EXCHANGE
(The Personal Touch)
Additional Business through Bartering

Who's buying your hard earned cash for your business expenses when you can be bartering and paying for them with barter credits equivalent to cash! "Bartering for business" is a new concept that can help you conserve your money and increase your profits. This is an opportunity you will want to investigate. Call SIGNED-UP MEMBERSHIP COUNT NOW OVER 390
Founded & Locally Owned by Family for Over 9 Years

(990) 881-6130 • FAX (990) 881-6135
Ask for Joseph, Jully, Maryann or Tony
1994 Calendar of Special Issues

Opportunities

Coming in May
Women In Business Expo
May 13th
Riverside Convention Center
For Information Call:
(909)391-1015 Ext. 21

March
Health Care
Golf Guide to Southern California

April
Travel/Hotels/Tourism

May
Women & Business Expo 1994
"Time Out"
Professional Consultants

June
Health Care
“State of the Valley”

July
Environmental

August
Marketing/Public Relations
Media Advertising
Residential/Executive Living

September
Health Care

October
Future 2000/
Business-to-Business Expo
Telecommunications
Office Technology/Computers

November
Building & Development
“Time Out”

December
Health Care

For a rewarding advertising schedule, plan ahead
and call John Alonzo at (909) 391-1015
to reserve your ad space.

Inland Empire Business Journal
“No one covers Inland Empire business like The Business Journal”

FEBRUARY 1994
INLAND EMPIRE BUSINESS JOURNAL • PAGE 51

On the Trail of Your Taxes

Special funds are monies
automatically set aside for specific
purposes by either statute or
the state constitution. The third
source from which state expenditures
come are bond funds. These funds,
loans taken out by the state and
authorized by voters, generally
pay for construction of needed
schools, roads, and prisons and the
purchase of park lands. The
following is a breakdown of how
tax dollars will be spent by state
government during the 1993-1994
budget year:

Combined state general,
special, and bond fund ex-
penditures for the 1993-1994
fiscal year will be in excess of $52
billion.

To explain some of the
preceding terms whose meaning
may be unclear, “tax relief”
predominantly refers to state
government backfilling local
government revenue lost due to
tax exemptions. The homeowners’
property tax exemption of $7,000
comprises the largest portion of
so-called “tax relief.” This means
that if you own and live in a home
purchased for $200,000, by
claiming the homeowners
exemption, you pay property tax
on $193,000. Assuming a 1%
property tax rate, the local
government collecting property
taxes loses approximately $70.
This lost revenue is then backfilled
to the local government by the
state government. As far as the
taxpayer is concerned, this is just
a shell game - the money that you
save with your exemption is repaid
to the local government with taxes
you pay to state government.

Another unclear term, “State
and local subventions” simply
refers to tax money collected by
the state government, but then
redistributed to and spent by local
governments. Vehicle license fees
and sales tax comprise the bulk of
subvented revenues. The “Resources”
category generally
funds a number of state
departments, including Toxic
Substances Control, Forestry, and
Conservation.

As indicated by the figures
in the table above, our state
government collects and spends
huge sums of money each year.
Tax-paying Californians have a
right to know how state
government collects and spends
their money. Indeed, such
knowledge is necessary to
determine whether elected
officials are responsibly
representing citizens’ best
interests. In next week’s article,
we will elaborate on the two
largest state spending categories,
Education (K-14) and Health and
Welfare.

Wageland is a member of the California
Assembly representing the 64th District.

...FOR YOUR FAMILY

The West End YMCA...a great place for families. We have
camping in the summer, Youth Sports, Karate, Dance, Swimming and much,
much more. Today, when so few of the families have the time to
be there as often as families once were there, it is nice to see the
West End YMCA providing the programs you need that, courtesy of
INLAND EMPIRE BUSINESS JOURNAL

YES — THE Y!

When Planning Your 1994 Advertising Budget, Put
The Inland Empire Business Journal, The Inland Empire
Book Of Lists, And The Inland Empire TV
News On Your Team... No One Covers Inland Empire
Business Like The Business Journal.
Call Today For Advertising Information:
(909) 391-1015

Be On A Winning Team!
RESTAURANT

Restaurant Row
By Allan Begen

Choices, Choices, Choices.

Choices, Choices, Choices.

From the time we are brought into this world to the day we leave, many choices face us. Buying a new car, picking a mate for marriage or which house to buy, seem like major choices, however, none are more agonizing than trying to choose what to eat first at the Sunday Brunch at the Mission Inn.

Re-opened in December 1993, the Mission Inn is a landmark to behold. Not only good brunches, salads are an integral part of the buffet, and the selection offered at this brunch was quite good. For those of you who enjoy seafood, chilled jumbo shrimp, smoked salmon and gravlax were there for your consideration while assorted cold cuts, fresh vegetables, various specialty salads, fresh fruit and cheese platters graced the tables.

For those of you who like traditional breakfast items, come and get it! Pancakes, Belgian waffles, sausage, bacon, potatoes, eggs Benedict and custom made omelettes were just a sample to choose from.

I really applaud the efforts of Fadi Achour, dining room manager and Chef Cochran. It appears that the Mission Inn is here to stay, and I wouldn’t be surprised if an award for culinary excellence isn’t tucking around the corner.

There are five tempest food stations to choose from. Station number one featured international teppan dishes along with a selection of pastas; like a wonderful pumpkin ravioli with a carrot nutmeg sauce, a pasta with a spicy sausage sauce and a Chinese chicken stir fry.

Reliable Ridge

One of the oldest of the breed of California wineries, Ridge Vineyards and Winery goes about producing handmade, mostly red wines from old vines and hillside vineyards all over California.

The so-called "boutique" wine craze really got started around 1968. It isn’t much of an exaggeration to say that Ridge doesn’t kick back and let people come take away the wine from them, instead of engaging in high-powered sales. This is special, especially true of such wines as the famed "Lynton Strings" Zinfandel and "Moneo Bello" Cabernet Sauvignon, which demand always far surpasses supply.

A recent review of a number of wines, found only one wine that I thought less than exceptional and it suffered no wine making. I simply didn’t care for the style of the wine.

Ridge 1994 “Santa Cruz” Monte Bello ($40). If California rated its vineyards as Bordeaux does, “Monte Bello” would undoubtedly be a first growth. It is in California, what Latour, Mouton and Margaux are to the Bordeaux, it is the top wine in a vineyard with a track record. It is the single best wine of the famous 1974 vintage, a wine with the power to go the distance but elegance from day one. A blend of 86% Cabernet Sauvignon, 12% Merlot and 2% Petit Verdot, it has fruit, but the fruit is made more interesting by notes of earth, saddle leather, dirt, truffle, mushroom and cedar. Rating: 90/100.

Ridge 1991 “Santa Cruz” Cabernet Sauvignon ($16). I don’t often call $16 wines “Best Buys,” but this wine qualifies. The complexities are very much like the “Monte Bello,” and in fact, a portion of this blend of 82% Cabernet Sauvignon, 15% Merlot and 3% Cabernet Franc came from that famous vineyard. But there are notes of black cherry fruit and a much friendlier, much more accessible style with rounder, softer tannins. Perhaps not as long lived, but who really needs a wine with a 20-plus year life span? Rating: 93/90.

Ridge 1991 “Santa Cruz Mountains” Chardonnay ($20). Just because Ridge is best known as a red wine producer, doesn’t mean it can’t design and sell white wine. I’m in the “love” camp for this very stylistic, off the beaten path, ripe, toasty, rich, tropical, butterscotch and vanilla Chardonnary. Definitely a wine to be active and the new, heavily charred barrels used in its production are very obvious. Rating: 94/94.

 criteria. A blend of 86% Cabernet Sauvignon, 12% Merlot and 2% Petit Verdot, it has fruit, but the fruit is made more interesting by notes of earth, saddle leather, dirt, truffle, mushroom and cedar. Rating: 90/100.

Ridge 1991 “Santa Cruz” Cabernet Sauvignon ($16). I don’t often call $16 wines “Best Buys,” but this wine qualifies. The complexities are very much like the “Monte Bello,” and in fact, a portion of this blend of 82% Cabernet Sauvignon, 15% Merlot and 3% Cabernet Franc came from that famous vineyard. But there are notes of black cherry fruit and a much friendlier, much more accessible style with rounder, softer tannins. Perhaps not as long lived, but who really needs a wine with a 20-plus year life span? Rating: 93/90.

Ridge 1991 “Santa Cruz Mountains” Chardonnay ($20). Just because Ridge is best known as a red wine producer, doesn’t mean it can’t design and sell white wine. I’m in the “love” camp for this very stylistic, off the beaten path, ripe, toasty, rich, tropical, butterscotch and vanilla Chardonnary. Definitely a wine to be active and the new, heavily charred barrels used in its production are very obvious. Rating: 94/94.

Wine Selections and Best Values

By Bill Anderson

Burgess
1990 • Napa Valley
Chardonnay...
$15

Kistler
1990 • Sonoma Valley
Chardonnay...
$28

Shaffer
1990 • Napa Valley
Merlot...
$18

Beringer
1990 • Napa Valley
Chardonnay...
$19

St. Francis
1989 • Sonoma Valley
Merlot...
$24

Sebastiani
1990 • Sonoma County
Chardonnay...
$12

David Bruce
1990 • Santa Cruz Mountains
Chardonnay...
$25

Gabrielli
1990 • Mendocino
Chardonnay...
$16

Ravenswood
1990 • Sonoma Valley
Chardonnay...
$18

Simi
1990 • Sonoma County
Chardonnay...
$32

Click for more details...

& ENTERTAINMENT GUIDE

Meals on Wine
by Jerry Mead

Read more...

The Wine Cellar

New Releases

Meat on Wine

Restaurant Row

By Allan Begen

Choices, Choices, Choices.

Choices, Choices, Choices.

From the time we are brought into this world to the day we leave, many choices face us. Buying a new car, picking a mate for marriage or which house to buy, seem like major choices, however, none are more agonizing than trying to choose what to eat first at the Sunday Brunch at the Mission Inn.

Re-opened in December 1993, the Mission Inn is a landmark to behold. Not only good brunches, salads are an integral part of the buffet, and the selection offered at this brunch was quite good. For those of you who enjoy seafood, chilled jumbo shrimp, smoked salmon and gravlax were there for your consideration while assorted cold cuts, fresh vegetables, various specialty salads, fresh fruit and cheese platters graced the tables.

For those of you who like traditional breakfast items, come and get it! Pancakes, Belgian waffles, sausage, bacon, potatoes, eggs Benedict and custom made omelettes were just a sample to choose from.

I really applaud the efforts of Fadi Achour, dining room manager and Chef Cochran. It appears that the Mission Inn is here to stay, and I wouldn’t be surprised if an award for culinary excellence isn’t tucking around the corner.

There are five tempest food stations to choose from. Station number one featured international teppan dishes along with a selection of pastas; like a wonderful pumpkin ravioli with a carrot nutmeg sauce, a pasta with a spicy sausage sauce and a Chinese chicken stir fry.

Reliable Ridge

One of the oldest of the breed of California wineries, Ridge Vineyards and Winery goes about producing handmade, mostly red wines from old vines and hillside vineyards all over California.

The so-called "boutique" wine craze really got started around 1968. It isn’t much of an exaggeration to say that Ridge doesn’t kick back and let people come take away the wine from them, instead of engaging in high-powered sales. This is special, especially true of such wines as the famed "Lynton Strings" Zinfandel and "Moneo Bello" Cabernet Sauvignon, which demand always far surpasses supply.

A recent review of a number of wines, found only one wine that I thought less than exceptional and it suffered no wine making. I simply didn’t care for the style of the wine.

Ridge 1994 “Santa Cruz” Monte Bello ($40). If California rated its vineyards as Bordeaux does, “Monte Bello” would undoubtedly be a first growth. It is in California, what Latour, Mouton and Margaux are to the Bordeaux, it is the top wine in a vineyard with a track record. It is the single best wine of the famous 1974 vintage, a wine with the power to go the distance but elegance from day one. A blend of 86% Cabernet Sauvignon, 12% Merlot and 2% Petit Verdot, it has fruit, but the fruit is made more interesting by notes of earth, saddle leather, dirt, truffle, mushroom and cedar. Rating: 90/100.

Ridge 1991 “Santa Cruz” Cabernet Sauvignon ($16). I don’t often call $16 wines “Best Buys,” but this wine qualifies. The complexities are very much like the “Monte Bello,” and in fact, a portion of this blend of 82% Cabernet Sauvignon, 15% Merlot and 3% Cabernet Franc came from that famous vineyard. But there are notes of black cherry fruit and a much friendlier, much more accessible style with rounder, softer tannins. Perhaps not as long lived, but who really needs a wine with a 20-plus year life span? Rating: 93/90.

Ridge 1991 “Santa Cruz Mountains” Chardonnay ($20). Just because Ridge is best known as a red wine producer, doesn’t mean it can’t design and sell white wine. I’m in the “love” camp for this very stylistic, off the beaten path, ripe, toasty, rich, tropical, butterscotch and vanilla Chardonnary. Definitely a wine to be active and the new, heavily charred barrels used in its production are very obvious. Rating: 94/94.

Wine Selections and Best Values

By Bill Anderson

Burgess
1990 • Napa Valley
Chardonnay...
$15

Kistler
1990 • Sonoma Valley
Chardonnay...
$28

Shaffer
1990 • Napa Valley
Merlot...
$18

Beringer
1990 • Napa Valley
Chardonnay...
$19

St. Francis
1989 • Sonoma Valley
Merlot...
$24

Sebastiani
1990 • Sonoma County
Chardonnay...
$12

David Bruce
1990 • Santa Cruz Mountains
Chardonnay...
$25

Gabrielli
1990 • Mendocino
Chardonnay...
$16

Ravenswood
1990 • Sonoma Valley
Chardonnay...
$18

Simi
1990 • Sonoma County
Chardonnay...
$32

Click for more details...
Walking (and Skiing) in a Winter Wonderland

By Christine Reffe

On the fifth day of our Winter Park vacation, we had skied, snowboarded, snowmobiled and slid down a snow-covered slope, clinging to an inner-tube. Why is typically a "ski only" winter vacation for my husband and I expanded to an experience of fun-filled winter adventures. Skiing, of course, is the reason we planned our trip to Winter Park. We had visited two years ago and returned for two reasons: a friendly environment and great skiing. You won’t see many fur coats or glitzy overpriced boutiques at Winter Park. Known as "Colorado’s Favorite Ski Resort," Winter Park has a proven reputation for treating all guests with a genuine, friendly attitude.

In addition to the warm and helpful environment, Winter Park has some of the finest, most varied skiing in Colorado. The design of the Winter Park Resort offers skiing for every ability. The Winter Park Mountain is ideal for beginner and intermediate skiers. Mary Jane Mountain is famous for her unforgiving mogul runs with Mary Jane’s Backside offering a mix of intermediate and expert terrain including the "Chutez."

Vasquez Ridge offers great intermediate runs (55% of mountain) with panoramic views. As an intermediate skier, I enjoyed the entire mountain and was always able to find the unmarked trails. Meanwhile, my husband had the opportunity to experience the more difficult black diamonds and meet me at the bottom of trails. My husband and I had heard a lot about how exciting snowboarding can be so we decided to give it a try. The new Discovery Park was the ideal area to test our skills. The park encompasses about 30 acres of wide-open beginner terrain for novices, children, ski school classes and disabled skiers. We were actually able to edge our way down the Discovery Park trails a few times. I screamed with delight every ride. Tubing can definitely be enjoyed by both children and adults.

As a tubing enthusiast, I took the opportunity to snowmobile through the Arapaho National Forest. Snowmobiling offers guided tours on more than 150 miles of maintained trails. Our tour guide led us through light tree-lined trails up to open snow pastures where we were set loose to play. By the end of our two and a half hour tour, my husband would have bought the snowmobile...if we had just a little more snow in Southern California.

Although I’ve heard that snowboarding is easier to master than skiing, I was too impatient to fluster through the learning curve of the sport. About half-day we finally retired the board for our trustworthy skiis. How do those hot doggers do it?

After two full days of skiing and snowboarding, our sore muscles welcomed a day of snowmobiling and inner-tubing. Bundled in our warmest clothes, we made our way to Fraser Valley Tubing Hill. As a native of Southern California, I had never tried inner-tubing and was skeptical about the new adventure. With a little push, I finally made it down the slope and what fun I had! The feeling really just opened the kid in me.

The Winter Park Resort offers more than just great skiing!

The Winter Park Mountain is ideal for beginners, intermediates, and expert skiers.

When you’re the only one left, we’re the only one left.

The problem is, you often work late after the people who accept overnight packages. The solution is Express Mail Metro. As late as 11 pm, we accept packages bound for anywhere in the Southern California area, zip codes 92801-93719. You still get guaranteed next morning delivery to these areas and prices that start at just $1.55.

Simply bring your package to one of the late acceptance facilities listed below. When the others have gone home, we deliver for you.

To ZIP codes 90001-93719 from these late acceptance facilities:

Open Monday-Friday 7:00 AM-9:00 PM

Academy FSD Facility
717-A La Brea Ave
Los Angeles, CA 90036

Industry FSD Center
2727 N Harbor Blvd
La Puente, CA 91744

Glendale Main Post Office
204 North Brand Blvd
Glendale, CA 91203

San Diego FSD Center
8708 University Dr
San Diego, CA 92123

Van Nuys FSD Center
5655 Marathon Pl
Van Nuys, CA 91406

Sunset Beach PAC Center
21000 Sunset Blvd
Sunset Beach, CA 90272

Theater Area PAC FSD Facility
2901 Pacific Hwy, Ste 100
Ft. Walton Beach, FL 32548

We Deliver For You.

*If your shipment is not delivered to you by 10 AM the following business day, we’ll pay your postage.

*Collection Box Locations, pricing and postage requests subject to change.
TopList Software Allows You To:
- Write a letter to anyone with TopList data.
- Insert any addendum into the letter, Good
day, Mr.; etc.
- Print labels once or twice on a disk matrix printer, cut these
two out and toss your printer.
- Print labels, letters, and reports on the
screen before printing (GSP only).
- Create a test file of any or all of the data.
- Generate output into your favorite database or word
process.
- Print a report that includes all these fields.
- Load and save over the additional "Book of Lists" function as
cross the country.
- Plus more!

Also Available:
- Data in ASCII and Mac ASCII ready formats.
- TopList fool proof reports for Microsoft Word
for Windows available for use with TopList DOS only, add $150.00.

To Order: (909) 391-1015
Fax: (909) 391-3160

New Golf Community Scheduled to Open in La Quinta

Rancho La Quinta, a
private master planned
golf community in La
Quinta is scheduled to open on Feb. 12.
The Drummond Company of
Brigham, Alabama is de-
vloping the project. The com-
pany is one of the largest
privately-held natural
resource companies in the U.S.

Strategically placed,
the home sites have
privileged views of the
course as well as the
surrounding Santa
Rosa Mountains and
citrus groves.

The community will feature
homes built around a centrally
located golf course. As a delight
for golf-lovers, all of the
bedrooms have access to the
course.

As the centerpiece to
the project, an 18-hole Robert Trent
Jones II style golf course has been
developed. Jones has designed similar courses in
locations such as Kauai and Pebble Beach, Calif. The course
features fairways and
landscaped
ponds.

Strategically placed, the home sites
have privileged views of the
course as well as the
surrounding Santa
Rosa Mountains and
citrus groves.

Hacienda and California
Mission styles serve as blue-
prints for the newly
homed
homes. Each detail is clearly
defined in the construction of
the homes, making them
compatible to custom designs.

Director of sales and
marketing for the project, Laura
Temple Jones, described, "as you
step over the threshold of
the Rancho La Quinta homes,
your eyes are treated to a
stunning sight. The thick
arched walls of the entrance
give way to graceful pillars
leading into a spacious
living room."

"As you step over the
threshold of the Rancho La
Quinta homes, your eyes
are treated to a stunning
sight. The thick
arched walls of the entrance
give way to graceful pillars
leading into a spacious
living room."

Inland Empire School Near
Total Completion

The final stages of con-
struction have been
completed on the 38-acre
campus of the Palm
Valley School in Rancho
Mirage and, according to headmaster
Michael Grella, the school's
directors are very pleased
with the
facilities.
The independent co-ed
school services students ranging in
age from four to 18 at the
facility. The newly completed
complex marks the first time in
its 40-year history that the Palm
Valley School has undergone a
major expansion.

Of particular interest to
the school's directors was creating a
unique atmosphere that would be
congruent to learning for
students in the variety of ages
and educational levels which
they service.
"I wanted to create a feeling
of unity throughout the campus,
while maintaining diversity and
independence in each structure," said
Alfred Cook, master
planner and architect of the new
facility.
Palm Valley School officials
said that there was a good deal
of community support for the
expansion project and some
citizens even donated materials.

Villines Appointed Asst.
Vice President of Palm
Springs Savings

Palm Springs Savings Bank
has appointed Mac
Villines as an assistant
vice president after being with
the bank since August.
Villines joined PSSB as
branch manager of the bank's
Desert Hot Springs Office and
had previously served as branch
manager of Great Western
Bank's Palm Springs office.
During his seven years with
Great Western, Villines also
served as branch manager for
GBW's Desert Hot Springs
and Riverside offices and as service
quality coordinator for 14
Inland Empire branch offices.

"Since joining PSSB, Mac has
worked diligently and suc-
cessfully in building the deposit
and real estate loan base of our
Desert Hot Springs branch. He
is most deserving of this
appointment as an officer of the
bank," said Stephen Hoffman,
president and CEO of PSSB.
Villines has been very
involved in the Coachella
community. His affiliations
include a directorship with the
Boys and Girls Club of Desert
Hot Springs, Desert Hot Springs
Chamber of Commerce, a member of the Desert Hot
Springs Rotary and is an active
Mason.

Sun World Names New
Marketing Director

Coachella-based Sun World is
an international, one of the
larger growers of produce in the Inland
Empire, has appointed Jan DeLyscr as its
new director of marketing.
DeLyscr first joined Sun
World in March of 1993 as its
western merchandising manager
responsible for stimulating
sales, promotions and distrib-
ution of Sun World products
throughout the western United
States.
DeLyscr will now be responsi-
ble for all North American
distancing and sales
promotion activities, as well as the
company's public relations and
advertising programs.
"Jan is a proven marketing
professional. Our customers will
benefit from her promotional
expertise, service orientation and broad
produce industry knowledge," said Mike
Alton, vice president of sales
and marketing.

Prior to joining Sun World,
DeLyscr served as the executive
vice president of the Southern
California Fresh Produce Council.
Courtyard Offers Diverse Amenities in Central Location

The Courtyard, located just a stone's throw from the heart of Palm Springs' first Indian gaming casino (a joint venture between Coachella Valley Indian tribes and the Palm Springs Band of Cahuilla Indians) is now home to Gary Biafore and his project, and takes great delight in serving the service of Hugh Gaspar, of HKG Grille in the upscale style he demands. Biafore has enlisted the design talents of Gary Inc, owner of the restaurant Palm Springs' first video '90s selling, to create a stunning new venture between Koch and Doug Lobdell Group and the French Renaissance. The Coffee and Bar and Grille scheduled to open later this year. The center's 6500-square-foot restaurant location (formerly Koch's) will offer a full-service restaurant and 111 Beanery, along with state-of-the-art billiards. Nowhere else in the desert can you find the personal service and plush atmosphere offered here.

For information on space available at this prestigious center, you may contact Tammy Perezchica at the Omni Bar & Grille, (619) 325-1262.

The Courtyard
Announces
OMNI BAR & GRILLE
Opening May, 1994

By Biafore and the Courtyard, you invite you to peek at its newest attraction: If you are the typical construction viewer, that we invite you to watch the progress and be surprised by state-of-the-art video tracking through a peephole in the window. The Omni Bar and Grille is definitely on the rise. The newest addition to the Courtyard's restaurant line-up will accompany the Coffee Station and Bar and Grille which is still one of the favorite locations of tenants and guests. Offered at the Coffee Station is real Italian Espresso, specialty coffee drinks, a variety of gourmet whole bean coffees, Italian sodas, sandwiches, and desserts. The ambience of The Coffee Station & Bar and Grille is catty and inviting. Definitely the place to stop before or after an evening at the Courtyard Ten Theaters, where you can enjoy watching one of 10 movie selections. Nowhere else in the desert can you find the personal service and plush atmosphere offered here.

SPACE AVAILABLE

Contact:
Tammy Perezchica (619) 325-1262
777 E. Tahquiz Canyon Way, Palm Springs, CA 92262
A TPM Holding Inc. Property

Round Two for Rancho Mirage Politicians

A new round in the month's seemingly endless political infighting in the city of Rancho Mirage began late last month with complaints against two Rancho Mirage political action committees filed with the State of California Fair Political Practices Commission.

In their formal complaints, Charles Hilton and retired Superior Court Judge Nancy B. Watson charge that each of the two political action committees (PACs) failed to meet the legal disclosure requirements. Both Hilton and Watson are Rancho Mirage residents.

Rancho Mirage Mobile Home Political Action Committee (RAMPAC) is the subject of Hilton's complaints. He alleges that RAMPAC failed to file a statement of organization with the city clerk within 10 days of receiving $1,000. RAMPAC is currently involved in passing a petition aimed at recalling Mayor Joanne Parrott.

The drive to oust the current mayor was initiated in early December of last year. Headed by Gene Mueller, president of RAMPAC, this campaign represents the second in as many years to remove Parrott from her post.

Although Mueller has publicly announced that his organization raised $1,000 by Dec. 4, 1993, his failure to file the legally required statement of organization is the target of Hilton's complaint.

Waison's complaint is against the Save Rancho Mirage Committee. The charges against this group make up a long list of potential violations. Included are charges that the group filed its 420 reports late, failed to identify candidates or ballot measures supported, failed to itemize payments, failed to list contributor or payee addresses, and failed to reveal sponsorship of the committee.

According to Watson, all of these charges are serious violations of the Code of Regulations not only because they are legally required, but because they are necessary if voters are to make informed election decisions. "If RAMPAC is found guilty of the accused violations, they will be subject to fines. Technical mistakes cost such an organization up to $2,000 per discrepancy. In addition, failure to report financial activity could result in a $10,000 fine if the individual responsible for filing the report knowingly withheld information. In a case where financial reports were deliberately withheld, a misdemeanor conviction might be ordered."

Save Rancho Mirage Committee, if found guilty of Watson's allegations, will be subjected to fines. In his complaint, Hilton calls RAMPAC's actions evidence that the organization disregards the Political Reform Act. Barbara E. Dohn, city clerk stated that unless RAMPAC "submits a Statement of Organization, I have no knowledge of its status as a PAC."

Both complaints against the PACs are based on the claim that if PACs fail to accurately follow legal guidelines, voters will be unable to make educated choices.
FEBRUARY 1994

Inland Empire Business Chronicle

Economic Spotlight

At Deadline (continued)

Paternity was both reciprocated by $15,000 each, and the seven are disabled veteran-owned, the first ever to qualify for a State of California financing pool.

The underwriters will be used to select both book-running managers and co-managers for the next two years.

Report Shows Growth in Manufacturing Sector


The greatest cause for optimism came in the area of new orders with about 28% of respondents indicating increased orders in the month of December.

According to the survey, almost 21% of the Inland Empire purchasing managers expect the local economy to strengthen in the next three months.

This Month in the Inland Empire

Final Public Water Hearing Scheduled

The final public hearing featuring the latest projections about California's water future will be conducted on Feb. 3 in Palm Desert from 2 p.m. to 4 p.m. in the City Council chambers. A repeat of the earlier hearing will be conducted from 8 p.m. to 8 p.m. on the same date. The City Council is located at 73-510 Fred Waring Drive, in Palm Desert. For more information, contact Ray Hart at 909-635-5147, or Alan Jones at 909-635-9112. Jones can also be reached at 909-671-9881.

Cedar House to Hold Auction and Dinner Dance

The Cedar House Rehabilitation Center is hosting its third annual Formal Auction and Dinner Dance. The event will be held at the Ontario Marriott Marriott Hotel on Feb. 19, at 6:00 pm. All proceeds from this fundraiser will assist local residents recovering from alcohol and substance abuse.

For more information on group or individual tickets, please contact Patrick Baum at 909-471-7720, ext. 81.

Real Estate Seminar Planned in Riverside

A seminar on real estate in the Inland Empire will be held on Feb. 25 from 7:30 a.m. to 3:30 p.m. at the Mission Inn at 3497 Seventh Street in Riverside. The function is being presented by UCR.

The seminar should be particularly interesting to anyone in the building industry, financial institutions, real estate sales and escrow companies.

Attendance is $5 per person. The price includes lunch. Tickets may be purchased at the door for $125.

Make reservations by calling UCR Office of Executive Education at 909-787-4592. The deadline for reservations is Monday, Feb. 14.
Beaver Medical Begins Construction in Highland

Beaver Medical Group recently broke ground on its $9.2 million multi-specialty facility located in Highland. The initial phase of the center's construction will include a five-level, 60,000-square-foot facility which will house 25 physicians, laboratories, and a fully equipped radiology department.

Additional phases could include an expansion wing of about 40,000 square feet, allowing the center to employ more than 200 people including 40 physicians, and two more buildings which would be leased to other medical related businesses.

The additional facility will provide patients at the Highland Center access to a wide range of medical specialties including: urology, dermatology, neurology, mammography and urgent and industrial care.

"The development of this new complex is the first step in Beaver Medical Group's plans to continue its growth and development as one of the most cost effective medical providers in the Inland Empire," said David DeVaugh, administrator for Beaver Medical Group Inc.

The first phase of construction on the center is scheduled for completion in November of 1994.

CSUSB Appoints Dutton, Bartells to Advisory Board

California State University at San Bernardino has appointed Bruce Bartells, a Redlands CPA and real estate developer Ted Dutton, in four-year terms on the University Advisory Board.

The board is made up of 25 civic leaders who lead advice to university officials in regard to the planning and future of the CSUSB and its impact on the community.

Bartells is president and CEO of Soren, McAdam, Bartells Certified Public Accountants, Inc., as well as a founding member of Redlands Centennial Bank and treasurer/chief financial officer of the Moore Historical Foundation.

Dutton is currently vice president of the Cadiz Land Company which owns more than 10,000 acres in the Mojave Desert area. Dutton was appointed in 1992 to chair the State of California's Employment Training Panel.

Pitzer College's Early Academic Outreach Program which helps keep at-risk youths in school, has received a $3,000 grant from Southern California Edison.

The Academic Outreach Program, established in 1988, is the first of its kind at an independent university. The program has developed partnerships with a number of Pomona-area elementary, junior high and high schools to reach a total of more than 800 students.

Members of the program regularly visit the partner-schools and talk to students about their academic futures and bring them on to Pitzer's campus to allow the youths to experience campus life.

Video Sells

Because when it comes to effectively selling a product or service, nothing beats the impact of a well-produced video. And the best part, our “award-winning” creative staff will guarantee you the best value in town. Regardless of your budget.

Marcus & Millichap Records $1.5 Million Sales

Marcus and Millichap Real Estate recently announced the sale of two large properties in the Inland Empire amounting to more than $1.5 million in sales.

The first property, located in Claremont at 926-930 Foothill Boulevard, was a 14,710-square-foot shopping center which sold for $920,000 by American Savings Bank.

The second and larger of the two properties was a 23,568-square-foot, multi-tenant industrial building in the Valley Metroplex Business Park located at 72096 Dunham Road in Thousand Palms.

The property sold for $785,000.

Property Management Team Promoted

After helping to turn around a 512-unit apartment complex in Palm Desert, two of the property management specialists involved with the San Tropas Villas have been promoted to management.

FWC Realty Services managers of the San Tropas Villas rewarded Palm Desert area manager Sherry Laubach for her hard work at the complex to vice president of management firm. Tom Hart, who served directly as property manager for San Tropas has also been promoted to area manager.

"We've had a very strong record of success here in our Palm Desert office," Laubach said. "I guess the company felt the promotion was a recognition of our efforts here. A large chunk of the credit goes to Tom Hart."

The 512-unit complex is only one of the many apartment complexes managed by FWC; however, according to Laubach, the villa was one of the largest turnaround projects in the Coachella Valley.

"On the one hand we've handled as many as 2,500 units through the Palm Desert branch of the company, so San Tropas is only a part of the operation. On the other hand, its 512 units in one location that we've had very good results with," said Laubach.

NAIOP Elects Woodard National President

For the first time in its 27 year history the National Association of Industrial Real Estate (NAIOP) has elected a woman to serve as its president.

Last month, the NAIOP officially announced the election of Joan Woodard, president of a San Francisco-based real estate development, property, and consulting firm, as the agency's national president.

Woodard said that among her top priorities in 1994 is to tighten the focus of the NAIOP's mission and improve services to its core members, which consist primarily of developers, owners and investors in industrial and office real estate.

Woodard's previous experience includes serving as senior vice president for Bramalea Pacific Inc., directing the development of Oakland's City Center and serving as vice president of Disney Development Company, a subsidiary of the Walt Disney Company. NAIOP is the official trade association for developers, owners and investors in industrial office and related commercial real estate. NAIOP has more than 58 chapters and 3,000 members nationwide.
CORPORATE VIDEO
Commercials • Training • Sales Tapes • Point of Purchase Videos • Road Show Support • Video News Releases
THE COST-EFFECTIVE EDGE FOR TODAY'S LEAN TIMES.
Call (909) 391-1015 ext. 26
Ask for Art Kemp

NEWSLETTERS PRODUCTION
Division Of
WYCKOFF ASSOCIATES, INC.
Get the attention of your customers and employees, Improve the bottom line.
We'll produce your Newsletter from concept through design, writing, printing and distribution for our all encompassing price.
CALL 1813-397-7622 TODAY
Get 15 years' experience
WYCKOFF Associates, Inc.
Public Relations Marketing Counsel
(714) 353-7825
FAX 353-8124

THE LOMA LINDA CHAMBER OF COMMERCE
Invites You To
Soar in '94
with
•New Business Contacts •Referral •Advertising Opportunities •Increased Visibility •Business Resource Materials •Business Retention Assistance
Make 1994 your banner year... Join the "Total Community Chamber" today!
For further information, call (909) 799-2828

ATTENTION GOLFERS
Montclair Chamber Of Commerce
5th Annual GOLF TOURNAMENT
Whispering Lakes Golf Course
$275 Foursome • $75 Individuals
Tuesday, March 1, 1994
9:00 a.m. "Shotgun"
Now Car "Hole-In-One" • Golfers Dream Weekend Away
Marry, many great Prizes
"Four Man Scramble"
Call (909) 624-4568 for Entry Form TODAY!
Inland Empire Business Chronicle

Bankruptcies

Walter Steven Brandler, aka Walter S. Brandler, 981 W. Winyard Ave., Eastvale, Orosco; debts: $200,222, assets: $173,018; Chapter 7.

Stephen Bresnahan, Christine Marie Bresnahan, fdba Inland Empire Coffee Service, a Sole Proprietorship, 111 Browning St., Upland, debts: $477,380, assets: $410,062; Chapter 7.


James Lawrence Carroll, Donna Marie Carroll, faw Jane E. Carroll, Inc., 14327 Jackson Ave., #707, Murrieta; debts: $323,453, assets: $105,550; Chapter 7.


James Oscar Ellingson, fdba Ellington Roofing, 29128 Eastview Dr., Lake Elsinore; debts: $268,109; assets: $2,100; Chapter 7.

Mark Silen Ellis, aka Mark S. Ellis, dba Olympic Pools, 17765 Morning Sun Court, Riverside; debts: $46,481, assets: $164,020; Chapter 7.


Elliot Robert Harris, 733 Salida Ave., Long Beach; Pamela Gae Hays, 1006 Southern Hills Drive, Banning; dba Australian Body Care, debts: $492,332, assets: $253,900; Chapter 7.


Randall Benjamin Jones, Brenda Dawn Jones, 20246 Highland Blvd., Moreno Valley; debts: $230,155, assets: $228,350; Chapter 13.


Ronald Loy Pierce, Teresa Lynn Pierce, fdba Ron's Grove Circle, 22971 Wing Elm Circle, Wildomar, debts: $1,379,495; assets: $2,165,247; Chapter 7.

Brad Perry, Jody Perry, fdba Bob's Carpet & Installation Co., Inc., 54454 Rubio, La Quinta; debts: $122,596, assets: $177,020; Chapter 7.

Carl W. Peterson, Peggy Peterson, dba San Pools of California, 45212 Thornton Ave., Hemet; debts: $375,441, assets: $356,650; Chapter 13.

Lech B. Popow, aka Lech Popow, Less Popow, fdba Fotografis, 1731 Moccasin Trail, Corona; debts: $203,539, assets: $176,120; Chapter 7.

Earl James Pritchard III, Kristen Ann Pritchard, Kristen Ann Willietts, fdba Earl Pritchard Construction, 5396 Rancho Road, Alta Loma; debts: $313,795, assets: $256,993; Chapter 7.


Morris Willkerson, V & W Trucking Company, 20311 Clark St., Perris; debts: $394,815; assets: $244,408; Chapter 7.

David Conrad Williams, Vickie Ann Williams, dba Coupon Days, 220 Ferndale Court, Redlands; debts: $231,255, assets: $5,050; Chapter 7.

Keith O. Young, Margaret M. Young, Desert Turf Seed Farm, 3235 Harbor Road, Newberry Springs; debts: $396,207, assets: $305,191; Chapter 12.

New Building Permits

**$500,000 or Larger**


NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.

NEW 1 OF 20778/386: Owner: The Precast Corp., P.O. Box 6110, Newport Beach, CA 92658. Project: 311-313 Newport Coast, Newport Beach, CA 92657.
Inland Empire Business Chronicle

New Business Listings

D & M Portable Pumps
12018 Central Ave.
Chino, CA 91710
12/13/1993
Patrick Grubowski

D & T Auto
4664 Del Mar Ave.
Ontario, CA 92061
12/18/1993
David Lapp

D & T & M Graphics
6654 Sarsone Place
Rancho Cucamonga, CA 91739
12/13/1993
Arthur Purvis

Dell Designs
72-840 Highway 111
Palm Desert, CA 92260
12/13/1993
Farrar Cobb

Fashion Art
36090 Rancho Calef Road C304
Temecula, CA 92590
12/29/1993
Yong Kim

Fast Flyers and Graphics
10815 Kibler St.
Riverside, CA 92503
12/27/1993
Lisa Filadelfia

Garson Barson
5645 N. Riverside Ave.
Rialto, CA 92377
12/10/1993
Eugene Armstrong

Gary Funk
31843 Ocean 10 Hwy.
Yucaipa, CA 92373
12/27/1993
Gary Funk

Gary Miller Architect
350 W. 5th St.
San Bernardino, CA 92401
12/20/1993
Gary Miller

Gateway Lounge
49827-29 Palms Hwy.
Palm Springs, CA 92266
12/13/1993
Gary Miller

General Nutrition Center
2560 N. Perri Blvd.
Rancho Cucamonga, CA 91730
12/13/1993
Shabana Farid

General Telecom
6224 Carter Court
Chino, CA 91710
12/25/1993
Pawoy Bochara

Gemady Aleksandrovsky
82845 Indio Springs Dr
Indio, CA 92201
12/13/1993
Gemady Aleksandrovsky

George Merino
1891 12th St. #3
Riverside, CA 92507
12/13/1993
George Merino

Georges Comics
3159 Cedar St.
Riverside, CA 92501
12/31/1993
George Skenn

Hamilton Investments Inc.
3985 University Ave.
Riverside, CA 92505
12/27/1993
Hamilton Investments

Harlem Enterprises
13141 Central Ave.
Chino, CA 91710
12/28/1993
Ronald Hamlet

Hand Painted Treasures
2857 Elste St.
San Bernardino, CA 92404
12/18/1993
Joy McCuller

Happy Apple Fifties Cafe
18376 Hwy. #14
Apple Valley, CA 92302
12/13/1993

Happy Panda Chinese Rest.
1660 Hamner Ave. #14
Nipote, CA 91760
12/20/1993
Dang Lau

Hardware Engineering Co.
9365 Fenton Blvd. #2
Rancho Cucamonga, CA 91730
12/27/1993
Hardware Eng. Co.

Harry Whisnant
78-109 Cale Norte
La Quinta, CA 92253
12/27/1993
Harry Whisnant

Hasan Moghadah

Haynes Investment Corp.
950 N. Walnut St.
La Habra, CA 90631
12/28/1993
Trina Papp

Haynes Investment Corp.

Inland Best Group
12125 Day St.
Moreno Valley, CA 92588
12/20/1993
Tir-Ops Inc.

Ilya Yampolsky
1314 Dahlia Ave.
Ontario, CA 91762
12/28/1993
Ilya Yampolsky

Impact Enterprises
4210 Patterson Ave.
Perris, CA 92572
12/29/1993
Josep Flanagan

J & J Equipment Sales Co.
9737 Sierra Ave. #10
Fontana, CA 92337
12/29/1993
Jamey McKinley

J & J Photo Impressions
9773 Sierra Ave. #10
Fontana, CA 92337
12/18/1993
Jorge Garcia

J & R General Repair Service
9273 Overland Lane
Riverside, CA 92508
12/27/1993
Jeffrey Barkey

J C Electronics
75-425 E. 15th Circle
Palm Desert, CA 92260
12/20/1993
John Steven

J J's Jewelry & Loan
346 West Highland Ave.
San Bernardino, CA 92410
12/20/1993
Jose Hurtado

J L Stewart & Assoc. Liquidators
559 N. Alva Ave.
Upland, CA 91786
12/20/1993
Robert Villator

J & E Heating and Air Conditioning
1203 S. 3rd St.
Fontana, CA 92335
12/13/1993
Teresa Kennedy

Keys Mobile Locksmith
2350 Los Alamos
Palm Springs, CA 92262
12/13/1993
David Davis

Kids Bargains
1114 E. Foothill Blvd.
Upland, CA 91786
12/20/1993
Noel Usmain

Kids Cuts
16803 Valley Blvd.
Fontana, CA 92335
12/20/1993
Heinie Dominit

Kims Cowboy
12220 Perris Blvd. # A9
Moreno Valley, CA 92557
12/18/1993
Joon Kim

L & L Custom Design
23345 Crest Forest Dr.
Corona, CA 92923
12/18/1993
Lynm Logan

Keylock" Keys Locks and Keys
12121 E. 7th St.
Redlands, CA 92373
12/18/1993
Lynm Logan

L & M Graphic Systems
6644 Sarsone Place
Rancho Cucamonga, CA 91739
12/13/1993
Arthur Purvis

Hassan Snig & Auto Repairs
6113 Magnolia
Riverside, CA 92504
12/13/1993
Hassan Moghadah

Inland Empire Business Chronicle

New Business Listings

Haynes Investment Corp.
950 N. Walnut St.
La Habra, CA 90631
12/28/1993
Trina Papp

Haynes Investment Corp.

Inland Best Group
12125 Day St.
Moreno Valley, CA 92588
12/20/1993
Tir-Ops Inc.

Ilya Yampolsky
1314 Dahlia Ave.
Ontario, CA 91762
12/28/1993
Ilya Yampolsky

Impact Enterprises
4210 Patterson Ave.
Perris, CA 92572
12/29/1993
Josep Flanagan

J & J Equipment Sales Co.
9737 Sierra Ave. #10
Fontana, CA 92337
12/29/1993
Jamey McKinley

J & J Photo Impressions
9773 Sierra Ave. #10
Fontana, CA 92337
12/18/1993
Jorge Garcia

J & R General Repair Service
9273 Overland Lane
Riverside, CA 92508
12/27/1993
Jeffrey Barkey

J C Electronics
75-425 E. 15th Circle
Palm Desert, CA 92260
12/20/1993
John Steven

J J's Jewelry & Loan
346 West Highland Ave.
San Bernardino, CA 92410
12/20/1993
Jose Hurtado

J L Stewart & Assoc. Liquidators
559 N. Alva Ave.
Upland, CA 91786
12/20/1993
Robert Villator

Knock 'Em Out Hire
12121 E. 7th St.
Redlands, CA 92373
12/18/1993
Lynm Logan

If you are reading this then so are your customers! (909) 391-1015 ext. 26 for ad info.
Advanced Business Machines will be offering photocopier equipment at absolutely no charge!

From small table tops...

and large duplicators.

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

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

O.A.C.