**Commentary**

**High Jacking of a County Commission**

by Hank Soder

The Riverside Press-Enterprise completely missed a major news story. Their reporter didn't even venture into the office to write a single story since the commission's meeting last Tuesday. It is not that the commission's meetings are a joke, but the reader turns to the Enterprise for information on significance. The Enterprise is the county's only news outlet, and the reader expects coverage of the commission's actions.

The commission meeting focused on the county's proposed budget, which should have been a major news story. The reader was not informed of the commission's decision to increase the county's sales tax by one-third of a cent, which would have had a significant impact on local businesses and residents.

The reader is left with the impression that the commission's actions are not important enough to warrant coverage in the Enterprise. This is not the case, and the reader is dissatisfied with the Enterprise's coverage of the commission's meetings.
NULL
**Answers to Questions Most People Ask About Kaiser Permanente**

Can I choose my own doctor?  **Yes.**

Can I get medical care 24 hours a day?  **Yes.**

Am I limited to getting care at one office or hospital?  **No.**

Is the plan easy to use?  **Yes.**

Is the cost reasonable?  **Yes.**

We make it easy for members to get medical care.

More than 90 medical offices and 10 hospitals in eight counties (Kern and Tulare, Los Angeles, Orange, Riverside, San Bernardino, San Diego, and Ventura) make it easy for you to get care near work, near home, or both. You can use any Kaiser Permanente medical office, hospital, or pharmacy (many pharmacies are open 24 hours) for Health Plan services.

We hire only the best physicians.

You want the best physician available. So do we. Our standards are so high, that only one in six physicians who apply is accepted at Kaiser Permanente. Our physicians teach at UCLA, UCI, UCSF, USC, and Loma Linda University.

We believe in keeping our members healthy.

Our preventive care programs, health education classes, and wellness programs help members take an active part in their own health care.

For more information, please call (909) 354-3515.
Experience Unlimited Chapters of the Inland Empire

Inland Empire Experience Unlimited (EU) "Job Club" is facilitated by the State Employment Development Department (EDD). One of the primary functions of EU is to promote the hiring of quali­fied professional, managerial, technical and, in some cases, clerical personnel. It also promotes EDD programs and services through telephone, mail and in-person visits to Inland Empire employers.

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Ontario, CA 91761-2106
Phone: (909) 460-1259
Fax: (909) 467-0341

Redlands Chapter
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Redlands, CA 92374-2930
Phone: (909) 353-2713
Fax: (909) 788-6857

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Riverside, CA 92505-2207
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Fax: (909) 782-4195

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Victorville, CA 92393-0927
Phone: (619) 241-7063
Fax: (619) 241-2843

Leaves of Absence in the ‘90s—Are You in Compliance?

By Elizabeth Wray-Lydon, Senior Consultant, The Employers Group
Orange County Regional Office

The obligation to provide disability leaves extends to many employers who are not covered by the FMLA or the CRA. When considering leaves of absence for employees with dis­abilities, employers must be aware of the following federal and state statutes that prohibit employer dis­crimination on the basis of disability: the federal Vocational Rehabilitation Act of 1973; the Americans with Disabilities Act of 1990; and the California Fair Employment and Housing Act (FEHA). While some of these statutes artic­ulate a specific obligation to provide disability leaves, an employer must understand the requirements of each statute and how it relates to disability leaves.

4. California Pregnancy Disability Leave Act (CPDLA), finalized August 12, 1995. Employers with five or more employ­ees must comply. An employer must provide up to four months disability leave for pregnant women. If more than four months is provided for other types of temporary disabilities, the same benefits must be made available.

Degree Programs For Working Professionals

Business Administration
Health Services Management
Public Administration
Delivered Off-Campus In Your Area

Program Features
Class locations near your work or home
Classes meet one night a week for 10 weeks
Four terms per year, weekend classes available
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For More Information Call Roy Kintz
1-800-695-4858
### Anti-Discrimination Laws

#### Federal Laws

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Stead Heart Center Banks on Latest Medical Procedures to Reduce Costs, Recovery Time

by Karen Blessing, R.N.

Stead Heart Center has added two newest medical technologies to its menu of options so it can attract more patients from surrounding communities. The new procedures, percutaneous coronary angioplasty (PTCA) and directional coronary atherectomy (DCA), can open up blocked arteries and improve blood flow to critical areas of the heart. Both procedures are performed on an outpatient basis and require a hospital stay of only three to four days.

Percutaneous coronary angioplasty, or PTCA, is a procedure in which a tiny balloon-tipped wire is inserted into the artery. The wire is then passed through the coronary artery, and the balloon is expanded to open up the artery and improve blood flow. The procedure can be performed in the cardiac catheterization lab and is an option for patients who have had angina but whose symptoms have not improved with medical therapy. The procedure is performed on an outpatient basis and requires a hospital stay of only three to four days.

Directional coronary atherectomy (DCA), on the other hand, is a procedure in which a catheter is inserted into the artery and a small, rotating burr is used to remove the buildup of plaque on the inside of the artery. The procedure can be performed in the cardiac catheterization lab and is an option for patients who have had angina but whose symptoms have not improved with medical therapy. The procedure is performed on an outpatient basis and requires a hospital stay of only three to four days.

Both procedures require a hospital stay of only three to four days and are performed on an outpatient basis. The procedures are performed in the cardiac catheterization lab and are an option for patients who have had angina but whose symptoms have not improved with medical therapy. The procedures are performed on an outpatient basis and require a hospital stay of only three to four days.

"A lawyer has no business with justice or injustice of the cause which he undertakes to defend, and then he is bound to give it justice. The injustice or injustice of the cause is to be decided by the judge."

Boaswell, Tour to the Hebrides, 15 Aug. 1773

MANNERINO BRUGGIOU
STOP 
DON'T MISS OUT!! ON THE 6TH ANNUAL 
WOMEN & BUSINESS EXPO

Yes, it's that time again! You'll be sure to want to attend the Inland Empire Business Journal's sixth annual Women & Business Expo! This year's event is scheduled for Friday, May 17th, 1996 at the Riverside Convention Center. We have a very exciting program planned for this year's Women & Business Expo. I can't remember a special event we've been more excited about than the 1996 Women & Business Expo as our Keynote Speaker is Marcia Clark! Over 4,000 were turned away when Ms. Clark spoke recently at the Long Beach Women's Conference sponsored by the Governor's Office. This year our projection will be approximately 1,500 attendees. We are excited about the response from the business community to the Women & Business Expo. The purpose of the Women & Business Expo is to bring together professional women to learn, share ideas, and establish quality relationships with other professional women who truly desire to improve the quality of living and doing business in the Inland Empire.

There are several opportunities to become involved with the Women and Business Expo 1996!!

- Corporate sponsorships
- Booth sponsorships (first come, first served)
- Advertising in "special" women's supplement in the Inland Empire Business Journal

Please call for further information on the above opportunities.

Call now for information, on booth or sponsorship opportunity!

Registration - "Women & Business Expo 1996"

Registration forincludes: lunch, three learning workshops, two keynote speakers and networking.
Pre-Registration Required:
The full-day pre-registration cost is $90 per person. Company take $720 (Group of 8).
LOCATION: Riverside Convention Center 3441 Orange Show, Riverside, CA (behind the Holiday Inn)
MAIL OR PAYMENT AND REGISTRATION FORM TO:
Inland Empire Business Journal
8388 Yorba Linda Blvd. Suite 300
Rancho Cucamonga, CA 91730
(800) 441-2062/Ext (909) 530-7200

WHEN/DATE: May 17th, 1996, 8:30 AM - 4:30 PM

REGISTRATION FORM:

Full-day pre-registration cost is $90 per person.
Company take $720 (Group of 8)

Name ______________________________ Title ______________________________
Company/Organization ______________________________ Address ______________________________
City ______________________________ State/Zip ______________________________

Conference Registration $90 per person
Company table of (8) is $270
I am including my check/money order for the amount of:

Conference Registration $90 per person
Company table of (8) is $270
I am enclosing my check/money order for the amount of:

Please charge my (circle one) Mastercard VISA

signature ______________________________
Conference: The above charge does not entitle you to register, or to receiving any companion registration in any workshops or luncheons sponsored by the Women & Business Expo. 4:30 PM will be the last date for reservations. Registration closes at 4:30 PM on April 12th, 1996 for Inland Empire Business Journal Slide Show.

Reservations Mandatory (909) 484-9765 Ext. 25 or 26

Tickets sold on a first come first served basis. Early registration ensures best seating location.
About the Cover

Welcome to 1996! In this issue we will recapture the past year’s events and accomplishments in cities throughout the Inland Empire. These reviews offer a chance to evaluate the extent to which we are recovering from past economic declines and are again lifting our heads and hopes. Our cities are growing both in size and in opportunity. This cover month introduces the Sixth Annual Inland Empire Economic Forecast Conference at the Riverside Convention Center. This event is sponsored by the Inland Empire Business Journal in partnership with the Inland Empire Economic Development Agency, the Inland Empire Business Journal, and the City of Riverside. The conference is attended by leaders from the Inland Empire Business Journal, the City of Riverside, the Inland Empire Economic Development Agency, and the California Teachers Association. The conference is supported by a variety of local businesses and organizations.

The conference features a diverse mix of speakers and topics, including discussions on the economic forecast for the Inland Empire, the impact of Superfund on the local economy, and the role of the Inland Empire in the broader regional economy. The conference also provides an opportunity for networking and collaboration among business leaders and policymakers.

Supercraft’s Legacy: Urban Brownfields

by Michael Harrad

In virtually every American city, once proud and productive factories abandoned in the landscape as ghostly monuments to a nation’s glorious industrial past. Not only do these abandoned sites scar the landscape, but they also create an eyesore for a city’s residents, who are also a drain on its economy.

Many of these sites, so-called “brownfields,” in the eyes of the federal Environmental Protection Agency, remain in disrepair because of the fear that cleaning up the site will invoke state or federal liability. Buyers will not buy.

Making matters worse, the flawed Superfund program has directly impacted state superfund programs, too, as over 40 states fashioned their programs on the federal model. Many of these programs lack the funds to deal effectively with brownfields.

As a result, lenders will not lend, developers will not develop, and buyers will not buy.

Those on the front lines of the battle against urban decay know the issue facing urban redevelopment.

BARTNER EXCHANGE

The Personal Touch

Additional Business through Bartering

With the growth of the Internet and the expansion of e-commerce, more and more businesses are looking for ways to increase their sales and profits. One effective way to do this is through bartering, or trading goods and services for other goods and services.

Bartering can benefit both parties involved in the exchange. For example, if you own a small business and have a product or service that is not selling well, you might consider offering it as a trade for another product or service that is in high demand. In this way, both parties can gain exposure to new markets and customers.

To get started with bartering, you can contact local barter companies or search online for barter exchanges in your area. These organizations can help you find potential partners and negotiate the terms of the trade.

Bartering can also be a great way to promote your business. By offering your products or services as a trade, you can reach new customers and increase your visibility in the marketplace.

In addition, bartering can be a cost-effective way to acquire goods and services. By providing a service or product that is in high demand, you can get what you need at a lower cost than if you were to purchase it through traditional channels.

Superfund’s negative impact extends far beyond brownfields sites, affecting industrial and commercial sites across the nation. Superfund sites are not initially subject to federal or state environmental enforcement actions, and they do not contain levels of hazardous contamination anywhere near that of a Superfund site. Nevertheless, the mere threat of contamination scares away lenders and developers due to the fear that a site could somehow trigger state or federal liability.

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Those on the front lines of the battle against urban decay know the issue facing urban redevelopment.
A great empire," Benjamin Franklin famously wrote, "is that great cake, most easily diminished at the edges." No one who has been around the city council's current discussions would argue that the vast and inevitable public education system in cities is in as much danger as the Parisian bureaucracy was that vast and inevitable. A Happy and Prosperous "We seem to have a built-in resistance to the idea that the education system is not working," said Supervisor Jerry Young in a recent interview. "Many people have no concept of how much is being spent on education and how it is being spent." utility taxes—and Montclair—are circulating the law and setting themselves up for class-action lawsuits that could spell disaster. A Happy and Prosperous "Utility taxes" by Senator Raymond N. Haynes Thirty-sixth Senatorial District UNITED STATES BUSINESS JOURNAL Inland Empire Business Journal 1996 JANUARY January 1996 I.E.B.J. Close-Up: "A closer look..." A Happy and Prosperous "Jerry Young is an individual who cannot be typecast..." A Happy and Prosperous "Inland Empire] Educational Improvement Program..." A Happy and Prosperous "The court ruled in October that the law was not unconstitutional. Inland Empire] Educational Improvement Program..." A Happy and Prosperous "They simply see..." A Happy and Prosperous "We have a lot more to offer..." A Happy and Prosperous "We now have Joshua Tree..." A Happy and Prosperous "the importance of supporting their local public schools..." A Happy and Prosperous "many of them..." A Happy and Prosperous "Financial problems..." A Happy and Prosperous "Even now, the tax base is lessening..." A Happy and Prosperous "on the next election ballot..." A Happy and Prosperous "But how can this be..." A Happy and Prosperous "For more than a decade, I have worked..." A Happy and Prosperous "we have lost..." A Happy and Prosperous "more than five years..." 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A assemblyman Jim Brulte (R- Rancho Cucamonga) was named "Outstanding Teacher of the Year" by the California School Board Association at its Annual Education Conference in Long Beach recently. Throughout the budget negoti­ations this year, Brulte recognized it was the state's best interest to commit to public education by get­ting more dollars released directly to school districts," said CSBA President Louise Perez. Brulte's influence helped improve the re­sult. He was the key that unlocked the $1.8 billion in state funding for schools in this budget," added Perez. Brulte authored a schoolboarding regulation bill which increased funding for school districts in the Inland Empire and other tradition­ally underfunded school districts to the level of support found in Los Angeles and San Francisco have been receiving for years. Equalization funding was a major part of the 1995-96 budget, which Brulte was principally respon­sible for drafting in his role as a member of the Assembly Republican Leader. "Serving as the Republican Leader has been an honor and a privilege for which I am very grateful. Knowing that I was able to use the position to work toward bringing equity to Inland Empire schools is very grati­fying," said Brulte. "Our children are our future leaders, and getting more money into the classroom will better prepare the next generation for the success which they deserve."


today, business opportunities are unfolding around the globe at a very rapid pace and many American companies, fac­ing the same language and cultural barri­ers, realize the necessity of profes­sional translations and interpreting services.

Culturally adapted, quality translated con­tent is accurate and with precision can be costly, but they add value to any product.

Remember, it is not enough for somebody to speak another lan­guage but they also have to be able to authen­tically communicate with those people speaking another lan­guage.

People are most like wines, Age sour the bad and Improves the good.
Money Management

by Pete G. Peterson

The theme of the fifth annual Silicon Valley Entrepreneurs Conference was unmistakable: money, money, money. Where to find it and how to spend it. Money to get your product line into the marketplace...money to get you over the production hump to a next stage company...money to make you the big Kahuna.

A rapid audience took notes, asked questions, and listened hard for clues of what it takes to make it big. Engineers lodged in the lobby with prototypes in their briefcases. CEOs of small companies under $2 million had business plans tucked under their arms. Founders of self-funded companies that had managed to achieve $8 to $10 million in annual sales without outside investors eagerly sought out information on how to structure a partnership or diligence that would allow the firm to double its size.

The music for this dance of entrepreneurs and venture capitalists was the “Song of the Big Scorers.” VC’s crossed about the need to achieve business plans short and able to grab the reader in the Executive Summary. Lawyers chanted prophecies for negotiations...how to make sure to protect yourself as you diligently make the numbers work so as to lure potential investors.

Accountants hummed a few bars of what investors want to see in the books while the bankers threw in a chorus about how to get the most from a bank. It was quite a medley of practical how to advise and common sense. Not everyone was as knowledgeable as to the kind of disclosure is minimal while the benefits of investors and public agencies are realized.

Investors can better appreciate bond prices, while public agencies benefit from the more aggregative disclosure of their financial information to the market.

Current law requires the issuers of Melio-Ros and Marks-Roses bonds to notify the California Debt Advisory Committee. Continued on Page 46

New Internet Data for Investors

Investors in bonds issued by local Melio-Ros and Marks-Roses financing districts can use the computer to check on the status of bonds, site treatments, and Matt Fong announced recently. These bonds are often used to finance infrastructure requirements associated with new development projects in California and on a few assessments of the land in the development project. Because of declining real estate values in recent years, many of these districts are having difficulty meeting their debt service requirements, and investors may be purchasing troubled bonds without adequate information about their current status.

Keeping investors informed about their bonds and the agencies that issue them is critical to the efficient operation of the bond market,” said Fong. “The capabilities of the Internet are increasing the cost of providing this kind of disclosure is minimal while the benefits of investors and public agencies are realized.

Investors can better appreciate bond prices, while public agencies benefit from the more aggregative disclosure of their financial information to the market.”

Current law requires the issuers of Melio-Ros and Marks-Roses bonds to notify the California Debt Advisory Committee. Continued on Page 46

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Despite the fact that the total number of banks in the United States declined to their lowest in five or one-half years, the 10,149 institutions were able to post record net profits of $23 billion for the first half of 1995. Only three percent, or 321 banks out of 10,149, were listed as unprofitable, indicating the strongest industrially wide performance in the period since 1990. Nonperforming loans decreased nationwide 12 percent over the same year, with California portfolios reporting the best non-annual with a decrease of $175 million.

By mid-year, the Golden State led the West in funded bank each of four, representing $463.9 billion in deposits. Overall deposits increased seven percent over 12 months and one percent since the first quarter.

California posted the second-largest loan volume—behind New York's $442.9 billion—with $283.8 billion. Consumer loans represented 23 percent of California banks' exposure and 13 percent of nonfarm construction and commercial real estate obligations.

Drop in Prime Rate to Save Bank Cardholders $50 Million

Most bank credit cardholders will see a drop in card interest rates beginning with this month's statement, the Ram Research Group predicted, after the Federal Reserve cut its prime lending rate by one-quarter percent in mid-December. The bank also assists in accounts receivable record keeping, account management and all monthly reporting.

Denis Kern, president and CEO of Valley Independent Bank, believes that top quality local businesses can use "Business Manager" to improve the bottom line and expedite collection efforts.

Many business owners have a large portion of their invested capital tied up in accounts receivable. The new program offered by Valley Independent Bank gives them the chance to convert this frozen asset to immediate cash that could fuel growth for the company," Kern said.

Continued on Page 51


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New $50 Million Lending Pool to Support California Small Businesses

Pacific Bell, Kaiser Permanente, the Pacific Mutual Life Insurance Company, and 33 banks are "founding investors" in the newly established California Economic Development Lending Initiative (CEDLI), a statewide lending consortium composed of California banks and corporations that was launched recently.

"CEDLI's mission is to provide loans for California's small and emerging businesses, many of which may have difficulty obtaining capital under traditional loan criteria," said Erwin Furukawa, sales vice president, Business Communications Services - Ethnic Market Group, Pacific Bell. "CEDLI fits well with our "California First" strategy to concentrate on the needs of our California customers and to support California's businesses." Furukawa added, "Hopefully, many of these businesses may be current or potential Pacific Bell customers and suppliers. CEDLI is a vital step forward in providing the type of financing critical to California's long-term economic development."

Initially capitalized at $50 million, CEDLI is the largest statewide consortium for small business development in the United States. CEDLI will provide up to 50 percent of total small business financing for small business growth and development needs as working capital, expansion funding, equipment purchases and contracts.

CEDLI anticipates that its average loan sizes will be in the range of $100,000 to $250,000, with CEDLI's actual share of the required financing averaging between $50,000 and $125,000. Interest payments and repayment terms will be specifically structured at low levels and over long terms in order to stimulate small business participation in the program. As part of the program, the nonprofit affiliate called California Resource Lending and Training (CARAT) will train trainers to conduct business small business courses, cash flow management, and marketing — skills that are critical to long-term business success.

CARAT also will assist non-traditional lending organizations to operate effective lending programs, as well as train community organizations to develop community facilities.

During his presentation, Topuzes provided the committee with an overview of the Imperial/Mexicali Valley and San Diego/Tijuana regions. He explained the concept of a "border" economy — a large regional economy with an international border contained within it — and then described the devalution's effect on business, exports and employment in the "trans-border" economies of the Imperial/Mexicali valleys, San Diego/Tijuana and upon the state of California's exports as a whole.

However, the true highlight of Topuzes' testimony centered on what he terms the peso devaluation's "silver lining." This bright aspect in the fact that, since devaluation, labor costs and other costs are much lower, making the "Maquiladoras" industry a world-class competitive manufacturing operation.
An illustration of the document's content is not available. However, the text refers to topics such as health care policy, economic forecasting, and employment law. It appears to discuss HMOs and PPOs, quality of care, and health care forecasts, possibly for the year 1996.
Leonard Calls for Stricter Residency Screening in Higher Education

by Gary Biederer

S

enate Bill 915, which would require all residents over the age of 18 to provide proof of legal status before attending UC campuses. The measure was introduced by state Sen. Leonard, D-Irvine, following the recent controversy over the number of illegal immigrants attending UCs. Leonard cited a study by the Migration Policy Institute that estimated there were more than 300,000 illegal immigrants in California who were attending UCs.

Leonard said the bill was necessary to ensure that UC campuses were not being used as "green card factories."

"The California Senate has an obligation to protect the interests of California residents and to ensure that our state's educational institutions are not being used to facilitate illegal immigration," Leonard said. "This bill will help prevent illegal immigrants from taking advantage of our state's educational opportunities."
Unmatched goddess, Kauai for herself and her lover, Lohiau, beromes in some of the deepest falls, and watch Hawaii's most beautiful. You can other islands. It is an island whichcular in shape, with brilliant highlights of chain. It said she of nature have altered Kauai. It elevation at its highest
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Kauai The Enchanting Garden Isle

by Carmel Nandu, Travel Editor

Kauai is called the Garden Island for a good reason. One look at the lush, green vegetation that covers almost its entire mass shows why. Ninety-five miles northwest of Oahu and twenty-seven minutes by jet from Honolulu, Kauai is the fourth largest of the Hawaiian group.

Sired By Volcanos

Over thousands of years the forces of nature have altered Kauai. It has been said she was sired by volcanos and shaped by rains. Kauai was built up by an ancient volcanos, Waialae, 5,243 feet in elevation at its highest peak. Strong winds and the torrential four-to-six hundred inches of rain a year which fall on Waialae have eroded gorges up to three thousand feet deep along its flanks and have sent streams large enough to be called rivers flowing down to the sea.

Hawaii's Most Beautiful

Geographically and historically, Kauai is the oldest of the Hawaiian chain. It is a gem of an island, nearly circular in shape, with brilliant highlights of scenic splendor uniquely its own. Its canyons and valleys are more dramatically serrated, its foliage more lush, its beaches more jewel-like than any of the other islands. It is an island which demands superlatives. Many claim it is Hawaii's most beautiful. You can swim in some of the deepest falls, and watch streams flow from the others. Water becomes the source and the power.

Polo's Legend

According to legend, Polo, the fire goddess, tried first to make a home on Kauai for herself and her lover, Lohiau, then King of Kauai. Due to the many streams, water falls and rain forests, she was unable to dig a dry pit where she could start her fire (which she had to have to survive). She continued south to the other islands, finally stopping on the island of Hawaii (a much dryer island) where, as legend has it, she still lives in Kilauea Volcano, and her voice can still be heard rumbling from the depths of Kilauea.

Mumunus and Religion

Kauai was the first of the Hawaiian Islands that Captain Cook visited in 1786, and it was the last of Hawaii's independent kingdoms. The first successful sugar plantation was established here. Kauai is the only island where the fragrant mokuhana berries grow. Conversion, not climate, propelled the first missionaries to heathen Kauai, where they immediately shround the women in tentlike mumunus and began to preach the gospel. These days, mumunus are not the usual attire, though religion is still important to the population.

A Russian Offer

An interesting historical fact about Kauai is that at one point a Russian emissary almost convinced King Kaumualii to break off the unification of the islands with King Kamehameha, and put Kauai under Russian protection. The remains of the Russian fort that was built at Waimea Bay at that time are a reminder of the nineteenth century rivalry between the United States, Great Britain, France and Russia for control of the islands, a rivalry that was largely responsible for Hawaii's remaining independent until 1898.

Cowboys and Pineapples

Hawaii's first sugar plantation was started at Koloa (at the most southern tip of Kauai) in 1835. Pineapples, bananas, papayas and more than half the state's crop of taro (for poi) are grown in this area. You would never expect to find cowboys in Kauai, let alone Hawaii, but you will find them here raising and herding prize cattle on many varied siranches.

Science and Research

This little island also plays a prominent role in scientific research and exploration. A tracking station at Kokee keeps tabs on our men in space, and Kauai is the headquarters for an underwater test range devoted mostly to anti-subma-

A Sportsman's Paradise

Kauai is a sportsman's paradise, offering a wide variety of outdoor activities year-round, such as surfing, outrigger canoeing, windsurfing and sailing. Deep sea fishing charters and bone fishing expeditions are available. Water-skiing on the Ha'ena River, Waialua River or at Hanalei Bay are the best places to begin sport fishing. Kauai has a wide variety of scenic beaches described by Jack London in several of his Short Story sto-
tures. Whale watching (November through May) off Kauai's Nawaiwili and Na Pali coasts is a unique experi-
nce and should be high on a list of activities.

Horseback riding is available in the Hanalei, Waini'a, Lihue and Kapaa mountain regions. And some of the finest golf courses found anywhere are located at the Hanalei, Waini'a, Kapaa and Lihue areas.

Lisel - Unmatched Scenic Beauty

The colorful town of Lihue on the north shore is the commercial center of Kauai. Here you can take a fascinating three-mile ride in a river launch on the Waalua River, the only navigable waterway in Hawaii. At the end, you can explore the hauntingly beautiful Fern Grotto. This area has beautiful beaches, sugar and pineapple fields and a variety of unusual churches. The highlights here are the incredible beauty of Hanalei Valley and Hanalei Bay. Past Hanalei and Ho'oloa Point is the unmatched Na Pali Coast. Its beauty can be observed during a flight in the helicopter that will also leave you on a secluded beach for a pri-

Where to Stay

The Sheraton Princeville on the north shore, overlooking Hanalei Bay, the newly renovated Kauai Marriott and the Hyatt Regency overlooking Poipu Beach are all full service designe-
tures. All have premier golf courses, restaurants and all amenities to make for an unforgettable holiday.

Cowbells Bountiful is the travel editor for the Inland Empire Business Journal and the Western Division of Southern Publications. She can be reached at (408) 799-9652.
Year in Review... 1995

JULY
$70 Million Speedway on the Drawing Board

San Bernardino County supervisors approved a redevelopment project which will pave the way for a 70-mile-long, $70 million "California Speedway." The motorsports facility will occupy the site of one-of-a-kind Kaiser steel mill north of Interstate 10 and west of Cherry Avenue near Rancho Cucamonga. It will be a joint venture of Kaiser Resources and Pencke Speedways and is slated to open in early 1996 with two to six races booked per year. Kaiser also plans to develop a business park and a 30-acres materials recovery facility for recycling trash at the location.

AUGUST
Thousand Lakes at Toyota Job Fair

For more than 1,000 Island Empire residents braved the summer heat to apply for jobs at Toyota's Thousand Lakes distribution center in Ontario, surprising Toyota company officials who expected 300 workers when they reached peak performance and workers will be hired in phases through September, 1996. Toyota decided to hold the job fair after more than 100 people a day began signing up at the Thousand Lakes warehouse seeking job information.

SEPTEMBER
International Trade Center
Off and Running

A federal audit revealed that $32.7 million in revenue from Ontario International Airport and three other airports owned by the Los Angeles Department of Airports was misused, a finding that is part of a broader investigation of the California Limited Development Agency reached terms with a developer. The inland county of San Jose negotiated for the transfer and development of 147 acres. Cal Tau expects to complete jobs through the $500 million project.

The trade center design calls for transit-oriented businesses, such as manufacturers, convention space, a bank, a post office and a number of food service facilities.

OCTOBER
Work Related Conference Center

Construction ceremonies were held for the Ontario Convention Center which is projected to generate $153 million in economic benefits for the region each year. Approximately 70 conventions scheduled annually are expected to draw 233,000 visitors.

The center at Holt Boulevard and "St. Street is slated for completion in the fall of 1997. Construction is under the direction of the Ontario Convention Center Corp., an authority composed of the five members of the Ontario City Council.

MAY
Island Empire Hosts Trade Conference

The international trade community in the Island Empire when delegates from more than 20 nations descended on the commerce center, known to observe World Trade Day 1995. The theme was "Island Empire International Trade: Support to Success." The conference featured export-import workshops, a keynote address and a corporate displays and networking sessions.

This was the "Island premier trade event" for the region for 1995," said Richard Powell, president of the Island Empire International Trade Association.

JUNE
Trailer City's Old Town Reduces Welfare Among Native American

The Moreno Band of Mission Indians doubled the size of its Casino Moreno bingo and cardroom also doubled the size of its workforce, with membership of the tribe assuming a variety of jobs. The expansion effectively reduced the tribe's welfare rolls. The casino is a $50 million-a-year business and the second-largest in the Inland Empire. Additional Native American casinos include the Banning/Beaumont area.

JANUARY 1996

YEAR IN REVIEW... 1995

The year 1995 brought many positive changes for Temecula. To begin with, the city of Temecula's strong pro-business climate has attracted some 150 companies that have recently expanded and/or relocated here.

Relocations and Expansions

One of the biggest attractions of the Temecula Valley is its affordable housing for the first-time and move-up buyer. In addition, Temecula has an 88 percent owner-occupied rate for single-family residences. The area offers a wide range of housing plans as well as homes for all price points. There are approximately 3,500 housing projects where families can afford the quality, size, and style of home that is merely a dream elsewhere. New single-family tract homes start at approximately $90,000 up to $225,000. More than 1,000 families move to Temecula to expand their existing facilities.

Western Metal Fab relocated from Castro Valley, California, to the Temecula Industrial Park. The company already has plans to expand within the year. The company fabricates metal cabinetry for the food service, computer, industrial, and the entertainment industries.

Tension Envelope, the largest manufacturer of envelopes in the United States, relocated its manufacturing operations to Temecula in April, 1995. The company will continue to produce 22,323,000 homes by the year 2000 and will produce 29,600 homes by the year 2010.

Retail Development

New businesses and/or expanded retail will attract thousands of visitors, including 15,000 the city's residence. It is expected to generate $53 million in total revenue. New businesses will provide a broad retail base, including six automobile dealers that operate businesses in Temecula, as well as any tourism destination in Southern California. At the same time, the city's retail business sector is expected to benefit from a new $120 million Town Center, opened in 1995. The project includes: a 24-hour public comment hotline, a 2,200-seat theater, open house, two saloons; two 50-seat virtual reality theaters; two 50-seat virtual reality theaters; two 50-seat virtual reality theaters; and a 50-seat virtual reality theater. The town center will be developed by the city's planned Town Center.

Awards

The city of Temecula was awarded the "Outstanding Public Project of the Year" by the Zev Huffman Group for the Temecula and the surrounding area. The award was given for its high quality of the project area by using the basic design elements in the project. The project was designed and built by the City of Temecula.

Economic Restructuring

Perhaps one of the biggest attractions of the Temecula Valley is its affordable housing for the first-time and move-up buyer. In addition, Temecula has an 88 percent owner-occupied rate for single-family residences. The area offers a wide range of housing plans as well as homes for all price points. There are approximately 3,500 housing projects where families can afford the quality, size, and style of home that is merely a dream elsewhere. New single-family tract homes start at approximately $90,000 up to $225,000. More than 1,000 families move to Temecula to expand their existing facilities.

Residential Development

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Lake Elsinore has something for everyone—a city which provides an exciting year-round resort environment, with first-class shopping, fine dining, top-notch recreation and housing, and the便于 smoothest of all climates.

On the drawing board is the proposed Lake Elsinore / The Red Lion Hotel and Conference Center. This project will have a Seaport Boat Launch Ramp which will be completely accessible with ramps. Also planned on the lakefront is the Seaport Marina, Swimming Beach, Boat Beach, and Fishing Beach and Pier. The Red Lion, a major resort hotel, plans to develop a marina. The East Lake golf course and flood plain area will be master planned for multi-purpose uses. Phase I was completed in 1994 with an additional $22 million, 6,600-seat multi-purpose stadium and amphitheater. This stadium is designed to host the Lake Elsinore Storm baseball club, the class A minor league affiliate of the California Angels. More than 270,000 fans attended the Lake Elsinore Storm’s inaugural season, and to that record another 400,000 fans flocked to this great American pastime for the 1995 season.

The Downtown area is experiencing a new birth through revitalization. Our transition includes the newly Elsinore Village with the ambiance and charm of the historic “20s and ‘30s.” It offers retail shops, a quality master plan which will serve for years to come, and a positive redevelopment schedule in action today.

The downtown area is experiencing a new birth through revitalization. Our transition includes the newly Elsinore Village with the ambiance and charm of the historic “20s and ‘30s.” It offers retail shops, a quality master plan which will serve for years to come, and a positive redevelopment schedule in action today.

A major component in Lake Elsinore’s past and future is the 3,000-acre natural lake which until recently was owned and operated by the state. Now under city jurisdiction, an exciting master plan for the lake was developed to allow special events such as boat races, candlelit boat races, jet ski, and water ski races, and more.

Our 500 million dollar management program to stabilize and manage the lake level was completed in 1995 with the construction of and inflow and outflow control, which has allowed its water quality to improve.

A joint agreement with the school district has created refurbished parks to meet the growing demand for recreation, as well as regulation, is a key in the future. A joint agreement with the school district has created remodeled Lake Elsinore, develop the project. The city of Lake Elsinore—its blending of water-front lifestyle, fine art and unlimited opportunities.
AppleOne in Alliance With the Academy of Computer Technology

A s advances in computer technology continue to develop, so does the demand for people with advanced computer skills. To meet today's job market, you must continually update your knowledge of the latest computer programs. Although the market is flooded with a variety of business software research by Dataquest Inc. revealed that over 50% of all businesses are currently using Microsoft Windows software to streamline their business management procedures. With the emergence of Microsoft's newest software, Windows 95, its success is expected to inflate to over 80%. Daily technological advancements and advances in the computer industry are the key components behind the growth of the job market. With the Internet, online job boards, and e-commerce, the demand for computer skills is increasing. AppleOne is committed to developing the "work force of the future"—the inspiration behind the alliance between AppleOne and A.C.T.

AppleOne's training center teaches the A.C.T. computer training courses. AppleOne's partnership with A.C.T. provides its client companies, temporary associates, and full-time employees with the business software training needed to compete in today's job market. A recent study by Professional Management Services stated that there is a growing number of businesses seeking to increase the quality of their employees. A.C.T. offers a primary focus on Microsoft products. Training consists of a rapidly developing, one-day course. Students are instructed in a single computer application at either the beginning, intermediate, or advanced level. A.C.T. also offers classes on-site training and private tutoring. They can customize courses for proprietary or obscure software, for specialized training and for on-the-job training. Also included in your educational package is A.C.T.'s course guarantee and toll-free technical support backed by a design to teach students gain more than mere knowl- edge. For those who are not currently employed, AppleOne and A.C.T.'s partnerships provide an entry-level, competitively payed job market. Students are encouraged to let AppleOne put their newly acquired computer skills into practice.

by Sheryl A. Jones

The city of Fontana is part of the world's largest market and a city totally committed to business success. The third fastest growing city in the nation (with populations over 100,000), Fontana has become a leader in the Inland Empire.

Financially Stable

The year of 1995 found Fontana well on its way to financial stability and starting to build its reserves. A five-year Fiscal Model is being prepared which will give the city a perspective on how proposed economic development will impact the city's financial future and will provide for a proactive approach to issues and opportunities.

In December of 1994 a newly seated City Council vowed to be a proactive approach to issues and goals and objectives so that all people involved in serving the community for first-time homebuyers.

Future Goals

Goals of the City Council for 1995 and 1996 include:

- To create a team
- To operate in a business-like manner
- To practice sound fiscal management
- To promote economic development
- To improve public safety
- To invest in the maintenance and development of the city's infrastructure
- To concentrate on inter-city affairs
- To increase citizen involvement.

The Fontana City Council has already created a number of goals. With Mayor David Eshleman elected as a member of the Tri-City Marketing Association (SCAG), Fontana is on the move to help keep the region competitive. Mayor Eshleman was also chosen to serve on the Board of Directors for the League of California Cities.

Cooperative Effort

Fontana is one of the three cities of the Tri-City Marketing Program which is a cooperative effort between the cities of Rancho Cucamonga and Ontario along with the Ontario Convention and Visitors Bureau. The Fontana City Council recognizes the Tri-City Marketing Program as a way to work together with neighboring jurisdictions to promote major projects that will complement the economic life of the entire region.

Along with the reduction of the Planning Commission from five to two and the appointment of new members has come the adoption of a new streamlined development code and development review process and the reduction of many development processing fees. A new spirit of cooperation and understanding between the city and the development community has emerged and is bringing the return of major development activity enjoyed by the city of Fontana during 1995.

Hustler's Ridge, a 570-acre residential/commercial Specific Plan at the base of the San Bernardino Mountains, began construction in 1995 and has been developed by the city of Fontana in various stages of home production. The city of Fontana's First Neighborhood, Great Neighborhoods, was approved in 1990 and has been developed by the city of Fontana in various stages of home production. The city of Fontana's First Neighborhood, Great Neighborhoods, was approved in 1990 and has been developed by the city of Fontana in various stages of home production.

Time Homebuyer Assistance Program

The "Building Great Neighborhoods Program," the city of Fontana's First Neighborhood Assistance Program (HAP) was implemented during 1995 to help first-time homebuyers realize their dream of homeownership. The Program provides extremely attractive financial incentives to first-time homebuyers.

The "Building Great Neighborhoods Program" also provides:

- Single-family and multi-family property improvements by supplying new paint and repairs for homes and low interest loans for exterior and interior renovations.
- Rehabilitation of abandoned homes in focus areas.
- Solicitation of builders to build small residential tracts of one to one-and-a-half acres of high quality homes.

Although 1995 was an exciting year for the city of Fontana, 1996 will provide for an even more exciting year as Fontana moves ever closer to realization of the city's Mission Statement: "The city of Fontana is committed to its emergence as the premier quality of life community in the Inland Empire."

Any Radio Talk Show Can Get In Your Face

We aren't really sure about running our opinion column, but SOUTHERN CALIFORNIA FOCUS shows for other views. Get an informed opinion—Tune Out.

Weekdays 5 am to 7 pm on CNN News Magazine. KCCE AM 1500.

Security Brokerage Firms Serving the Inland Empire

Company Address Industry Employment Base Firms

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2. A. G. Edwards 3100 25
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4. Darrell Wall 2700 10
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8. Computer Financial 2700 4
9. Morris Thomas Inc. 550 3
10. Orbiton Financial Services 2700 5
11. Winners Distributors 2700 3

Note: Not Applicable (NA) = Would not disclose or n = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate and correct.

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INLAND EMPIRE BUSINESS JOURNAL • PAGE 25

INLAND EMPIRE BUSINESS JOURNAL • PAGE 25
CITY OF COLTON

Colton—Location, Location, Location

Location is the primary advantage to Colton, as it is ideally centered in the Inland Empire at the intersection of the 1-15 and I-215 freeways and on the main rail lines of the Union Pacific, Santa Fe, and Southern Pacific. As a result, Colton remains one of the fastest growing cities in the region.

With its strategic location and transportation advantages, Colton is poised to accommodate a variety of major regional business complexes. The city has several hundred acres of premium industrial and commercial properties immediately available for master-planned development.

Introduction

The city of Colton was incorporated in 1887. Its friendly atmosphere is accentuated by its historic landmarks and buildings, Frontier Town’s wild west flavor, and historic Hermosa Gardens Memorial Cemetery, deeded to the city in 1917 and the final resting place of Morgan Earp and other Inland Empire founding leaders. Colton’s population, currently at 45,636, continues to grow rapidly in an area covering about 18 square miles.

A veritable cornucopia of thriving industrial and commercial operations in Colton are engaged in manufacturing products and supplying goods and services both locally and internationally. These businesses include: Williams Furnace, AFI’s Garden Art, Morton International, Cal Wold Group Supply Company, and Unisource Corporation. Colton’s commercial and retail operations include: Sutter Brothers Corporate offices, General Cinema Corporation, Wal-Mart, K-Mart, The Price Club, Contractor’s Warehouse, Dean-Denns Corporation, All American RV Centers Inc., L.L. Snow Ford Company, and Pinney Bros. Inc.

Colton desires to accommodate large manufacturing companies and encourage the development of business parks that can meet the needs of companies dependent on the efficient distribution of goods.

Colton offers special development areas, including seven Redevelopment Project Areas, the state-designated Enterprise Zone, and the Recycling Market Development Zone. A streamlined development process includes quick and efficient city plan checks and inspections, and fast-track permitting applications for priority projects. Colton coordinates economic development activities with the San Bernardino and Riverside Counties.

Attractive residential areas are found in all areas of Colton, from the picturesque Reche Canyon to the historic setting of the downtown area, and to the open spaces of the West Valley and east Mount Vernon Corridor Areas.

Colton Services

Medical Facilities. Colton’s West Valley Area is the construction site for San Bernardino County’s new medical center. When the hospital is opened in 1999, it will support 1,800 jobs and contain 990,000 square feet that will have 420 beds. The facility will be the only medical center in the region designed to withstand an 6.3 magnitude earthquake and operate in a self-contained environment for three months at a time in the event of a major disaster.

Colton currently has a Kaiser Permanente Clinic, and an Inland Eye Institute, part of Medical Group that performs corrective laser eye surgery.

Utility Services. Colton is a full-service utility city which provides electricity to its residents, a service which began in 1895. Colton’s City Council has appreciated the economic development benefits that can be realized by providing competitive rates to some of the neighboring cities and supports an active city-owned and operated utility program.

Colton’s water is also obtained from local deep water wells. Additional city-owned amenities include sewer and refuse services.

Redevelopment Agency

The Redevelopment Agency for the city of Colton has initiated and completed many improvement projects, redevelopment plans and agreements in 1995. These projects include the creation of the West Valley Redevelopment Project Area Specific Plan for the purpose of planning future development around the county’s new medical center, downtown business rehabilitation, infrastructure improvements, economic development and marketing activities, and housing projects.

Downtown Facade Improvement Program. In 1995, several downtown businesses successfully completed Colton’s $250,000 Downtown Facade Improvement Program designed to beautify the Downtown Project areas and gateway to the city. The Facade Program is designed to improve the appearance of the downtown area, stimulate customer interest, and create a pedestrian-friendly environment by offering financial incentives to downtown business owners to beautify their storefronts.

The businesses that participated in the program during 1995 include: Helman’s Sporting Goods and adjacent Barber Shop, Linque’s Lounge and Convenience Store, the La Cadena/Valleay 6 comic-book business center, and Martino Auto Parts.

Colton Community Center Opens. The Colton Community Center, a 30,000-square-foot state-of-the-art recreational center that was dedicated Nov. 10, 1995, will be open to serve residents in 1996. The new center includes a large swimming pool, children’s wading pool and rain forest, racquetball court, basketball gymnasium, dance studio, offices, and related athletic facilities.

Due to the scheduled opening of the San Bernardino County Medical Center in the summer of 1998, the Redevelopment Agency for the city of Colton prepared and completed a Specific Plan for the West Valley Area in 1995. The plan addresses the development of properties immediately surrounding the medical center’s construction site.

Colton’s Electric Department has started construction on a substation that will cater to the new medical center and subsequent ancillary development that will occur in the West Valley Area over the next few years.

Colton Housing Programs. The Redevelopment Agency for the city of Colton is assisting the development and sale of several new housing subdivisions. This includes a Mortgage Assistance Program that helps first-time and low-income buyers, in the amount of $5,000-$7,000, to purchase new homes.

New homes for 1996 feature the Colton Cottages, a 36 Victorian-style town-home development to be built at the city’s Old Yards, the first phase of 160 homes on Fairway Drive; and the construction of 50 homes in the West Valley Area.

A Housing Authority, the Redevelopment Agency is responsible for the ongoing management of the Colton Palms, a 110-unit senior housing complex. In addition to providing mortgage assistance to buyers of new homes in Colton, the Agency is coordinating efforts with the Private Enterprise Tran to rehabilitate and sell repossessed, Housing and Urban Development (HUD) homes this year.

Colton’s Agency has recently completed a $100,000 street improvements project in the Colton Palms and Mediterranean Mobile Home Park. Colton is in the process of converting the 230 unit park to individually-owned condominiums.

Colton’s Toll-Free Business Hotline

As part of its aggressive marketing campaign for 1996, Colton has a new toll-free business line at (800) 788-7889 and an Internet address at info@colton.com.

Colton—Providing Customer Service

Colton provides many advantages to businesses. These include available and affordable land, affordable rent, a central location in the Inland Empire’s transportation hub, a safe and friendly business community, a quality labor force, and the personal attention and help of the Redevelopment Agency and city staff.

In its prime location with readily accessible transportation facilities, small-town, business and residential friendly atmosphere, high quality city-owned and operated utilities, and proactive planning and permitting process, Colton promotes excellent customer service.

now, Rock Solid health coverage is available for Individuals and Small Groups.

Prudential Small Group

Small companies like yours have a unique opportunity to “Mix and Max” from several health plans to maximize coverage. There’s an HMO, PPO, Point-of-Service Plan and several wellness programs! You will also receive a personal health plan advisor; a complimentary initial analysis and a dedicated Customer Hotline!

Whether you’re a group of one, or a group of fifty, give us a call at 1-800-209-5227

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JANUARY 1996
Focus City of Murrieta

The track tracts around the site of the proposed Murrieta Spring Mills, where developer Donahue Schiber is anticipating an early spring 1996 groundbreaking.

The city has partially taken on the role of developer in preparing the corridor for activity by doing a master environmental impact report on the acreage and pulling together a host of other information typically needed for decision-making, on a building project. The three books of information include development standards, master infrastructure plans, traffic impact reports, earthquake fault investigation, biological assessments, and a host of other data.

The corridor's biggest plus is the time savings that result to prospective occupants. In addition to having a host of vital information on hand that does not have to be duplicated by each land owner or developer, the city also has what calls real streamlined plan approval.

Proposals meeting criteria of the corridor's action plan can gain an okay within days (as few as 14 days) rather than the months normally required.

That the innovative concept works was demonstrated when Best Buy came to town early in the year, looking for a site in the Inland Valley that would allow them to open by October. They found one in the corridor and they opened on schedule Oct. 13.

The corridor has added considerable attention among retailing representatives, and its anticipated results will be highly visible in the next two years.

Retailing Trends Evident

The Best Buy store is an example of why California cities focus on commercial development. This one 44,000-square-foot outlet is projected to greatly exceed $400,000 in sales tax revenue for Murrieta annually, or about 6 percent of the city's general operating budget.

Best Buy's arrival in town also follows a trend in the city's general operating budget. The trend in retailing also has been reflected by the city's issuance of nearly $25 million in permits annually, or about 6 percent of the city's general operating budget.

A variety of smaller commercial projects have been completed or are underway, including Mulligan Towne, a 180-unit development under construction that will offer an array of family fun activities when it opens in the spring.

Other Activity

Residential building continued its upward move during 1995, when the city issued nearly 800 permits for new homes for the corridor homes.

That followed construction of some 550 new homes the year prior. Average sale price of the dwellings has been around $140,000.

The city opened the Murrieta Entrepreneurial Center (MEC) during the year to boost existing and prospective small businesses throughout the Inland Valley.

The center is a clearinghouse that brings together under a umbrella a variety of services, including making available one day a week a consultant from the Inland Empire Small Business Development Center who advises planning to get into business or who are already in an enterprise of some type and need help.

The MEC also brings financing and personnel services to the Murrieta-Temecula-Lake Elsinore communities.

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Year in Review ... 1995

CATHEDRAL CITY

Cathedral City's New Downtown — IMAX Coming to El Paseo

Imagine viewing a movie on a screen that is six stories high with a sound system that is like no other speakers. A unique theater providing sensory perceptions so real that you feel you're the astronaut blasting off in a space capsule, flying weightless, and looking down at the planet Earth. Or sensations so authentic that you think you can feel weightless, and looking down at the screen that's suspended by invisible speakers. A unique theater providing sensory experiences that you can actually feel and see in IMAX's Next Generation

The Future of Palm Desert

Palm Desert is known for its sandy beaches and for its high-quality living. The city has been named one of the best places to live in the United States by Money Magazine and Forbes Magazine.

Environmental Improvements

In the past, Palm Desert has been recognized for its efforts in preserving the environment and the city continues to keep its commitment to the environment.

Annual Events

In the Desert, there are many annual events that attract tourists and residents alike. From the Palm Springs Winter Fair to the Palm Desert Jazz Festival, there is always something happening in Palm Desert.

For more information about starting or relocating a business in Palm Desert, contact the Economic Development Department at (760) 346-0611. For residential or visitor information, contact the Palm Desert Visitor Information Center at (800) 873-4248.
Managers' Bookshelf

by Henry Holzman


The mark of the general public's term "reengineering" is elusive but one that is defined by layoffs. As in any book, Carr and Johanson are careful to clarify this early in the book, this is not and has never been the meaning of the term in the six years since in writing. They are also very aware that too many companies (and consultants) have confused the six years since Johanson; /lfc:Graw-Hi/4 co-authors, Henry Carr (909) 910 - 1100 • FAX (909) 941 - 8610

process reengineering. "Laws were broken." Have these accomplishments come at a cost? "Morale among the survivors inevitably collapsed." They are calling for a more analytical approach to the process of reengineering, a process that they call "reengineering a process." These characteristics will lead to greater productivity, enhanced quality of products and services, and, ultimately, to an organization that is well worth the effort it takes.

Best Selling Business Books

1. "Beardstown Ladies Common-Sense Investment Guide," by Leslie Whitaker (Hyperion. $19.95) (2)
2. "First Things First," by Stephen R. Covey (Simon & Schuster. $23) (3)
5. "How to Drive Your Competition Crazy: Creating Disruption for Fun and Profit," by Gwy Kawasaki (Hyperion. $22.95) (9) A way of beating much larger competitors.

G* Indicates a book's previous position on the list.
** Indicates a book's first appearance on the list.

The city of Pomona made it clear in 1995 that "Something is Happening in Pomona!" They brought many new businesses, retailers settling in town and visitors from federal officials committed to economic development. Pomona is the city of Dynamic reengineering with cost cutting, flying the flag of business. They are the companies (and consultants) that have confused the six years since.

Pomona Ranch Plaza Development

On Sept. 25, 1995, the Pomona Redevelopment Authority signed an agreement with Wal-Mart, Inc. to purchase a 5.7-acre parcel of land currently the City Hall Plaza for the development of a 109,000-square-foot Homebase retail store and commercial complex. The property is being purchased as a community of economic development center. The project, which will lead to greater productivity, enhanced quality of products and services, and, ultimately, to an organization that is well worth the effort it takes.

Special Economic Development Projects

In accordance with new development budget objectives, the Economic Development Department received 1995-96 Community Development Block Grant (CDBG) funds earmarked for economic development and business attraction.

A major focus of the Block Grant Program will be on implementing strategies to improve productivity, particularly for major thoroughfares. Specifically, the Mission Кроме Improvement Project will provide capital improvements to landscape and hardscape elements such as sidewalks, street furniture, pedestrian malls, streetscape, and pedestrian sidewalks.

A proposed Facade Improvement Program will complement the streetscape effort.

General Dynamics Reuse Plan

The General Services Administration (GSA) declared the former General Dynamics site surplus on June 30, 1995. An application for the public conveyance of the former General Dynamics reengineering facility has been approved. This 10-acre property includes a government building, a manufacturing plant, a maintenance building, office building, and several other facilities. The city of Pomona plans to have a variety of events at the property for community interest and economic development.

HomeBase will be the second major anchor for the 74-acre Pomona Ranch Plaza. The store is expected to create 200 temporary construction jobs, and upon opening in the summer, is expected to create 190 permanent job opportunities and generate approximately $300,000 in annual sales tax revenue.

Regional Transportation Center

Sometimes known as the Downey Metrolink Station, the second Metrolink station in Pomona is much more than that! The groundbreaking ceremony for the project took place on Sept. 11, 1995. The station, which was designated as one of the historic 1920's Southern Pacific terminal stations, will now be the center of many more is expected to serve the city and the Pomona Valley Transit Authority is planning on making this their station of health. Foothill Transit will make this a major transit point, and Greyhound’s bus terminal will be in the center of the Pomona station. The Regional Transportation Center will serve the citizens of Pomona in many more ways. Foothill Transit will make this a major transit point, and Greyhound’s bus terminal will be in the center of the Pomona station.

Pomona Valley Towing relocated to E. Mission Blvd. from Second Street. The new facility is a 1,200 square foot towing and impound facility. Annual sales are expected to exceed $20,000, with 10 full-time jobs and 20 part-time.

Unistar Foods will move from its new site in coming months. The owner is building a 10,000 square foot facility and will create five to 10 new jobs.

Los Pinos Food Products celebrated the grand opening of its Pomona facility on Sept. 2. The total food manufacturing plant will employ up to 200 people within five years.

RBII Manufacturing Co. will relocate to Pomona and will bring 20 new jobs to the city. The equipment manufacturer will generate approximately $15,000 in sales tax revenue.

Casa Herrera will relocate to Pomona and will bring an additional 30 new jobs to the city. It is estimated that the leading manufacturer of food processing equipment will bring more than $67,000 in sales tax revenue to the city over the next 20 years.

Pomona Ranch Plaza Development

Approximately 100 acres of the site will be available for potential private development. Approximately 25 acres are already under negotiation to locate a Materials Recovery Facility (MRF) at the northern end of the property. The city has negotiated a price and a waiting for formal approval before opening. There has been a tremendous demand for the zero percent financing and will be available for those interested. The city is currently finalizing a Request for Proposal (RFP) for development of the site.

Housing Programs

The city council approved the implementation of city-wide "Neighborhood in Progress" housing programs. There are five major housing programs that will increase the level of high quality, rehabilitated housing with in neighborhoods, and make available affordable housing to first-time home buyers, thereby creating "pride of ownership" and empower­ ing families to have ownership within their community.

The five housing programs are as follows:
1. First-Time Home Buyer Programs
2. Infill Housing Program (for development of vacant, scattered residential lots)
3. Acquisition, Rehabilitation and Redevelopment Program
4. Rehabilitation Program
5. California Housing Finance Agency (CHFA) Program (for development of vacant, scattered residential lots for approximately $10,000 in loans)

Implementation of these programs increases not only housing productivity, but also creates jobs through construction and improvement services to the city's real estate market. Pomona's multifamily developers are benefiting from new tax credits, and financial institutions benefit by packaging and selling housing.
Yesteryears in Review 1995

Speedway Complex Major Addition

One of the most exciting pro-
jects to be completed in the second half of the year will be the new speedway complex in the northern part of the city. The project will accommodate a 1,000 spectators and major race events, and is being planned by Southtown, Inc. (Southwest Construction) and located on the Mojave industrial park. The track and road course will also accommodate other automotive-related industrial, research, and development uses.

It will include as its centerpiece a 400-foot oval track and road course. The consultants on the design, development, and construction of the track are Cary and Chris Agajanian, one of the premier racing families in America. The project has received all of its planning entitlements, and the Agajanian family is working with the city on a schedule and a timeline for the project.

Improved Infrastructure

Victorville has always had a commitment to the growth and development for and providing the infrastructure necessary for that growth. The long-awaited RogersDale 5/16 primary speedway project alone in the 1995-96 fiscal year was nearly $18 million. One of the most ambitious projects in the city in recent memory will be the completion of the 1st Avenue project along the Grammar School Road corridor. This project was a major component in the revitalization effort for Old Town Victorville.

The completion of the project will transform the 1st Avenue corridor into a walking mall five days a week. The project will include the construction and is open for business now.

High Level Municipal Services

City Growing Rapidly

Several new businesses have constructed new facilities and made Victorville their home in the last year. The long-awaited RogersDale U.S.A. project, with the beginning of renovations on the Royal RogersDale Evans Museum. The city has completed the project and will update and add electronic displays to the museum, making it more attractive to the thousands of visitors who stop by each year. RogersDale has constructed new facilities and/or stores: Mervyn's, Penney, Sears, and H & M. We know with certainty that the community of Victorville is a general law city and that it's property tax revenue for its Valley. Victorville is one of a handful of cities in which it's population which varies from $.50 to $1.50 per square mile. The city has continued to provide a conservative fiscal policies of the city as it continues to grow.

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New Businesses

Best Buy, the retail audiovisual outlet, opened in Victorville in 1995, and added over 100 new jobs to the city. The 46,405-square-foot facility and Montgomery Ward center adjacent to The Mall of Victorville.

Four new restaurants in Victorville added about 400 new jobs. Best Buy, Furniture Village, Market, Burger King, Del Taco, and Pizza Hut.

New Municipal Facilities

The city of Victorville and the town of Apple Valley jointly funded and constructed a 43,377-square-foot Recreation Facility. The facility handles up to 60 tons of recyclable materials a day. The recyclables are collected in a cardboard cart and delivered to the recycling centers in both Victorville and Apple Valley.

A Federal Correctional Complex is still planned for the project area. The proposed George Air Force Base in Victorville will be built on over 2,100 female inmates. Design and environmental clearing of the site should be completed by the end of the year. The facility will be located in the city of Apple Valley and Apple Valley Planning and the City Council. The City Council's vision over the years has been consistent, and that vision is to split the city of Victorville into three small businesses per household. Small businesses are not so different (or will they ever be). A great tool for small businesses. Many small businesses do not need (or will never need) a check register. They only want to be able to print and record checks, keep a log of who they were written to and what tax and budget category they fall under, track their deposits, and be able to reconcile their accounts on a regular basis of your choice.

Quicken does all this as well as present reports and graphs that accu­rate show you where your money is going and where it came from. If you correctly categorize each trans­action and budget, Quicken will bundle with many of your home systems, use a concept they didn't have the chance to feel at ease with the information each time. You can also set up your custom's name and addresses in Quicken's new Financial Address Book, where you can sort and search for names to print envelopes, labels, and a paper address book.

Quicken Deluxe, this new version of Quicken, has added many new features. The most exciting is its new on-line banking. Quicken is hooked up with over 20 different financial institutions in the United States and Canada. For a $3.50 fee per month by your bank, you can access your account balances, see when checks have cleared, transfer funds, pay bills, and manage credit cards all from your home or office.

It is also a new on-line investor Insight. For a small monthly fee you have access to the same financial help as professionals. Information Insight will keep you current on the companies you are watching, display charts and reports that show the price performance of each investment and time you need to make your own investment decisions. It also shows you the current price quotes as well as news stories on any company or mutual fund listed on NASDAQ.

If you need help making financial decisions, Quicken offers a new investment tool called Finance 101. Besides helping you understand the fundamentals of personal finance with sound and fundamental advice, Finance 101 uses your Quicken data to compute a "financial health score" and provide you with investment recommendations. It shows you how to invest wisely, reduce taxes, and plan for the future. If you're still not sure what to do, there is also a section called Ask the Experts. Through multimedia, Quicken brings to life two of its citizens, Victorville has experi­enced the same results of the down­turn in the economy as other cities, and has had to take a similar measure of its revenues taken by the state to backfill its own budget. Instead, department heads have cut bud­get and found better, more eco­nomical ways to deliver needed serv­ices.

Within the city of Victorville, about $6.5 million is spent annually for the various services. The city's General Fund supports police, fire, engineering, parks and recreation, and the public works departments. Victorville receive property tax revenue for its service to citizens. Victorville has experi­enced the same results of the down­turn in the economy as other cities, and has had to take a similar measure of its revenues taken by the state to backfill its own budget. Instead, department heads have cut bud­get and found better, more eco­nomical ways to deliver needed serv­ices.

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Central Avenue Widening Project

Central Avenue would take approxi- mately one year to complete. Today, Central Avenue consists of the Transportation Commission’s dedication to its future as a community seeking a balance of high-quality residential, commercial, business park, and commercial recreation uses.

Quality Growth

In 1995, Chino Hills remained one of the brightest spots in the local construction industry, with more than 55 new home starts. Sixteen residential tracts are currently under construction by 13 different developers, and 15 additional residential tracts are currently being processed by the city.

Between 1980 and 1995, Chino Hills has grown from 13,000 to 50,000 residents, an increase of more than 280 percent. Quality growth is expected to continue in the future, with an estimated 35,000 additional housing units and 25,000 to 30,000 new residents. The current population within five miles of Chino Hills is 327,000 - 332,000 is projected to increase to 364,000 by the year 1999.

New Development Code

Development Fee Reduction

Since incorporation in 1991, Chino Hills has twice reduced general development fees, first in 1993 and again in 1995, with commercial and business park development fees bringing in more than 75 percent. The most recent reduction will result in savings to developers of between $97,000 and $104,000 per acre, savings to business park developers of more than $41,000 per acre, and savings to residential developers of $6,800 per acre. Even with these major reductions, Chino Hills will still be able to provide the major infrastructure necessary to support sustained growth of the city.

Highway 71/Chino Valley Freeway

Chino Hills is uniquely located at the junction of four counties: San Bernardino, Los Angeles, Orange, and Riverside. The city is served by three freeways which are located within or directly adjacent to the city, the 60, 91, and 71 freeways.

The new eight-lane 71/Chino Valley Freeway is currently under construction to provide a critical link to the 60 and 91 freeways. Seven new freeway interchanges will serve Chino Hills, providing outstanding development opportunities for businesses seeking good freeway visibility, access to the freeway traffic and the best of the city. The first three phases of the freeway project are well underway, with phase 2 slated for completion in spring 1997 and phases 1 and 3 in winter 1998.

Economic Development Program

In 1995, Chino Hills initiated an aggressive new economic development program intended to attract new businesses to the city. In early 1995, the city hired a new community development director and economic development manager to implement the New City Manager Douglas N. Le Belle, who started in December 1995, also brings with him extensive experience in economic development.

Chino Hills' General Plan has designated several hundred acres for commercial and business park development, and the city is actively seeking to encourage new development to build a balanced community, to provide jobs and services for its residents, and to broaden and diversify the city's tax base.

Economic Development efforts initiated in 1995 included:

- Participation at retail and other business trade shows
- A direct mail marketing campaign to provide new retail and business park development
- Preparation of a new Chino Hills Business Directory, new marketing brochure and materials
- Cooperation with existing shopping center owners to retain existing retailers and fill vacant space
- Tours to retailers, developers, brokers, and other target businesses to market available sites and space
- To date, these efforts have in part encouraged two major retailers to fill vacancies left by anchor stores in two area shopping centers and stimulated interest from several developers and retailers in new development opportunities throughout the city.

Demographics

Chino Hills population is well paid, well educated, ethnically diverse, and family-oriented.

- The median household income, according to the 1990 U.S. Census, was $39,000, higher than any other community in California. The 1990 median home value was $175,000.
- The city has a wide range of recreational opportunities, including nine public parks, a driving range, a senior center, and a community center.
- The city has a strong sense of community, with numerous clubs and organizations.
- The city has a strong sense of community, with numerous clubs and organizations.
- The city has a strong sense of community, with numerous clubs and organizations.
- The city has a strong sense of community, with numerous clubs and organizations.
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There is a Planner Just for You
by Ann Kinzer

At the very least, make sure you have a separate planner for every month. Put down every appointment, every event as soon as you find out about them. Then, when someone asks "Are you free on...?" you'll know right away. When you look at the month page and the details on the weekly page. When that gets too full, shift to pages for each day. You still put the key words on the month page, but the details go in day by day.

Sometimes things are given's, like the calendar part. It's the main point. My planner has one page for each month, and then two pages for each day. I need the daily pages because I keep all kinds of notes there: phone messages, to-do lists, meeting highlights, appointments, mileage, random thoughts, grocery lists, even what ever my pencil subscribes there. You may not need all this detail,

Inland Empire Profile

Tom Willenberg, CPA

His last major project included assisting an inventor to raise capital, develop a new product, obtain worldwide patents, negotiate a contract with a blue chip company, manufacture for them, and distribute the product worldwide. Willenberg remarked that "how can business get more exciting than this?"

When asked why he moved to this area, Willenberg replied, "The Inland Empire has a fresh approach to business, and creative people are pursuing accomplishments. There is a new generation of wealth coming to the area. There are many business start-ups and new ventures, and the business climate is fertile."

For more information, contact:

Tom Willenberg
CPA
36764 Temecula Road
Mentone, CA 92359
(909) 468-1352

City of Beaumont Plans Wisely for Future

Creating Jobs

In November 1992, the city of Beaumont initiated Comprehensive Public Facilities Financing Plan (CPFPP) to construct infrastructure improvements that were needed to expand industrial and commercial land uses in the city. The CPFPP identified complex backbones and financing sources for such things as new wastewater treatment plant and new sources of domestic water supply. Without these improvements, the city would not be able to accommodate new industrial and commercial land uses or generate needed tax revenues from these new uses.

The CPFPP also identified several new funding sources to construct needed backbones and finance improvements, including Federal grants and special taxes on new development. The city was able to pay half the cost of the new plant with sources other than sewer charges despite the fact that two-thirds of the capacity of the plant is for existing residents and business. Other improvements, such as the Northern Outfall Sewer, benefited existing residents but were funded by sources other than existing sewer customers. The CPFPP also included updates of the sewer, water, and reclaimed water master plans to guide future development.

In 1993, the city approved the establishment of its first Redevelopment Agency and Redevelopment Project Area such as the county and school district to share new tax revenues that are generated in the project area from new development. The revenues are targeted to assist several projects that will in turn generate jobs and additional tax revenues such as the additional tax revenues from the Rail Spur and Train Track Project and the Southwest Properties Waterline Project. Redevelopment Agency funds are also combined with other funding sources such as Federal grants and special taxes on future development to pay for approved projects.

The city and the Redevelopment Agency have also entered into agreements with industrial and commercial developers to jointly fund public improvements that create jobs and increase the revenue base of the city. Examples are the agreements to build the Beaumont Industrial Park, the new McDonald's, and Ace Hardware. The agreements establish a public-private partnership between the city and the developers to build high quality commercial projects.

Community Development Projects

To ensure that the city of Beaumont reaches its goal of being a balanced, economically strong community, it has identified the process of using redevelopment and other funding sources to improve existing neighborhoods. Whether it be projects to renovate alleys, fix drainage problems, rehabilitate housing or develop parks, the city has emphasized the need to provide community development projects hand in hand with economic and infrastructure development projects. Several community development projects currently being considered or underway include a new senior citizen housing project on 14th Street, the renovation of Rangel Park, the construction of a new sports park and bike lanes, and the renovation of the Beaumont Civic/Community Center.
The city of Coachella has accomplished much, both tangible and intangible. According to City Manager Bruce C. Daniels, the city of Coachella has probably the most professional staff in recent history with the hiring of Susan Williams (Community Development Director), Mike Beekman (Police Chief), John Curtis (Public Works Director) and Bonnie Garcia (Housing Rehabilitation and Code Enforcement Director). Staff is supported by a very able consulting team comprised of Harper Pierce (environmental market analyst), Jesus Angelides (small business entrepreneurship), Jim Williams (financial management) and planning and engineering specialists.

The city of Coachella has balanced two budgets despite an annual deficit of $2,200,000 in the General Fund and with- out across-the-board layoffs or reductions in salaries and benefits. Staffing has been reduced to its lowest level to 75 employees from a high of 125 employees in previous years. The majority of votings of Coachella have supported the city’s efforts by twice voting in favor of a police and fire tax (assessment).

1995 Projects

Highway 80-$2,460,000. Phase II was approved for funding by the California Transportation Commission only because of the leadership of Coachella with the support of others.

State Bridge-$2,182,548. Funding was obtained from the Federal government’s CDBG supplement Leverages modest transportation funds. Engineering design was completed and construction is now underway. This bridge will open the Rancho Coachella Industrial Park and Avenue 52 throughout.

Avenue 50 Railroad Bridge - Funding obtained from the Public Utility California $230,000. Construction is scheduled to start in the spring of 1996.

California Artichoke (Ocean Blvd) Redevelopment land was sold in the amount of $172,400, generating an estimated $155,000 in sales tax revenues. Negotiations are now underway to sell another Redevelopment parcel for additional expansion.

Daiquiri Golf Course - Planning Commission approved an 18-hole championship golf course and business complex, the first golf course in Coachella. Construction is scheduled to start in the spring of 1996.

Guanalajaro Market & Shopping Center - Planning Commission approved the remodeling and expansion of the Guadalajaro Furniture Store & Market at Harriett and Bagdad Streets.

Flop Caper & Sons, Inc. - Planning Commission approved the proposed development of 20 acres of a 40-acre parcel, including a 30,000-square-foot cool storage building with shipping facilities, located on Fillmore Street at Avenue 35.

Spotlight 20 Centre - Proposed wine, sewer and construction management services for a casino employing 300 residents from this area. Negotiation for police and fire protection services. Add to income: water and sewer - $12,839, street maintenance (new), $72,500 per year on existing roads, and in the future, $51,250 with ultimate road developments.

Police Dispatch Agreement, city of Palm Springs - contracted with Palm Springs to building a better working environment for Coachella dispatchers at a higher salary. Annual savings: $60,000.

Rejuvenated Police Department - Highway Patrol, one police chief, one police sgt, five additional officers, two sergeants and one commander, provided training and winter patrol outside.

Cahuilla Water Agreement - Provided water for a 300-square foot park. Added income: $76,693.

Television City Council Meetings - Video equipment installation - $35,000.

Rehabilitation builds to the Library for the Imperial Youth program and Delgado Kanai class. Community Pole Cleaning - The city had the second annual "Coachella Community Pole Work" in April. Activities included working on an appliance disposal bins. Bins were placed at several locations for free disposal of any non-toxic items, and the bin event concluded with a day-long playtime and litter removal with participants, and city readers. A free picnic with entertainment was held for all participants at the Vietnam Memorial Park on the last day. Request for Proposal Fire Services. Minimum anticipated annual cost savings: $35,000.

Formation of Economic Development Advisory Committee - Two meetings have been held for private businesses serving on the committee.

Rainline Building - City approved a lease for the Rainline Building which is an option to buy, and sold it to the Coachella Valley Enterprise Zone Authority to cover the expenses.

MBA (Management of Business Entrepreneurship Training) - $45,000 for 25 businesses.

Guanalajaro Market Project - The Coachella City Council approved an ordinance allowing a parking exception.

Park Improvements - Contract with CRVFD - Provided $35,000 of maldevelopment land to the General Fund expenses.

Bagbons Park - $47,000 total: - Baseball field (incl. backstop) - $40,000 - Softball field (entire field) - $15,000 - Soccer field lighting (unt) - $5,000 - Installation of irrigation system - $15,000 - Field lighting design - $20,000 - Playground equipment - $4,000 - China Bar building advertising for construction bill - $24,000

Donland Park - $28,000 - Tennis court - $25,000 - Light court - $35,000

Veterans Memorial Park: - Playground equipment - $20,000 - Avila Vista Park

Poncho - $5,000

Water and Sewer Improvements - Dillon Road - lift station design complete: $40,000 (estimated construction cost) $17,000.

Wet Reserve Site Selection - $200,000, project cost, consultant has completed preliminary design work for an reservoir, well and pump site. Land has been armed.

Sanitation District Bonds Refunding - $200,000.

Wires, Water, and Dewatering Master Plan - Completion underway.

Sewer Replacement and Plant Rebuilding - $40,000.

Well No. 12 - $10,500.

Five-Year Capital Improvement Program - $17,500,000, funded by 30% in city, 55% by private. Funded through other agencies, $6,140,000.

Development Impact Fees - Study is in progress for update.

Texas Street Deed Restrictions - Improvements - $490,571.

City Hall Remodel - $90,700.

Painting of 27 commercial buildings - Comprehensive Amendment of the Fire Schedule in February 1995.

Other Public Works

Soil contamination mitigation (Public Works yard, Fire Station) - $389,569 awarded contract for design.

Revised city standards for placement of concrete.

Removed track route designation from Vine and 4th Streets.

Added strip to several residential intersections.

Obtained approval to use speed bump in two neighborhoods.

Coachella Valley Enterprise Zone

The Coachella Valley Enterprise Zone has managed the Coachella Redevelopment Agency's Small Business Loan Program since the fall of 1994. Four loans were processed during this period.

Planning Commission

Improvements to agendas, public notices, mail reports.

New applications.

New environmental assessment form and distribution started.

Reestablished 10 years of records.

Emergency Zone, Zoning Ordinance Update and Zoning Map Update.

Adult Entertainment Moratorium.

- R-M Zone for monogamous family and duplexes that are substanced.

- New Adult Entertainment Ordinance drafted.

- Parking exemption for downtown, pedestrian-oriented businesses.

- New ordinance to permit golf courses in M zoning districts.

- Boarding Club - Plan changed from rehabilitation of Old Fire Station with budget of $43,000 to new building designed for location in Bagbons Park with budget of $225,000.

- Planning Commission approved plans, construction plans and plan check completed August 1995.


- Library Room - Plan approved and construction underway. Budget $20,000.

- Amenity and Spheres of Influence Strategic Plan.

- 2.4 acres south of Avenue 50 and east of Van Buren.

- 14 acres south of Airport Boulevard and Fillmore

- 14 3/4 square miles, mapping of services and property improvements.

- Redevelopment $120,000 plans and Housing Compliance Report Prepared and Adapted for Four Project Areas.

- Redevelopment Land Disposition and Development Agreement.

- Diuquet Golf Course, approx. 22 acres, $270,000.

- Anthony Veynevich, approx. 11 acres, $256,000.

- Desert Valley Date, approx. 5 acres, $186,000.

- Ocean Mist approx. 2 acres, $46,000. Preliminary site reports being prepared for each.

- DDA, Grant Funds, public notices and staff reports being prepared for each.

- A list of city and independent agency-owned land has been prepared.

Housing Assistance

- Community Advocates - $550,000, 300 units.

- Paragon Homes #1, $77,000, 12 homes.

- Paragon Homes #2, $81,200, 11 homes.

- Comiskey & Company - $75,000.

- California Rural Gold Mortgage Assistance - $51,000, 30 single family homes under Coachella. 
The city of Chino experienced continuous economic growth in 1993. Major corporate expansion obtained new business licenses while increasing job opportunities. The city has been able to respond to these changes without having to cut the level of local services, and it was immediately recognized as a strong business climate. However, by the end of the decade, Chino has seen the need to make changes to move it toward a more efficient and responsive organization. The city has had to implement a number of significant changes in order to remain competitive.

**Business Assistance**

Location is one of the key assets that the city of Chino has. Chino is a transportation hub located at the intersection of Highway 71 and Interstate 15, providing access to the larger metropolitan area. Chino has a developed transportation infrastructure, including a local airport, a major railroad, and a well-planned industrial area. This allows businesses to easily access the market area.

The Chino Redevelopment Agency has been successful in working with a local developer to create a new retail center and has opened Ford, Hyundai, Isuzu dealerships at the location. In 1995, Cal Worthington bought the location and has opened a new Ford dealership. This will provide a number of exciting activities and events for Chino's residents. Chino's downtown area has been the subject of a number of community workshops to be held in January to collect public comment on specific projects. The workshops have been especially interesting in hearing the public's thoughts about the need for more retail space in the downtown area. We're also looking forward to the opening of the 1,200-acre Chino Hills State Park in January.

Chino is very proud of its approach for dealing with the fiscal realities of the 1990s. The city's government fund management has seen its sources of income remain at over $16,000 per capita, and it has been able to increase sales tax revenues.

**Industrial Development**

In the early 1990s, economic forecasters predicted that Chino's industrial market would continue to grow. However, the city has been able to maintain its industrial market with new and/or improved public facilities, services, and incentives. The city has been able to attract new and expanding businesses to Chino, and it has been successful in maintaining its existing businesses. In 1993, the city experienced a significant increase in the number of new business licenses obtained. This growth has been attributed to the city's economic development efforts, which have included a number of initiatives to attract new businesses, expand existing businesses, and improve the quality of life for Chino residents.
A Season of Celebrations

Lorna Linda had many reasons to celebrate in 1995. The city marked its 25th Anniversary of Incorporation in September. Loma Linda Academy celebrated its 75th anniversary and the Lorna Linda Chamber of Commerce held its 32nd Annual Community Parade in October.

Record Sales Tax Revenue for Loma Linda

Loma Linda residents experienced the highest sales tax growth rate of any city in San Bernardino County over the last five years. The city's sales tax growth was also the eighth highest for all of California. An increase of 21.5 percent in sales tax revenue was reported for the second quarter of 1995, in the most recent quarterly report. Lorna Linda's "business-friendly" outlook contributed to this remarkable growth in sales tax revenue. It also took the combined efforts of the city's Economic Development Department, the Loma Linda Chamber of Commerce, Loma Linda University and Medical Center, the outstanding businesses in the city and especially the citizens and visitors who patronize Lorna Linda's businesses. This remarkable sales tax gain is proof that Lorna Linda knows how to help businesses succeed.

Grand Openings

City officials were busy attending grand openings throughout 1995. The Drayson Center, Loma Linda University's $16.2 million recreation and wellness facility, opened in January. Already it has received the prestigious "Facility of Merit" award from Athletic Business magazine. The Drayson Center is utilized on a daily basis by 1,000 to 1,500 students and residents. Another special event for the city was the opening of HomeTown Buffet restaurant in August. This famous restaurant chain opened its 75th store in Loma Linda, the largest HomeTown Buffet to date in the state of California. Since opening day, the Lorna Linda restaurant has consistently served the highest volume of meals in the entire HomeTown Buffet chain, serving 18,000 meals a week. In response to Loma Linda's dedication to a healthy lifestyle, HomeTown Buffet tailored their menu to meet the high-diary standards of this community. The results have only added to their success here.

Another famous restaurant chain opened in Loma Linda on July 24, 1995. Baker's Burgers opened their 30th location at the northeast corner of Anderson Street and Redlands Boulevard. Along with their American, family and Mexican food menus, they developed a special Lorna Linda menu. This menu features more regular fast food items all prepared with no-meat products.

The recent opening of Island Community Bank as a full-service branch was a welcome addition to Loma Linda's business community. The Loma Linda branch originally began as a loan production office, focusing on serving small businesses and professionals. On Dec. 1, 1995, Island Community Bank opened as a full-service banking institution.

Other business openings the city welcomed in 1995 were the Secret Garden restaurant/Creative Catering, Cafe Society restaurant and bakery, and The Hide-Out Cafe restaurant.

Loma Linda University/Loma Linda University Medical Center

Loma Linda University and Loma Linda University Medical Center continued the tradition of providing state-of-the-art health care and education. Dr. J. David Moorehead began serving as the new president of Loma Linda University Medical Center in January. The construction of the Cancer Research wing of the Medical Center is well underway. This 135,000-square-foot facility could be completed as early as August 1996.

In 1995, Loma Linda University Medical Center continued its outstanding record of the number of patients treated for various health problems. To date, the Medical Center's total number of infant heart transplants performed for babies under six months old is 198. The number of cancer patients treated at Loma Linda's Poison Treatment Center through November, 1995, was 1,001. The number of palliative procedures (to relieve the symptoms of Parkinson's Disease) performed at the Medical Center so far totals about 600.

New Land for Open Space

The city purchased approximately 850 acres of land in 1995, putting Loma Linda atop one of the largest areas of publicly owned open space in San Bernardino County. Possible uses for the land included trails for hiking, biking, and horse riding. A Dickson carrot grower's house, which sits on part of the purchased land next to Hilda Couch Park, may be used as a visitor center or a community center.

New Beginnings

In August, construction crews broke ground for the Loma Linda Ronald McDonald House. More than 60 percent of the funding for this $3.5 million, 10-bedroom facility came from donations of services and money. Loma Linda University Medical Center donated the one-acre parcel of land where the house is being built. Fundraising efforts have so far generated over $2.5 million for the project. Over the next several months, more fundraising activities are scheduled. Organizers hope to double the amount of funds already donated so that there will be sufficient funds for operations and supplies.

Construction began this year on Leonard Bailey Park, which will be the fourth and largest public park in Loma Linda. Leonard Bailey Park is adjacent to the Blythe Mawr Elementary School, the newest educational facility in the Redlands Unified School District.

Comcast Cablevision began broadcasting Loma Linda's City Council meetings in October. Comcast also broadcast the city's 25th Anniversary Celebration in September and Loma Linda's 32nd Annual Community Parade in October.

Loma Linda received approval in December for a grant of $81,000 from the San Bernardino Associated Governments (SANBAG). The grant will provide funding for bike lanes within the city and four bicycle "lock-ups." In keeping with SANBAG policy, the project must be completed by Jan. 1, 1998.

25th Anniversary Celebration

Loma Linda celebrated its 25th Anniversary of Incorporation on Sept. 28, 1995. Over 500 residents and guests joined elected officials, dignitaries and city staff to commemorate this special occasion. The party included an art exhibit and contest, a historical display of Loma Linda artifacts, a special program with music provided by Loma Linda Academy's Symphony Band and Chorale and the Blythe Mawr Elementary School Chorus. All of the former mayors of Loma Linda attended the celebration and took part in the program. That kind of loyalty and dedication has made Loma Linda a shining example of success in the Inland Empire.

During this open enrollment period, make sure you choose a plan that includes Loma Linda University Children's Hospital.

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Reducing Your Risk of Heart Disease

by Karen Blessing, R.N. Director of Cardiac-Svs, Heart Center

S
ing that the heart disease is a major cause of death in the United States. It is the leading cause of death for both men and women. Each year, heart disease claims more lives than the next two causes combined.

The American Heart Association (AHA) has been working to reduce the incidence of heart disease for many years. One of their main goals is to help people make healthy lifestyle choices that can prevent heart disease.

The AHA recommends that people make the following changes to reduce their risk of heart disease:

1. Get regular physical activity. This means getting at least 150 minutes of moderate-intensity aerobic activity each week, or at least 75 minutes of vigorous-intensity activity each week.

2. Eat a healthy diet. This includes eating plenty of fruits and vegetables, whole grains, and lean protein sources. It also means limiting saturated and trans fats, sodium, and added sugars.

3. Maintain a healthy weight. This means keeping your body mass index (BMI) in the healthy range, which is 18.5 to 24.9.

4. Avoid tobacco and alcohol. Smoking and excessive alcohol consumption increase the risk of heart disease.

5. Manage blood pressure. High blood pressure, or hypertension, is a major risk factor for heart disease.

6. Control cholesterol levels. High cholesterol levels can lead to atherosclerosis, which is the buildup of plaque in the arteries that can block blood flow.

7. Get regular screenings. Early detection is key to managing heart disease.

By making these changes, you can reduce your risk of heart disease and live a longer, healthier life.
Community Bank Appoints New Directors

Harold Harrigan, principal in charge of investment banking for Crowell, Woodson—an independent investment banking and securities firm in the Los Angeles area—was appointed to Community Bank's board of directors last month. Harrigan also is a director for the Schindler Corporation, First Mortgage Corporation and McGehee Construction.

Community Bank's president, John Oatesman, said Harrigan's "combined experience and expertise will be invaluable to the bank as we implement our strategic plan." The Pasadena-based bank has $650 million in assets and operates 16 offices in Los Angeles, San Bernardino and Orange counties.

Medical Center Names President, Directors

St. Bernardine Medical Center's board of directors last month elected a second chairman in November. Gogo is president of HUD Construction Special Projects Inc. The company also added three new members to its board of directors: Sister Jeanette Mariani, CTCS; Louis Miskoff, M.D.; and Margaret Hill. Mariani is assistant administrator of St. Bernardine Medical Center, which is the Aged in Northlake, Illinois. Mariani previously held administrative positions with the Sisters of Charity of the Incarnate Word Health Center System in Houston, Tex., owner and operator of St. Bernardine Medical Center. Louis Miskoff, M.D., is an associate of St. Bernardine Medical Group and has been a board member since 1980. Hill is principal of San Antonio Alternative High School in Highland where she has served for eight years.

Community Bank, People, Places & Events

Robert W. Hargreaves

Hargreaves joined the five-officer, 100-attorney firm in 1988, specializing in municipal law, land use and zoning. He serves as general counsel for the Inland Empire Regional Planning Agency and as deputy attorney for Cathedral City, Desert Hot Springs, Palm Springs and Palm Desert.

Law Firm Names Partner

Managing Partner David Erwin announced that attorney Robert W. Hargreaves was named a partner in the Rancho Mirage office of law firm Best, Kerr & Geiger.
I mean lettuce, and help rather than hurt. I’ve never been to a real Sicilian restaurant." Until now, that is. In the unlikely place of a hole without a convenient toilet).

She’s had some serious colonies, and 9688 m

She’s having her just-budding breasts. Her legs are clean, just content with her recipes right.

I’ve been talking of wines, and you should be so full. If the bottle is shaped like a castle, or has a free corkcork tied to its side, or if it has coupon rebate that will get nearly all the way to the bottom of the wine inside couldn’t sell itself.

So much alcohol around a large brand, which is a black bean burger served on froccacox bread. How about a burger for lunch? Try the Pork Patty ($5.95) served on focaccia bread. When I think of one, a drawing of The Three Muses...

...and there are bound to be those who believe it. For one, the place is a hole in the wall. For two, it will be saved for another day. Since it’s turned down a bottle from Chenin Blanc and Pinot Noir, it would have been difficult for that is. In the unlikely place of

The owner of Clos du Val is a real Sicillian restaurant. Until now, that is. In the unlikely place of a hole without a convenient toilet.

The Wine Cellar

Meat on Parade

68-7973 for reservations. They also offer a
delicious comedy at the winery.

The Cambridge Winery is a
elegant French restaurant in San Francisco, with 'Balthus, and I’d say $17

Chardonnay Reserve , also a

inexpensive that restaurants might be forced to close. A

omelet, one of the greatest wines in the world.

The California artist for a Kenwood Vineyards "Artist Series" label, and then when the winery submitted the artist’s proof of the label, it found that same woman’s skeleton, they denied that too.

The owner of Clos Pegase is an international known for its wines, and many of the works are on display at the Napa Winery. Because he owns the art, Jan Schmitt, a local art dealer, more successfully selling its wine, consistently one of the greatest in the world.

That is, if they’re the best thing I tried while

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Inland Empire Business Chronicle

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Inland Empire Business Chronicle
Proposed Home Depot to Bring New Jobs

Riverside Will Recapture More Than $28 Million in Sales Currently Leaving the City

The Home Depot, the nation's largest home improvement retailer, is proposing to build a new Home Depot store in the Casa Blanca Redevelopment Area. The store will provide more than 200 jobs, generate an estimated $320,000 in annual sales revenues and create a new, viable entry-way to the Casa Blanca community.

"The city is currently losing more than $28.5 million in sales now spent by Riverside-area residents at Home Depots in surrounding areas," said Jan Davison, senior project manager for the city's Redevelopment Agency. The agency looks forward to bringing those sales dollars back into our city, and not at the expense of existing retailers.

In addition to the sales tax increment revenue, 20 percent will be used to support affordable housing projects in the community," said Davison.

The Home Depot will be built on 11.82 acres on the southeast corner of Indian Ave. and Madison Street. The store will be approximately 102,000 square feet with an attached 20,000 square foot garden center. The Home Depot is working with the Redevelopment Agency to build the store on the site currently owned by 10 individuals.

"A survey of Casa Blanca residents conducted in July by the Redevelopment Agency indicated that 74 percent of the people responding favored the development of the project," said John Garcia, chairman of the Casa Blanca Project Area Committee. "The support exists for this project, and I think it provides an incredible opportunity to bring new jobs and revenues in to Casa Blanca. If the Home Depot comes in, other national retailers will probably follow."

"The new store will be staffed by 200-plus employees, of which at least 100 jobs will be permanent jobs provided to local residents," said Jeff Nichols, project manager with The Home Depot. "Home Depot and its employees believe in giving something back to the community, and we look forward to bringing a good neighbor to Riverside residents."

The Home Depot has a philanthropic budget of $5 million for 1995, which is directed back to the local communities that The Home Depot serves. The company's charitable giving focuses on providing affordable housing and assisting "at-risk" youth. Founded in 1987, in Atlanta, Georgia, The Home Depot currently operates 305 warehouse-style home centers throughout the United States and Canada.

"The Home Depot is making a strategic business decision to open a store in Casa Blanca and provide convenient home improvement shopping for Riverside residents," said Nichols. "In the short term, sales will decline at Home Depot stores in surrounding areas with the entrance of this new store into the market."

"The city of Riverside should welcome The Home Depot into the community. If we encourage them to come into our city, we will send a positive message to all major, national retailers that this is a great place to do business," said Davison. "The agency is pursuing ways for the city to remain viable and competitive, and it should pursue opportunities such as this that provide multiple economic and community benefits."
At Deadline
Continued from Page 3
Elected to the Superior Court of San Bernardino County in 1992, William H. Matty, a Republican, is a candidate for the 2nd District, which contains the cities of Bloomington, Colton, Fontana, Grand Terrace, Mentone, San Gorgonio Pass, Rancho Cucamonga, Rialto, and San Bernardino.

State Treasurer to Host Financial Summit
California State Treasurer Matt Feng will host a one-day financial summit Jan. 23 at the Sherman Grand Hotel in Los Angeles. The summit will feature a forum for 250 pension fund managers, chief executives and investment directors to discuss ways to facilitate California’s role as America’s financial center for the Pacific Rim.

Three schools will educate and train employees and investment leaders to serve the Pacific Rim, Fong said. The schools include the State University of New York at Albany, the Broderick Business School at Loyola Marymount University, and the University of Southern California. The summit will be well-positioned to serve this role as America’s financial center for the Pacific Rim.

Stakeholders include leaders from the state’s large financial institutions such as Bank of America, Wells Fargo, and U.S. Bank.

High Education to Share $55 Million From Bond Sales
The California Educational Facilities Authority raised $55.2 million last month in aggregate revenue bonds that will fund legislative-imposed improvements and new construction.

"One of the biggest investments we can make is to improve California’s institutions of higher learning. These schools will educate and develop a ‘smart’ workforce which will help lead California into the 21st century," said State Treasurer Matt Feng.

Many of the schools with large bond issues will have more than one project, Fong added.

Superfund
Continued from Page 5
The EPA is attempting to address Superfund’s impact on the state, said as part of the Brownfield Action Agenda that will implement administrative and policy reforms in the next few years. Unfortunately, the agency is resisting Congressional attempts to comprehensively overhaul the program’s core regulatory responsibilities, said State Treasurer Matt Feng.

The EPA wants to keep the mines in place but offer advice on how best to navigate them. The pitch is to have state’s brownfields solved through a bureaucratic-guided tool.

Any serious discussion of the redemption of the nation’s brownfields will begin with the source of the problem—the extensive federal Superfund liability. As a result, the national and state governments are doing everything to keep the mines in place but offer advice on how best to navigate them.

Electric Companies to Give Up Monopolies
Following a ruling by the California Public Utilities Commission, electric power companies will surrender their market monopolies in two years, to allow complete reimbursement of their investments in nuclear power generating plants and technology by the end of the year.

The state rate-making commission voted to open the electric utility market to competition and allow all power companies through a power exchange agency. It would allow large customers to negotiate electric power supply contracts on their own and the innovation is expected to draw national attention.

Subsequent to state legislative enactment, the new agency is expected to provide greater choice in the selection of suppliers for electric power and in some cases, reduce the cost of electricity.

According to the consumer advocacy group Toward Utility Reform, the New Electric Company a power exchange agency. It would allow large customers to negotiate electric power supply contracts on their own and the innovation is expected to draw national attention.

Subject to state legislative enactment, the new agency is expected to provide greater choice in the selection of suppliers for electric power and in some cases, reduce the cost of electricity.

According to the consumer advocacy group Toward Utility Reform, the New Electric Company will maintain rates that rank well above the national average.

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Brownfield sites exact an economic and social toll on cities across America. And until Superfund is restructured and federal aid is fundamentally reformed, neither states and the EPA, nor development lenders and consumers freedom and need under law allow best quality and creative solutions to these problems.

Mr. Harris is a regulatory policy analyst for the Sound Economy, a grassroots organization founded in 1984 to defend economic freedom.

Variety data use database information to customize a publication for different segments of the market. Variety data includes text, charts, graphics, photos, videos, and animation. For example, a general article on Dungeons and Dragons could include a general article for board game enthusiasts, a video game for the console gamers, an article for animation. For example, a general article on Dungeons and Dragons could include a general article for board game enthusiasts, a video game for the console gamers, an article for animation.

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