M*A*S*H Arrives at Riverside Community Hospital

Fourth Annual Women & Business Expo, May 13th
for more information please see pages 40 & 41
Ontario Appoints New Mayor

By Chris Newcy

City Councilman Gus Skropos was appointed mayor of Ontario April 22, after former mayor Jim Fatland resigned earlier that week. Mayor Skropos grew up in the Inland Empire. He attended Chaffey High School and went on to earn a degree from Cal Poly Pomona. He attended the University of La Verne, where he achieved his law degree.

Skropos appointment comes after Jim Fatland vacated the position. Fatland finally resigned after having been missing for a number of weeks. Skropos was chosen as a leader who could stop the political infighting that has been a heavy burden to the council over the past few years. "The era of political urban terrorism has ended in Ontario," Skropos said.

The decision whether to fill Skropos' open council seat or leave it open until elections in November has yet to be determined.

Closeup: Valerie Romero

San Bernardino Gets Small Business Development Corp.

Legislation was passed last month that will replace the Small Business Development Office in San Bernardino with a small business development corporation. The corporation will have the ability to use its own loans.

At Deadline

San Bernardino Gets Small Business Development Corp.

AeroMexico Announces Final Departure From ONT

Just as Ontario International Airport was gearing up to launch a campaign to increase tourism to and from Mexico, one of the airport's three main international carriers dropped a bombshell on ONT's plans.

AeroMexico, announced on April 22, that it would discontinue its non-stop service to and from Mexico, leaving only Mexicans and Alaska Airlines offering the non-stop flights.

The carrier discontinued its uninterrupted service to Guadalajara and Mexico City following news that international passengers utilizing the Inland Empire airport had dropped another 8% last month, following a trend that started in February of this year.

AeroMexico, which began servicing ONT last November, saw a decrease of about 80% in passengers from its highs of about 5,200 passengers last December. News of AeroMexico's plans, which were first reported on the "Inland Empire TV News," prompted concern from both airport and local tourism officials about their international marketing plans.

"We'll just have to re-focus our efforts," said Sherry Case Hunter, executive director of the Greater Ontario Visitor's and Convention Bureau. "It's not going to be easy, but we have been trying to increase international use of the airport and we will have to continue to do so."

"Of course, it hurts. I would like to see (AeroMexico) come back, and although it may be purely speculation, I think they will," said David Jefferson, ONT's assistant airport manager.

"They left because there just weren't enough passengers. I think they would consider coming back if they see a stronger passenger load on the remaining carriers," said Jefferson. "But, that's a decision that will have to come from AeroMexico's corporate office."

In addition to AeroMexico's pull-out, ONT faces a number of other obstacles in attracting passengers.

IE Business Schools Making the Grade

Cal State San Bernardino's School of Business and Public Administration certainly deserves an honorable mention for its latest accomplishment. In May, the university became the first nationally accredited business school in the Inland Empire.

According to Cal State's dean, Eldon Lewis, university officials have been working towards this goal for a number of years. Now, the university will be under closer scrutiny and will be expected to maintain a variety of standards, according to Lewis.

Cal State's School of Business and Public Administration is responsible for turning out more top-quality business managers than any other institution in the Inland Empire. Their accounting and finance department has established a reputation for graduates ranking in the top one percent on the CPA exam.

Reportedly, less than 20% of business schools in the U.S. are accredited. Because accreditation places Cal State in such an exclusive category, students are given a competitive edge, according to Lewis. The prestigious new ranking ensures that Cal State's graduates will be more heavily sought after by employment recruiters.

More education news came last month from the University of California at Riverside which announced that Michael Granfield, currently vice chancellor for academic planning and budget at UCLA, would take the helm of UCR's A. Gary Anderson Graduate School of Management.

Granfield comes in the midst of one of the most aggressive expansion campaigns ever for the Graduate School of Management. The expansion follows more than $5 million in private contributions raked in by the business school since the end of last year.

Granfield will be responsible for guiding and overseeing more than 500 students and a faculty of 24.

IE Business Schools Making the Grade

Michael E. Granfield

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IE Business Schools Making the Grade

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About the Cover

This month, the Inland Empire Business Journal turns its attention to Riverside Community Hospital and some of the unique fundraising efforts they have been taking part in.

On June 1, Riverside Community Hospital Foundation is planning a tribute to the television series “MA:5th,” to be held at the Riverside Convention Center.

The benefits will feature several stars from the phenomenally hit TV series including Gary Burghoff (Radar O’Reilly) and Mike Farrell (B.J. Hunnicut).

But, while the show on the TV screen will be the hit, the RCH Foundation is hoping that it will increase community awareness about the hospital’s Cardiac 2000 Club and HeartCare Center.

This month’s cover is a recreation of the MA:5th poster complete with patients and casts on the grounds of RCH. The hospital wants to thank the folks from March Air Force Base and Big John’s Military Farms for their help with the shoot. Please see page 44 for more information.

Inland Empire Gets on Road to Cleaner Air

You might not be able to tell by the region’s air quality, but the Inland Empire is rapidly becoming a hotbed for environmental technology.

In the last month, several developments throughout the Inland Empire have taken tremendous strides towards cleaning up the air quality in the Southland.

In April, Hertz rental car company announced that it had agreed to purchase up to 1,000 flexible fuel vehicles over the next two years. These methanol-powered vehicles will be used at four airport rental sites throughout Southern California including Ontario Airport.

The move is part of the AQMD’s clean air plan which calls for 33% of all passenger cars in the South Coast Basin to be powered by alternative fuels by the year 2010.

In a related move, Assemblyman Joe Baca (D-San Bernardino) introduced a measure that would accelerate the purchase of alternative fuel vehicles by the state government and encourage private businesses to make the switch from fossil fuels.

“The alternative fuel vehicle industry has technology already in place to reduce mobile source emissions, the major contributor to our region’s air pollution,” said Baca. “Increased use of this technology and accelerating state purchases of ultra-low and zero-emission vehicles would help lower production costs and expand acceptance of such vehicles among the general public.”

The federal government has already mandated that the state have at least 10% of its vehicle fleet converted to alternative fuels by the year 1996.

Ontario Opens Largest Natural Gas Station

The city of Ontario was found guilty of violating the AQMD’s air pollution regulations. In order to keep meeting the deadline, the city announced it will open a new compressed natural gas station.

In lieu of paying a substantial fine, the city was allowed to fund the environmental projects in the area.

On Earth Day, April 22, the city of Ontario opened Southern California’s largest natural gas filling station.

“The facility will have the capacity to serve more than 200 vehicles a day, including natural gas fleets planned for Red Lion Hotels, Desert Club, Cabo San Lucas and the new hotel on the south side of Ontario,” said Ontonio 2059 for every gallon. Compression will cost Ontario $2059 for every gallon.

This station presents the opportunity to launch a large-scale natural gas vehicle conversion process in the area.

According to Irvin Upton, fleet manager of Jim Glenn Auto Center in Redlands, “We’re currently introducing natural gas vehicles in 35 municipalities.”

Presently, San Bernardino County is the largest county involved in this procedure.

Personalizing the Pavement Along the Information Superhighway

Just as a dress code, office style or responsive service gives customers an impression of a company, so does its phone system. “A well-designed phone system is fast, easy to use, cost effective and, most important, caller-friendly,” claims Maria DeMarco, director of California’s Air Quality Management District.

The key, DeMarco notes, is keeping your caller in mind whether you’re planning a simple voice mail system to take messages of a sophisticated “voice processing” system that lets people choose from a menu of recorded information.

Some companies approach voice mail as a way to reduce headcount, and that’s a good benefit. But the real benefit is use for customers. A well-designed system becomes a productivity and customer enhancement tool.

DeMarco offers some tips on the subtleties of designing voice mail systems.

“Our research shows that what drives them nuts about some phone systems is not the fact that they’re automated, but rather that people think no one is paying attention to their needs.”

1. Stay on top of it.

Update your voice mail greeting frequently and state the date, which side benefit. But the real benefit is use for customers. The system calls you check your messages frequently so they have confidence you’ll get their message and return their call. “And then you’re not asked why you didn’t return calls, pretty soon people won’t bother to leave messages.”

2. Avoid “voice mail jail.”

This is when people feel they can’t move on from the message to message and can’t reach a live person. If this happens, people rightly feel as if they’re not being heard and that the person calling them is not a priority; people won’t bother to leave messages.

4. Say it the same way every time.

Always state the action first, then the key to press. “For example,” explains DeMarco, “you could say, “Press 3. Please See Page 37”
Farland failed to want to weekend. He told that be was on a..Doctor chose when leaving his position. ung gentle way that Fatland areas in the most running a. E. A..1. J. Weafteld Geae V. Jdcz Debor•ll McN•aallr Roukl "Biil IlNce Hol*a. E. Autbrri5. Exec:llt1W. .. A. position of mayor that latua Hut Tayklr PraNkat. CEO later V. Jiey Lewis. "Daatel Pam l...oatoa D1ck Slaafidd 8Y BOARD of ne Employer"1. Much the same approach is its reliance approach is its reliance. Washington decides to take managed competition out of the ivory towers of the academic world, it should do so on an experimental and voluntary basis. But discount warehouses and agricultural cooperatives shore two key services with the Clinton model for managed competition: the products they sell are largely interchangeable commodities and the pools are not monopolies under which members are forced to do business. Dish soap and soybeans bear no resemblance to the myriad complexities of health care. Today, it is a full-time job for America's health insurance agents to wade through a sea of information about carriers' benefits, claims procedures and grievance disputes. To suggest that consumers can simply be cut adrift from such handson personalized service is to ignore the fact that choosing an insurance plan is far more complex than settling on a brand of laundry detergent. The second problem with the Clinton approach is its reliance on monopoly health alliances. Employers and individuals could only buy health insurance plans offered by the alliance. Employers would pay for most of the cost without any say in choosing the plans. Those who wanted to continue purchasing insurance directly from their carrier would be barred from doing so.

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The Perils of “Discount Store” Health Care Reform
By Anthony J. Merlo

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ANSWERS FOR THE INLAND EMPIRE
What are some of the most important aspects to look at for education reform?

Janice Molnar, administrative assistant for State Senator Bill Leonard

What we need to do in Inland Empire is to have available into the classrooms where it is needed. Right now we have a top education system but have a large portion of the money going into the pockets of management and we need to take these "educrats" out of the loop and put in the quality teachers, equipments, facilities and services available for children in the classrooms.

We also need to take parents more involved in the education of their children, and they should have a choice as to where their children attend school. Although they do have some choice of a choice right now, it is very limited, they should be able to decide where and how the state spends the money for their children and select a school be it public or private.

William Freidzt, educator in San Bernardino County

Probably the most important thing that needs to be addressed is giving our children with options after they leave the classroom. The way things are right now, kids don't have many choices, they either have to go to college if they have the grades or try to get the best jobs they can with a limited education.

Clinton talked about ensuring that every student who wants to, will be able to go to college, and that idea or line of thinking needs to be brought to fruition. A large number of the problems with our education system have absolutely nothing to do with teachers, students or books but rather, with the society that the schools, students and teachers reside in.

When a student has all the added burdens of worrying about the financial livelihood of their family, making it to school safely or having enough to eat, they tend not to do very well in the classroom. So, when you talk about education reform, you have to take into account that society too is in need of reform and that is a much heavier task to complete.

Taking a look at test scores and aptitude ratings or college placements is enough to gauge a student's knowledge or ability and definitely not their potential. If anything, we need to have an infusion of teachers into the classrooms. We need to encourage young kids or college students to become teachers and pass on their knowledge and success stories.

Dennis Mobley, president of San Bernardino County School Board's Association

In San Bernardino County, we have started a coalition to look at local San Bernardino County issues, and we have divided the things that we think need attention into four different categories; safety, student performance, school options and the public perception of our public schools.

By picking these issues apart and addressing them one at a time with different members of the school board, teachers, classified employees and even students, we can gain a better understanding of what needs to be done in each of these areas to improve the quality of education throughout the county.

Riverside County Wins $74,000 Under Lemon Law

Penny V. Shaffer Financial Reporting Manager

Penn V. Shaffer has been with Avery Dennison since 1981. She is the Financial Reporting Manager for Shared Services West. Penny is a CPA who was educated in Pasadena, California, is a leading worldwide manufacturer of adhesive and material, office products, labels, tags, retail systems, and specialty chemicals. The company has approximately 15,750 employees in 24 countries. Sales for 1993 were $2.6 billion.

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Clean Air Isn't a Special Interest, It's A Right

By Leonard Peake

Dirty air blanketing the South Coast Air Basin on two of every five days is a problem on the region's economy.

The region has just two pollutants cost residents more than $9 billion a year, according to a peer-reviewed study done by government pollution scientists and economists at the University of California at Irvine and Cal State University at Fullerton.

That doesn't include the health effects of more than 100 toxins, which have yet to be quantified. Statewide, crop damage from ozone pollution is estimated to cost $1 billion a year.

The region's business and industries are a major source of air pollution. While some segments of the industry have significantly reduced their emissions during the past two decades, businesses still account for 236 tons per day, or 16% of all hydrocarbon emissions, and 161 tons per day or 11% of all nitrogen oxides emissions. Both pollutants combine in sunlight to form ozone, a colorless gas that makes breathing more difficult and permanently damages lung tissue.

The South Coast Air Quality Management District is mandated by state and federal laws to reduce the Southland's smog, by far the worst in the nation, to meet state and federal health standards by 2005.

AQMMD is working toward this goal by regulating emissions from some 16,000 facilities in the region. Other agencies such as the California Air Resources Board are charged with reducing vehicle tailpipe emissions.

AQMMD gets most of its revenue from emissions and permit fees paid by the stations. Half of what AQMMD receives in the form of fees is as it should be. AQMMD's fees are similar to user fees paid by the Department of the Interior for rights to harvest, which those who benefit from a service or create a need for cleanup programs should be paying.

AQMMD gets only 2% of its budget from fines; district policy requires that this money be spent only on business assistance and public outreach programs.

Businesses are not the only ones helping to pay for smog's cleanup. California motorists pay $4 a year as part of their vehicle registration to fund advanced transportation technology programs. In AQMMD's draft 1994 Air Quality Management Plan, the Southern California Air Quality Management District recommends market incentive measures for motorists, including vehicle emission fees, at-the-pump and mail-in emissions testing.

Therefore, it is ludicrous to refer to the agency as a "modern-day pirate," as state Assemblyman Ray Haynes (R-Murrieta) did in his article. Nor is the agency "exactingly redundant" from businesses as a result of special interest lobbying, as Haynes charges.

AQMMD is carrying out mandates enacted by duly elected representatives of Congress and Haynes' colleagues in the state legislature.

While all residents will reap the health benefits of clean air, Southern California businesses can profit from a growing global market for alternative technologies that are extorted from the region.

More than 1,000 new jobs have already been created by the region's oil and vehicle industry, according to CALSTART, a Burbank-based consortium of more than 200 companies dedicated to clean vehicle development. More than 24,000 new jobs could be created in Southern California in that field alone, according to a 1993 UCLA study.

Special interest lobbyists are trying to pressure the agency to disallow any plans that are extorted from the region.

One afternoon, as I listened to a special interest, public collaborative effort demand: "If you don't do this," or "You had better give us this demand," my thoughts went to President Jefferson who was deeply resented by the Barbary States in 1802.

The Barbary States were in North Africa and they had demanded money tribute from European countries that traded with them. They took the money because pirates saw no reason to exempt Americans merchants from the tribute.

The United States had paid tribute or bribes to the Barbary pirates since 1783. However, when the pirate leadership in Tripoli made exorbitant demands upon the United States, Jefferson said "no more." Franklin, who was a Republican, was a federal Chief Executive who deeply resented the Barbary States spending almost 20% of its annual revenue to ransom prisoners and to finance Barbary pirates and to ensure the safety of American merchant ships on the Mediterranean Sea. "What are the risks of persuading your children to discount prices for wool, for cloth or for tobacco?"

When Barbary pirates in Tripoli, decided to raise the extortion costs of protection, Jefferson refused the new tribute or bribes. Tripoli pirates then declared war on the United States. Jefferson responded by sending a naval squadron of seven ships and Marines. The rest is history.

I watch modern day pirates, like the AQMMD extract tribute from businesses because they say they need it to pay for the clean vehicle development. More than 24,000 new jobs could be created in Southern California in that field alone, according to a 1993 UCLA study. More than 1,000 new jobs have already been created by the region's oil and vehicle industry, according to CALSTART, a Burbank-based consortium of more than 200 companies dedicated to clean vehicle development.

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Ask the California Venture Forum

The international financial community continues to recognize the United States as the safest and most desirable country in which to invest. The economic development of the United States was financed primarily from European capital. Today, billions of dollars from all over the world are available for new ventures and growing businesses on a loan or equity basis. The problem facing the U.S. businessperson is how to access the real and legitimate sources of investment money. Generally, an introduction is required. Unfortunately, there are literally thousands of purported agents, finders and brokers who claim to represent wealthy Arab sheiks, big Swiss or Japanese banks, offshore trusts and reclusive billionaires. These characters rarely have any direct contact, let alone influence, with the decision makers and attempt to daisy-chain their way to a money source, all at your expense. Most of them will gladly take five to 20 thousand dollars of your money up front for “expenses” and also a percentage of the money raised. Beware.

There are legitimate representatives of foreign money sources who can be contacted in the United States and abroad. Most do not advertise their presence or call under surveillance to themselves for fear of being overwhelmed with financing requests. Usually, it is often a matter of a quality introduction and effective networking. You must decide on the value of any introduction, but generally an introduction to anyone other than a money principal or a duly authorized agent is worth exactly zero. Authorized agents get paid by their principals, not by you.

You must also be able to distinguish legitimate money sources from illegitimate ones. Money laundering and the drug cartels are other organized criminal groups have become extremely sophisticated. You cannot afford to accept laundered money no matter how clean it appears to you. No matter how desperate you are for funds, you must do at least as much, if not more, due diligence on the money source as the money source will or should do on you and your business. Remember, if the deal seems too easy or too good to be true, you have probably cause to doubt the sincerity of the money source. Caution and prudence should prevail.

Accessing and obtaining international venture money requires a good opportunity, good planning, and sophisticated negotiation, documentation and execution.

Venture Capital is International

Summary, and your itinerary can often result in an appointment. Even cold calls to set up appointments can work when you are already in the country.

2) Preroll the project to potential overseas vendors or customers. Instead of specifically asking for money, you are seeking potential suppliers or future sales. However, if you have a good plan, you will often receive an inquiry whether or not you are looking for money.

3) “Immigration” money. Many overseas businesspeople may wish to immigrate to the United States or send family members to the U.S. for schooling or to conduct business. Others may have no present interest in immigrating but want to keep that option open for the future. Another reason is to hedge against future political risks, such as in Hong Kong after 1997. If they make direct investments in the United States, they may receive more favorable treatment from the INS.

4) Merchant banking. A merchant bank is a trade or good-oriented investment bank. The merchant bank finances the production or purchase of goods for a piece of the action. Merchant banking is prevalent in Europe but never developed in the United States. However, merchant banks are amenable to inquiries from U.S. companies and may have representatives located in the U.S. This is an excellent source of financing the growth of a business because it is transactional. No equity is given up or debt incurred. In some instances, even a start-up company can qualify for financing from merchant banks.

Accessing and obtaining international venture money requires a good opportunity, good planning, and sophisticated negotiation, documentation and execution. A business person is well advised to seek experienced counsel before attempting to make a deal.

Tutac specializes in international business transactions and finance. He lectures in international business and entrepreneurship at Cal Poly Pomona.

IN THE DEBATE OVER ENERGY EFFICIENCY VS. PROFITABILITY, WE BELIEVE WITH A LITTLE CREATIVE ENERGY WE CAN HAVE BOTH.

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Benchmarking: Do you really know how much you measure up?

By James W. Capparelli

Benchmarking is a fundamental marketing technique often used to see how a company compares to the competition in one or more important ways. In its classical application, the area often measured range from product and customer perceptions to the number of sales representatives covering a given area. Today’s world class companies are using a variety of new technologies to expand the benefit and definition of benchmarking to new, exciting levels.

The level to which your company applies the principles of benchmarking will depend, like most things, upon your vision for its potential benefit in your situation.

It wasn’t too many years ago when benchmarking may have been viewed as a marketing luxury. After all, to do it right, required an enormous amount of research, both in the library and in the field, that the time and effort felt to outweigh the benefit. However, as we draw closer to the “electronic society,” and more of your competitors are learning how to tap into data about your company that was previously difficult, if not impossible, to obtain in the past. If you think you already know everything there is to know about the subject, then I challenge you to read this article and see if you’re truly up to date. If you don’t know what benchmarking is (and you think your business is doing fine without it), then skip this article (but the rest of us are going to learn how to tap into your most well kept secrets.)

Benchmarking is a subset of the Market Sensing Systems part of our model for World Class Marketing. In its simplest form, it involves comparing how your company looks relative to one or more aspects of your competition. Thus, if you were to “benchmark” how your product compares to your competitors, the following procedure might be applied. First, you’d either hire a market research firm, call your market research department head or, using the low budget approach, you’d “hit the streets.” In any case, the objective would be to gather customer feedback on what determines their purchase decisions, how/when expectactions are met and whether they buy the same product again. As you gather data, you begin to learn not only what buys from your competitor and why but also what the “ideal product” is. Often the results of such investigations are converted into product attribute maps that reveal a range of “ideal products.” The challenge is to find those areas that are lowest on the attribute maps and the most buyers congregate.

Suppose your product is a graphics program that has been targeted for the low price, minimum feature market. Your nearest competitive choices more and gives more, but it is apparently unable to gain a significant following. However, by creating an accurate preference map, you may learn that such a simple comparison to your competitor may be misleading. In fact, a well done benchmark may reveal that if only one feature were added to the competitor’s product, the customer would gladly pay even more.

Today’s world class companies are using a variety of new technologies to expand the benefit and definition of benchmarking to new, exciting levels.

This can be seen where benchmarking can be an excellent tool, but only when it is used properly. If neither product is meeting the mainstream of the customer’s demands, then both are undeserved and there is a good opportunity for a new competitor to come in and capture a significant share of that market. So far, we’ve covered only the basic applications of benchmarking. Yet, what are the world class companies doing to carry benchmarking to its next logical level? Well, did you see the promotions recently for a news program that was reporting on how much data is now available on you to anyone with a modem and computer? We are all probably just a little bit frightened by what “big brother” knows (or can find out) about us. Yet, did you ever stop to think about what you could learn about your competition if you really put your mind to it? Thanks to the miracle of modern technology (and some very ingenious companies that specialize in getting hard to find data), it is now possible to learn almost anything about your market and your competitor’s (and, for a LOT less money than ever before.)

The level to which your company applies the principles of benchmarking will depend, like most things, upon your vision for its potential benefit in your situation. Just be sure that, while you are deciding if it’s worth the investment, someone else isn’t benchmarking you.

Capparelli is the managing director of Capparelli Re:Sources, a consulting firm specializing in, and catering to, the unique needs of the CEO. For further information, please call him at (714) 921-1146.

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Managers' Bookshelf

Business, Society and Future Workplace

By Ray Maghroori, P.D.

According to statistics reported by the U.S. Census Bureau last year, the 1980s saw a substantial increase in the number of white-collar workers. During the decade, the white-collar workforce expanded by more than one third, while the number of blue-collar jobs actually declined. Further, another interesting development was the growth in the number of professional and technical positions. In 1990, nearly one-third of the workforce was an executive, technician, or professional, compared with one in four a decade earlier. These numbers have a significance? Are they part of some other general trends? Many sociologists and other observers think so. They believe that the changes in the composition of the workforce are reflective of other societal changes. And these changes will, by the end of the decade, bring about a major transformation of American society.

To analyze these changes, the completion of the Industrial Revolution in the United States in the late nineteenth century brought significant changes to this country. These changes affected the nature of society, the form of business organizations and eventually the cultural system, including such things as: values, social relations and impacts on society.

In the last 30 years, a number of social scientists have begun to argue that the American society is going through a similar transformation; the industrial society in the United States is being replaced by a new one, often referred to as a post-industrial or PI society. Harvard sociologist Daniel Bell was one of the early writers who wrote about the subject in his 1973 book, "The Coming of Post-Industrial Society." Since then, many other analysts have written about this important phenomenon. According to these people, the post-industrial society has a number of characteristics. Among the most important features of the new era are the expansion of knowledge and increasing dependence of society on technology. These two phenomena will affect the entire fabric of American work and family. In post-industrial society, the workforce will consist primarily of white-collar workers, many of whom will be part of the professional, technical and managerial sectors of the labor force. Further, the post-industrial society will depend on knowledge and technical expertise. Those who

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

If you've used the personal approach of a local bank, it can be very overwhelming to be rerouted into a merges with a giant兄 reckons, only to find yourself just another number, lost in the crowd. Also to learn that your bank, who used to concentrate just on local concerns, is now part of a huge interstate network. And that many decisions about your banking relationships are now being made by people long distances away, who don't know you and will never meet you.

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So if you'd like to avoid the crowded interstate, call North County Bank today. As neighbors helping neighbors, we're looking forward to welcoming you back home.
Financing Trends in the 1990s

In this month's article we will talk about some of the current financing trends that have emerged in the capital industries. These trends have been influenced by a variety of factors, including the economic recession, increased competition, and changes in technology. In recent years, companies have had to adapt to new financing strategies in order to maintain their profitability.

1) Companies and owners who have very good credit histories. These companies are generally able to get financing on favorable terms.
2) Companies who have strong management teams. The quality of management is a crucial factor in determining the success of a company.
3) Companies that have collateral, i.e., assets that can be used as security for the loan. Collateral can include real estate, inventory, or equipment.
4) Companies that have been in business for at least three years with the last two years profitable.
5) Companies who have long-term debt with leverage ratios less than 4 to 1.
6) Companies who have good cash flow. Companies with strong cash flow are more likely to be able to repay their loans.

The economic recession has had a significant impact on the availability of capital for small businesses. Many banks have been reluctant to make loans, and the availability of capital has decreased. However, there are still many banks that are willing to make loans to small businesses under the right circumstances.

In order to get financing, companies may need to put up collateral or offer a personal guarantee. In some cases, companies may need to make sacrifices in order to get the financing they need. For example, they may need to reduce their spending or delay new investments.

In conclusion, financing trends in the 1990s have been influenced by a variety of factors. Companies that have strong management teams, good credit histories, and long-term profitability are more likely to be able to get financing. The recession has made it more difficult for companies to get financing, but there are still banks that are willing to make loans under the right circumstances.

Getting the Most for Your Hard Drive Dollar

In my consulting business, I need and use a gigabyte hard disk as one of the core components of my computer system. When I got along with 'only' 150 MB before, even a small business could get along with a disk smaller than 500 MB, I don't know. With prices on the street dropping to about $1 a meggabyte, a gigabyte hard disk is certainly an affordable proposition.

I'm not alone in thinking this. Many small businesses are now looking to make use of gigabyte hard disks in their systems.

Now let's look at the actual drives that you could buy. The first thing to keep in mind is that all the large hard drives, almost without exception, are nearly identical in features.

In general, large disks would be used in what's called a file server. The file server is the "gateway" controlling access to a firm's records or large databases, and the server is usually at the hub of a local area network. The main job is to find and access files for the systems at the center of the LAN.

If you're storing your secret inventory or patents on your file server, you may be worried about the security of that secret stuff. Large hard disks come in two basic sub-system configurations to accomplish this: RAID and HERS. The RAID, or redundant disk array, simply uses several fixed disks to provide a single large disk. File data is put on several disk drives rather than on the whole file being stored on a single disk. A controller for the RAID acts like a "librarian," e.g. the controller where the files are and when you fetch the file, it assembles the piece into a complete whole. If one of the disks in the array "dies," you don't lose everything. This is an "array of disks." When you buy an array of disks, you get enough of them to provide the redundancy you need.

With prices on the street dropping to about $1 a meggabyte, a gigabyte hard disk is certainly an affordable proposition.

The SLED, or Single Large and Expensive Disk, arrangement is a lot cheaper and for us non-Rocketeers, the preferable alternative. This scheme uses one large disk with frequent backups or two large disks in a 'mirrored' setup with frequent backups too. The disadvantage to this is that if you don't backup the data yourself or have

Portable Computing: The Search for the Perfect Notebook

In the last few years we have seen a tremendous increase in the sale and use of portable computers. Most managers have become dependent on their mobile computing power for work and at home as well. This has led many of us to a "mobile computing companion." About a year ago, I wrote a review of notebook computing when I concluded that the Toshiba 4600 SXC was "very close" to a perfect notebook. My argument for being only "close to perfection" was based on the price, which was still too high and the processor should be a 486DX. In the year since, the portable computing market has changed much. The prices and weight of the notebooks have come down, while the computing power, storage capacity and functionality have greatly increased.

If you need to carry the computer around a lot, consider getting a subnotebook with a travel-weight of less than five pounds. The portability of these subnotebooks makes them ideal for traveling. With prices on the street dropping to about $1 a meggabyte, a gigabyte hard disk is certainly an affordable proposition.

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Please See Page 61

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If you are considering buying a notebook or subnotebook computer, carefully analyze your needs before you go looking for the perfect machine.
Spending Less Without Compromising Quality

"In this world nothing is certain but death and taxes,” penned Benjamin Franklin in a letter to a friend in 1789. While death and taxes remain as immutable as the American business landscape—including economic fluctuations, ever-increasing competition and an emphasis on quality. To best cope with these factors, and keep a company strong, it is critical that entrepreneurs constantly review the way they do business, and keep costs as low as reasonably possible without compromising their operations. The areas described below—phone bills, travel costs, secondhand purchases and leasing—are prime candidates for scrutiny.

While death and taxes remain as immutable as when Franklin made his claim more than 200 years ago, several other unyielding realities have entered the American business landscape.

CUTTING TRAVEL COSTS
Travel and entertainment is one of the largest controllable expenses for many U.S. organizations, after payroll and automation. Here are some practical ways your company can reduce travel costs, which is especially necessary during these recessionary times, sacrificing a valuable means of business.

• Ask “Is this trip really necessary?”
Teleconferencing, conference calls and fax machines can sometimes very effectively substitute for business trips. If you must travel, however, scheduling long business trips with several stops in a more economical approach than setting up a series of one-day trips.

Cutting costs is not an impossible feat for small businesses. It just requires research, organization and planning.

• Have a formal, written travel policy.
Provide clear guidelines and rules for employees to follow when traveling. The policy needs to have top management’s commitment and support, as well as the cooperation of all participating staff. Guidelines should include how to arrange for the lowest available prices in airlines, car rentals and hotel accommodations and require that any frequent flyer miles amassed be used only towards business travel. Exceptions to the rules are sometimes necessary, and it is up to each manager to decide how strictly the guidelines must be followed, and how encompassing they will be.

• Consolidate your travel purchases.
When all travel reservations are handled by one agency, the high volume can help negotiate better rates for hotels, rental cars and airfare. By suggesting a “preferred hotel,” to traveling employees, the agency also promotes compliance with the company’s travel policy and can reduce costs by as much as 20%.

• Provide employees with charge cards.
Limit reliance on cash advances by providing charge cards to employees who travel. A company’s cash advances may also be reduced by limiting the amount of money an employee may spend per day, and insisting on prompt settlement of travel vouchers.

Another advantage of charge cards is that they can eliminate complex, time-consuming expense reports. Instead, employees can be reimbursed based on their itemized charge card statements.

• Require coach travel.
Many companies are now requiring that everyone who travels must fly coach. Because many firms no longer sanction business-class air travel, at least one airline now offers mid-class—an improvement over coach in terms of comfort and amenities yet more economical than business class.

Overall, make sure employees have a complete understanding of the firm’s travel policy, and agree to comply with all its rules and guidelines. When the general policy is predicated on employees spending the company’s money as if it were their own, staff can be motivated to be just as prudent and cost-conscious with their business travel as when planning their personal trips.

With the strategies outlined here, entrepreneurs can make significant strides in keeping a company’s expenses more manageable.

• Lower Phone Bills
The telephone system is an integral part of daily operations in every business. Although telephone bills are unavoidable, many companies needlessly overspend on their monthly bill for a variety of reasons. It pays to compare rates offered by competing phone companies and analyze your bills to see what calling plans and other options you might be looking at knocking holes in your walls, installation delays, additional cost and, well...it’s really just too ugly to get into. So we’ll dispense with the unpleasantness and present a welcome alternative: GTE SmartPark Services. For stations, these are proximities. They’re near airports, highways and skilled labor pools. No big deal. You expect that, right? But the thing is, these sites also have access to the rest of the planet. Including places we can’t even pronounce. Thanks to the built-in fiber-optic telecommunications system we at GTE call, ‘appropriate,’ The World Class Network.” As the name implies, The World Class Network offers you all the latest standard equipment and flexible enough to upgrade or migrate to new features as your needs dictate. Which projects you from “techno-phobia,” not to mention ideas. Look, we know how big this decision is for you. That’s why before you move in, a SmartPark consultant from GTE will provide you with all the telecommunications support you’ll need. And, naturally, you’ll have a GTE account manager there to sort you out in a moment.

GTE SMARTPARK® SERVICES
If you’re contemplating the aforementioned scenario, all you might be looking at knocking holes in your walls, installation delays, additional cost and, well...it’s really just too ugly to get into. So we’ll dispense with the unpleasantness and present a welcome alternative: GTE SmartPark Services. For stations, these are proximities. They’re near airports, highways and skilled labor pools. No big deal. You expect that, right? But the thing is, these sites also have access to the rest of the planet. Including places we can’t even pronounce. Thanks to the built-in fiber-optic telecommunications system we at GTE call, appropriately, The World Class Network.” As the name implies, The World Class Network offers you all the latest standard equipment and flexible enough to upgrade or migrate to new features as your needs dictate. Which projects you from “techno-phobia,” not to mention ideas. Look, we know how big this decision is for you. That’s why before you move in, a SmartPark consultant from GTE will provide you with all the telecommunications support you’ll need. And, naturally, you’ll have a GTE account manager there to sort you out in a moment.

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The law firms in the Inland Empire are listed by number of attorneys in the Inland Empire.

### Law Firms in the Inland Empire

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<th>Firm Name</th>
<th>City/Zip</th>
<th># Attorneys in I.E.</th>
<th># Partners in I.E.</th>
<th>Specialties</th>
<th>Clauses</th>
<th># Offices in I.E.</th>
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<th>Legal Managing Partner</th>
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### May 1994 \--- Inland Empire Business Journal

"They're always a step ahead of meeting our needs, and with almost 900 employees in the Riverside area, we have lots of needs," said Liz Murphy, workers compensation coordinator of Directors Mortgage.

"Many of our people are enrolled with Riverside Medical Clinic, and I've never heard a single complaint about them," she continued. "Just show your card and there's never a problem getting in or dealing with the paperwork," Liz added.

"We've used industrial clinics before, but all we got were complaints from our employees. They just weren't getting the treatment they deserved. But now that we're all at Riverside, it's been great. They understand what it means to run a business. They give us the people quality care they need so they can get back to work as soon as possible," Liz said.

If you have a business that would benefit from medical care that treats your company as well as your employees, make sure your health program includes Riverside Medical Clinic.

With more than 90 dedicated physicians and specialists, Riverside Medical Clinic offers a range of comprehensive programs that include women's health, pediatrics, urgent care, diagnostic, industrial and medical care at eight convenient locations.

To find out more about how your business can profit from a relationship with Riverside Medical Clinic, call today. Or ask Liz Murphy of Directors Mortgage what it's like to work with professionals who care as much about the health of her business as she does.

**RIVERSIDE MEDICAL CLINIC**

(909) 697-5555
AeroMexico Announces Final Departure From ONT

international visitors to the airport. Most flights on major airlines like Delta and TWA that service Ontario, route passengers through either Dallas or San Francisco, resulting in hours of increased travel time. One of the most expedient options for international passengers includes taking a flight from Ontario Airport into LAX and then flying non-stop to Mexico.

Several major corporate travel agents will not even book flights from Ontario to Mexico and advise flyers of other, "more convenient" or "less expensive" options.

One of these less expensive options, which was proposed by one travel agency, was to drive to Tijuana Airport about 75 miles away, in order to take a direct flight to Mexico City or Guadalajara. Tickets for these flights cost about $150, less than half the price for round-trip fares from Ontario.

By flying into and out of a Mexican airport, travelers also avoid another concern, that some bonus, Mexican passengers face added concerns because of the lack of traffic through Ontario, according to Sergio Puche of Mexicana Air.

"I think the biggest problem for Ontario Airport attracting passengers from Mexico is the way immigration is handled at the airport," said Puche. "While the airport is uncrowded, this gives immigration more time to hassle passengers once they get off the plane. At LAX, where it is more crowded, immigration doesn't create as much trouble."

Jefferson, however, says that no passengers or carriers have ever officially complained to the airport about the way customs officials handle arrivals.

Despite all of the apparent uproar caused by AeroMexico's departure, Jefferson says that the two other international airlines, including Mexicana, are content to stay at ONT. Jefferson added that LA Air, which will be moving into Ontario Airport, has been considering the option of offering international flights; until then, however, Mexican and Alaska are left to bear the international passenger load.

Of these two carriers, Mexicana Airlines has been hardest hit by the decline in international travelers. During the first months of the year, Mexicana's jets have been operating at only 45% capacity. Still, Mexicana has no plans to pull out of Ontario.

Bruce Haldeman, marketing representative for Mexicana indicated that the company definitely will not follow AeroMexico's lead. "Mexicana Airlines continues to be interested in developing the Ontario business."

Apparently, March's passenger figures were much better for Mexicana than they were during previous months.

Haldeman indicated that most of Mexicana's early misfortune was related to miscalculated decision making. "Initially, we were overly optimistic about our number of flights," he commented.

International business is expected to pick up steam for both Mexicana and Alaska Airlines in the absence of AeroMexico's service.
Discovering the Third Option

By Elisabeth Hildebrand

There just had to be a third option. There just had to be another way to come in to our own in the workplace, outside of the options that had been presented so far. The choices, historically, looked like this: we could either learn to tailor our behavior; our identity; the very attitudes that indeed made us women so that we might successfully camouflage ourselves against the backdrop of a world that belonged to them, or we could become separatists, creating our own institutions and communities predicated upon these differences specific to our gender. Our choices were assimilation or alienation. The power we sought would not be the reward, in fact, precisely in opposite.

While we may have made progress in the areas of quantifiable equity—wages, tokentism, legislation for family leave, scrutiny of the "glass ceiling" in our careers, these achievements were eclipsed by the concession we were forced to make at a deeper level; as women, we were inherently handicapped in their world. In our characteristically female moments of fantasy, we would dream of a universe not circumscribed in this fashion; a world in which, perhaps, those "handicaps" of our femininity became our competitive edge; the particulars of our socialization the very agent of our professional one-ups-manship; a world that had evolved to make room for our specificity rather than one that demanded "reiterated impersonation."

This "third option" reflects the long-awaited arena in which historically stifling life-lessons learned by women finally will be recognized and understood as their competitive edge and continue to revolutionize today's marketplace.

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The Island Empires News in Black and White
Secrets to Help in Loan Approval

When you apply for credit, credit grantors look for several things before they will grant you a line of credit. They are looking for the three C's of Credit: Capacity, Character and Collateral.

Creditors want to make sure you can repay the debt. Completing the credit application properly the first time can eliminate a credit denial.

When looking at your capacity to repay the loan, the creditor will ask questions regarding your employment as well as the length of time you have been employed. Your monthly income and bonuses are considered during the evaluation. The amount of income you fill in the application must be verifiable. If you are self-employed, you may have problems qualifying for a loan if you have been self-employed less than two years. When you are self-employed and are paying yourself a salary, attach a 1099 Form with your application showing your yearly income and your title. This should match up with anything you submit to the Internal Revenue Service. If requested, attach a copy of your tax return.

Creditors want to know how much your expenses are and how many dependents you have. They want to know what your debt to income ratio is. This is calculated by totaling all your monthly debt, including the monthly payment for the item you are trying to finance and dividing it by the monthly income. If your ratio is over 50%, most creditors will not approve your loan.

When a creditor is examining your character, they will be taking information from your credit application about your past credit history and your paying habits. They will get this information through a credit reporting agency such as TRW, Trans Union or Equifax. Stability is the key. It is important to know what is listed on your credit report before you apply for credit. Ask the credit grantor before you submit the application which credit reporting agency they use. Make sure the information on the credit report is listed on your application since they will compare the two.

If you have found errors on your credit report that would reflect in a negative entry, clear this up before you submit your application. The creditor wants to know how long you have lived at your current residence. They also want to know if you own or rent. The longer you have lived at your residence, the better chances you have for approval.

Creditors want to know what collateral you have so they can be protected against non-payment on your loan or debt. Showing your assets other than your income from your job can put a creditor’s mind at ease. Such assets could be a savings account, checking account, investments and property owned. These assets can be liquidated if you experience financial difficulties.

Creditors use different combinations of these factors in reaching a decision. They will use different rating systems. Some rely on their instincts, while others use a credit scoring system. Call or write the creditor before applying for a credit card or loan to find out what their priorities are. ▲

McNaughton is founder of Professional Credit Counselors. She is known nationally as an author and lecturer. She has written, “Everything You Need To Know About Credit” published by Thomas Nelson.

When Archie Mitchell flew into Latimer Field, he never thought of himself as a pioneer.
Within the last several years the word 'Parent', a noun, is being used as a verb; parenting. Why? And why are there more frequent articles and media coverage on the various subjects? Why would a parent of today consider taking a parenting class? Most of our parents did not. To parent was something you just did.

Well, I had the same questions when I took a video-based parenting class titled, "Active Parenting" four years ago. I was shocked when I kept seeing myself turn up in the "before" videos. I had a discouraged child, an underachiever with the "I can't" syndrome. I also discovered the class was NOT about changing my child, but about changing me. Because I gained control of myself, I altered the relationship between myself and my child. I was able to structure an environment that increased the odds for my child to respond to my change in an encouraged way.

To parent, I believe, is not only the most important task to which most of us endeavor, but the most difficult with the least amount of formal training.

Why didn't what worked with me work with my child? Because our society is changing. Our children will be expected, upon adulthood to make choices and be responsible for those choices, while cooperating with others. Parents who pride themselves in raising "obedient" children can sometimes be in for a big surprise. Children who "obey" parents today, "obey" others tomorrow, and these "others" may not have our child's best interest in mind.

Encouraged people behave in encouraged ways, ways that parents, school teachers, employers and society likes. Discouraged people behave in discouraged ways, ways that parents, school teachers, employers, and society do not like.

So, how does a concerned parent better the odds of raising encouraged, responsible, and cooperative children who will be thriving adults that contribute to society? One very easy way is to enroll in a parenting class. These classes are not child development classes. They are skills-oriented behavior modification classes. They are, in fact, compassionate communication skills classes. And, the wonderful thing is that these skills can be used in ALL relationships.

So, how does a concerned parent better the odds of raising encouraged, responsible, and cooperative children who will be thriving adults that contribute to society?

These skills are outlines that determine the style of communication, identification of problem ownership, and specific steps needed to teach responsibility as well as cooperation. And most importantly, what it means to be encouraging. It is not false praise. It is, noticing and commenting on progress, effort or change in non-judgmental ways that help to build self-esteem, versus other esteem. As an example, self-esteem is what's needed for a teenager to say "no" to drugs or an adult to say "no" to destructive relationships, whether they be personal or work related.

Encouragement comes from the French word, "coeur" meaning heart, and to practice encouragement is to give heart to another. This is the way to stimulate positive behavior in children, spouses, friends, co-workers and employees.

Why would a parent of today consider taking a parenting class? Most of our parents did not. To parent was something you just did.

To parents who work outside the home, Take heart! This can be an advantage for your children. In most Third World, poverty stricken countries, where young children quit school and contribute their meager earnings to the family, they usually have high self-esteem. Why? Because they know they are needed. Working parents can stop feeling guilty about promoting cooperation among their children to assist with the smoother running of the household, knowing that these children who honestly feel needed, feel a sense of belonging, which leads to responsibility and cooperation.

To parent, I believe, is not only the most important task to which most of us endeavor, but the most difficult with the least amount of formal training. I urge my readers to take the time, to take a parenting class. It offers one the possibility for a more enjoyable family experience, one filled with laughter and cooperation, versus yelling, nagging and frustration. And talk about POWER, these skills are generation passed! ©

Inter Valley Health Plan's team of dedicated professionals really does understand that choosing an affordable, convenient health care plan takes time for both large and small employers.

Finding the right people to do the job is a big responsibility, and at Inter Valley Health Plan, it's one we take very seriously. Just like you should when choosing good health care.

All of our people are highly experienced. They know the little extras to save time and hassles for our members. They are supported by one of the most sophisticated computer systems in the industry.

Inter Valley Health Plan has the flexibility of a wide choice and variety of plans, allowing you to choose the one that's right for your company and your employees.
Nine reasons why meeting smog regulations just got easier.

Cutting through all the red tape to meet air quality rules and regulations can sometimes get a bit overwhelming. Especially for small businesses.

That's why the South Coast Air Quality Management District has expanded its small business assistance office: nine people committed to providing expert, practical support to companies who need help meeting today's tough air quality standards.

Does your company need an air pollution permit? Smog rules seem too complicated? Need financial sources for pollution control equipment? The small business assistance office can help in these areas and more.

So, if you'd like to put the AQMD small business assistance office to work for you, or if you'd like to receive regular information on how smog control affects your industry, call (818) 572-2483.

Women & Business

Small Business Assistance Center Opens in Ontario

The South Coast Air Quality Management District has been working hard to assist businesses in the Southland. In its latest "business-friendly" move, it has joined in the new South Coast Permit Assistance Center, which offers area businesses a place to get information on environmental permit requirements, on-site consultation from qualified staff members and file necessary permit applications in one stop.

Representatives from state, regional and local agencies, including the California EPA, AQMD and Environmental Health officers of San Bernardino and Riverside Counties, offer assistance to business owners Monday through Friday, from 8 a.m. to 3 p.m.

The new Ontario Center, one of 12 permit assistance centers in the AQMD area is located at One Lakeshore Centre, 3281 E. Guasti Road, Suite 275, Ontario. Another new center has opened in Riverside at 4080 Lemon Street; it is open every Wednesday and Thursday, between 9 a.m. and 5 p.m. For more information about the Inland Empire centers, call (909) 460-7532. To find out the locations and office hours of other assistance centers in the basin, call AQMD's Small Business Assistance Center at 1-800-388-2121.

Participation in such centers is voluntary. New and existing businesses can make use of the center's services, including: assistance with obtaining permits, permits available to your business, permit assistance centers, on-site consultation and pollution prevention.

Money: The Last Taboo

By Marilyn August, M.B.B.E.

One of the most amazing things about money is that most of us have received very little positive formal education regarding its uses and its abuses. As children, many of us learned nothing about money. Like some forbidden, nasty topic, money was not discussed in front of the children. Others of us were taught money management based on their parent's ideas developed during the Depression of the '30s. Despite inadequate education, as business people, we expect ourselves to understand everything about money from budget projections to stock options.

Our adult relationship to money is often based on old myths, parental attitudes, even religious superstitions. A female client recently came to realize that, as a single woman, she was living with her ideas about money and women by constantly having money problems. Statements such as "men make money and women spend it," "women, just find yourself a rich man," and "money doesn't grow on trees," can keep women stuck earning 79 cents for every dollar earned by men.

Money is nothing more than an exchange of value. It is an agreement that "x" amount of labor, service, etc. is worth "y" amount of green pieces of paper.

For a woman in the workplace, the misconceptions, outdated ideas, attitudes and superstitions that surround money can affect productivity and promotion opportunities. Some women continue to think of their income and women by constantly having money problems. Statements such as "men make money and women spend it," "women, just find yourself a rich man," and "money doesn't grow on trees," can keep women stuck earning 79 cents for every dollar earned by men.

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Anger: Dealing With the Causes and Results

By Judith-Annene Milburn, Ph.D.

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eleased energy gives new awareness, new attitudes, repressed or boiling anger results in awful negatives or emotional deadness.

Are you angry at yourself and don't know how to handle it? Are you angry at others and don't know how to express your anger, but can't? Have you lost your passion? Have you lost your feelings of compassion? Are you breathing, nice long deep breaths right now? Do you stop breathing when you are fearful or under pressure? Emotions, including anger and sadness, are necessary and normal human experiences which provide vitality and energy for life. When we lose the ability to recognize our feelings and express them appropriately, we stuff them in our bodies. Stuffing feelings leads to severe problems: to develop: tension and stress, we're a volcano waiting to explode. Forgive others, do notsuck in, emotionally unavailable iceberg. We lose our passion for life, sexuality, creativity.

Emotion is Energy in motion.

When we, for any reasons, make conscious or unconscious decisions to block our feelings, we stop the flow of energy in our bodies. Not only do we block the feelings of anger and pain, frustration and sadness but also passion, spontaneity and excitement. We become tough, defended, rigid, protective and defensive. We overreact or do not react at all. We feel tired, have a tense and painful body and physical ailments, including high blood pressure, fatigue, stomach ailments, tightness in the chest and heart area and headaches.

Understanding emotions and giving ourselves permission to have our feelings and express them in an appropriate manner and place, increases our personal effectiveness and ease in being in the world, as well as giving us much more positive energy.

Unhealed anger from childhood wounds must be expressed in a therapeutic environment, so we can learn to trust our ability to heal old emotional wounding and appropriately express current outbursts. Until these old wounds are appropriately expressed and healed, they will provide the unconscious reason for our adult emotional expression. When these are healed without blame or self-judgment toward ourselves, in an attitude of unconditional love toward ourselves and others, we develop a new lease on life.

The Ten Managements: Excellent Management Principles

By Tom Harkins

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he recent INC. 500 survey the question was, "Are today's workers losing the work ethic?" In a surprising statistic of companies, over one-third of the CEOs surveyed said that there's a productivity problem in this country, don't blame the employees working on the line. U.S. workers aren't wimps. U.S. managers are.

"Medicating management is epidemic," says Ron Dougherty of Digital Systems Consultants.

Too many managers are promoted from their technical or sales positions because they are good at what they do, not because they know how to manage people. They are made managers with no knowledge of how to motivate, manage or develop people. They usually follow the pattern their manager sets for them and so many times a management culture that doesn't work gets propagated all through the company. Truly, an organization is the fingerprint shadow of its leaders.

Sometimes this works and sometimes it doesn't. There are companies that make money with archaic management styles. The president is proud of the growth, yet how profitable could the company be if the management culture got an honest overhauling and the management got hooked on an efficient, effective management style?

The following are ten management principles that, if applied, will give the manager the know-how to turn employees into high performers.

1. The Manager's Job is To Make Production Easy.

The manager's job is to make production easy. Many managers believe that their job is to tell their people what to do. A spectacular manager of the "90s knows that he doesn't work any more. The manager of the "90s has to perceive the changed role of a good manager: to stop "being the boss" and to shift his/her role to being the person who helps the employee do a better job. If you want work to go more smoothly and you want to better motivate your people and move them into high performance, YOU take the responsibility to make production easy for them. Rather than get continually frustrated, the manager needs to question himself. "Does this person know how to do what needs to be done?" Probably not. Whose responsibility is that? The manager's. Thinking this through will help the manager to run his/her department more smoothly and greatly reduce his/her frustration.

2. People Do What They Know How To Do.

People only do what they know how to do. If a person is doing a job a certain way, it is because that is the way he knows how to do it. Rather than get continually frustrated, the manager needs to question himself. "Does this person know how to do what needs to be done?" Probably not. Whose responsibility is that? The manager's. Thinking this through will help the manager to run his/her department more smoothly and greatly reduce his/her frustration.

3. People Do Things for Their Own Reasons, Not Yours.
Local Group Provides Advocacy, Support to Rape Victims

By Christy Newey

You’re not alone. There is a place in the Inland Empire for families and victims of sexual assault to find help and support.

Project Sister is a sexual assault crisis and prevention service which services 700-square-miles of the Inland Empire and about 1,000 adults and child survivors of sexual assaults annually. “We have a dual mission; to reduce the trauma and incidence of sexual assault in the communities we serve,” said Judy Stotland, director.

To reduce trauma, the program offers an service called Advocacy & Accompaniment, which provides advocates to accompany victim to the hospital, the police station or sometimes to court, if the victim decides to press charges against the attacker. The advocates support and assist the victim through each stage of the process.

Individual counseling and group support are also available for the victim to help ease the trauma.

To reduce incidents of sexual assault, the program offers community education, a teen program, self-defense instruction and child abuse prevention. “We’re most known for date and acquaintance rape information,” Stotland said. “We go to junior high schools, high schools, and colleges to speak about awareness and prevention of date and acquaintance rape.”

“Many people believe that rape is committed by a stranger. Actually, most rapists are known to the victim. The primary motives for rape are power, control and anger, not sexual gratification. All females are at risk regardless of age, race, class, culture, religion, occupation, education or physical appearance. Men can be raped and they are most often raped by heterosexual men,” Stotland said.

Presentations on sexual assault are also available for different businesses and community groups such as clubs or churches.

Project Sister also offers classes in self-defense roughly once a month, Stotland said. “It’s a three-hour class. Half of the class is in self-defense skills and the other half focuses on physical defense,” she said. A modified version of the self-defense class is available for senior citizens as well.

“One of the most brutal and under-publicized crimes, sexual assault against senior citizens is the fastest growing type of rape in Southern California. We’re working to make our service safer for the elderly by providing rape awareness and prevention programs to local senior citizens’ centers and organizations,” Stotland said.

Despite all of the preparation and self-defense training available, Stotland says that rape will occur. And, when it does, Project Sister helps victims cope with the crisis.

A 24-hour hotline is available to provide immediate and confidential assistance to victims of sexual assault. The counselors are volunteers who have gone through 40 hours of training, Stotland said.

[The volunteers] are the backbone of what we are and what we do,” she said. “College students are vital because they volunteer their time and offer hours when members of the community are working.

The program is made up of four full-time staff, five part-time staff and more than 60 active volunteers, she said. “We have a good mix of both. We’re always looking for volunteers.”

Child abuse prevention is an important aspect of the project, Stotland said. Parents, school and elementary teachers are shown how to develop awareness and intervention skills which can help reduce child abuse. They are taught to recognize behaviors which may be signs of abuse, Stotland said.

Another aspect of child abuse prevention comes through Project Sister’s parenting classes which are available for teen parents who lack the skills necessary for raising a child. Stotland said. “We offer parenting classes to teen parents to teach them parenting skills and to help prevent child abuse,” Stotland said.

The counseling services are offered for both the victim, as well as the families of the victim in the first few weeks after the assault. Long-term counseling referrals are provided for those who need it. Specialized support group counseling is provided for victims and families.

Managers Taking a Kinder, Gentler Approach to Business

The following article was excerpted from an academic paper written by Naudie Fosada, a professor with the University of California at Los Angeles. The paper titled “Management’s effect on the prevention of workplace violence” was presented at the 1994 Annual Conference of the American Management Association. The paper examines how managers handle the prevention of workplace violence.

Recent cultural, market, and demographic forces have been pushing businesses to become globally competitive. The pressure is being met with a variety of strategies. The focus of this paper is on one of the most obvious and important of these strategies: the management of workplace violence.

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Women & Business

By Augustine Daniel

What is the Inland Empire radio's newest feature program "Focus with Augustine Daniel"? It's certainly not a show that will only be of interest to women, whose success stories we tell, but it's a show of interest to anyone who wants to know what people are moving and shaping the Southland, who just happen to be women. Each week, the program features a woman who is heroic, innovative or who has experienced success despite great odds.

Our premise for "Focus" is to allow our listener access to the experiences of successful women through candid and open conversations, much like the one you might have in your own living room. With each guest, we will strive to bring insight from these dynamic women to you'll leave saying to yourself, "She's done some very exciting things, but she has a family, a husband, children, at more she's overcome personal issues, she's a pioneer in her field, and more importantly, she's very much like me...That's my story she's telling."

The guests we feature will be from every possible arena where women are working and making the Inland Empire a better place to live and do business. "Focus with Augustine Daniel" is a CNN-AM 1350 Saturday feature program. It is the brainchild of 909 Creative, an Inland Empire creative production house. Each week the 909 Creative team seeks to find a balance between the career and personal dimensions of each of the guests, giving listeners a complete view of the person.

The guests we feature will be from every possible arena where women are working and making the Inland Empire a better place to live and do business.

Augustine Daniel, host of "Focus" hails from Detroit and has lived in the Inland Empire for the past six years. Daniel identifies with many of her guest's because she too has had to overcome obstacles to obtain the success she enjoys today. Her diverse background in sales has provided an additional opportunity at AM 1350 CNN News/Talk station, to begin what she feels is important..."the empowerment of women." "Focus with Augustine Daniel" is her contribution to the enlightenment of women's issues and successes in the Inland Empire.

"Focus" can be heard each Saturday morning at 9:30 a.m. on AM 1350. Suggestions and comments are also welcome.

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Financial Strategies - Steps You Can Take Today

By Sandy Capetan-Esquire

Every day, more and more women are looking for a way to harness their finances and get back in control, in order to make their dollars help achieve their goals. These goals can include making certain their income stretch to cover their expenses, saving money for education or a great vacation, planning for retirement, making sure they have enough protection in the way of life and disability insurance and protecting what they have worked so hard for, against estate taxes when they die.

Achieving these goals has been made more difficult by our economy, tax structure, myriad of investment choices and low interest rates at the bank. Where does someone turn to develop a plan that will allow them to achieve any or all of the above goals? That is where the Financial Strategies workshop can help.

To determine the best financial path, a person needs to take a step back and look at their overall picture before they can create a master plan of accomplishment. In the workshop, we will look at constructing "realistic" budgets, examine how credit fits into the picture and help women to identify a "balance" between inflow and outflow. We will also define what "financial freedom" means to you, and help you to set realistic and achievable goals.

Another area this requires addressing is the area of insurance. There are many good reasons to have insurance, and as many as many reasons why you might not need insurance. I will help to point out whether it makes sense for you.

Another area that requires addressing is the area of investments. With all the possibilities available, how does one choose the right investment vehicle? The answer is an individual one, but I will provide guidance on how to make that determination. We will talk about the recent market volatility and the outlook for the future.

One of the most frequently voiced concerns by women is "Will I have enough money for retirement?" More and more responsibility for retirement planning has been thrust on the shoulders of the individual. If you want to enjoy the retirement you envisioned for the future, you will have to work for it. Government and company pensions may account for up to 40% of your replacement income and, unless you can afford a 60% pay cut, you will need to supply the remainder. People are finding that it may take upwards of 80% of their pre-retirement salary to maintain the retirement lifestyles they want.

This means planning, or how to preserve your hard-earned assets, is an area of much discussion these days. Most people have done little or nothing in this area. If a person's estate is subject to Federal estate taxes, the tax rate starts at 37% and doesn't top out until 55%. How many people want to lose over half their estate to the government? This workshop will help to point out strategies you can employ today to preserve your estate for your heirs, successfully plan for retirement and make your dollars work as hard as possible.

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Pick HMO California

HMO California is much more than just giving you choices. HMO California offers an accessible, affordable health care plan designed specifically for small businesses like yours.

Pick Up The Phone

We will even let you pick how to join us. Call us directly at 1-800-796-8715 to speak to one of our representatives. Or, we are available through the state sponsored and endorsed Health Insurance Plan of California. Either way, it's easy.

Personalizing the Pavement Along the Information Superhighway

By Sudy

You may have heard that "information is power." If you do it the other way around, callers may forget which key you pressed at the time you’ve finished telling them what will happen.

Always say "zero" instead of "oh" or some callers may mistakenly press '0'. Pronounce each digit. DeMarco recommends, "Say 'press 1-1' because if you say 'press 11' some people will search their keypad for '11,' and be exasperated when they don't find it."

In and out fast.

Give the important information or the most often requested first. That lets people who are familiar with your system hear the instructions quickly and conclude the call sooner.

Limit menus and options.

A phone system is not a restaurant, caller should remember more than five choices at a time. "Menus can branch out from the first level," comments DeMarco.

Encourage two-way dialogue.

Ask callers to leave a detailed message or a complete request for information. You can then respond with all the information they need, rather than playing phone tag trying to connect directly.

8. Sound as natural as possible.

Voice tone accounts for 60% of your impact on the phone. "You can use notes, but don't try and sound more human than what you heard. More and more people wade through too many levels before they get the information they need."

The key, DeMarco notes, is keeping your caller in mind whether you’re planning a simple voice mail system to take messages or a sophisticated "voice processing" system.

10. Make a splash.

Announce the installation of your new voice mail system by sending a post card or brief letter to customers that includes user tips. "If clients often need to reach a specific person, that person could sign the letter," DeMarco suggests. "Make sure clients know your extension number so they can reach you right away. And it’s a good idea to include your voice mail extension number on business cards, just as you might consider adding your fax number."

Customers want to feel that their telephone call is important to your company, concludes DeMarco. "Our research shows that what drives them nuts about some phone systems is not the fact that they’re automated, but rather that people think no one is paying attention to their needs. Make your system ‘caller-friendly,’ and you’ll find that your customers feel they’re getting even better service than before."

Did you know that everyone is a public speaker?

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Mary-Ellen Drummond is the creator of Polished Presentations, a San Diego based training and consulting firm. She is an award winning public speaker, and author of the book, Fearless & Flawless Public Speaking.

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Women & Business

Double Your Billing By Training Your Staff

By Pat Loyster

We what went wrong? Robert was the top salesman. He was promoted to manager. Morale and sales both took a nose-dive. We must promote based on a person's qualities rather than background. To be successful, sales managers must be able to motivate others to sell more, handle problems quickly and discipline fairly when needed. In addition, they must inspire teamwork and cooperation while keeping the salespeople interested in achieving their own peak performance. Here are proven skills in 10 areas which will help a manager be more effective:

1) Treat your salespeople the same as you would treat your best client. Salespeople treat each other as they would like to be treated by another person.

2) If you have to do something that is going to be unpopular with the salespeople, you need to explain why you are doing it. Let the salespeople see the overall picture. The salespeople need to feel that they are a part of the whole organization and see how their efforts are important to the total growth of your company.

3) Give people immediate recognition for sales made. Ring bells, put out memos, make announcements in meetings. The most successful people are not working just for money. They are working for the rewards, the challenge and the excitement of winning. Show confidence in your salespeople if you expect people to win, they usually will.

4) Praise in public but reprimand in private. Give the salesperson a chance to explain before you criticize. You may have the facts wrong. Begin with a question, not an accusation. Come across as being concerned for their welfare. The strongest stimulus which needs the need to be appreciated. Praise your salespeople as much as possible. When you give praise, be specific. Don’t just say, “You’re doing a good job.”

5) Hold short sales meetings often and focus on the positive. Talk about sales made. This inspires more confidence. Don’t talk about who wasn’t sold. This causes salespeople to remember their failures and makes them feel inadequate, leading to an inability to sell for the rest of the day.

6) Ask your salespeople whether sales are up or down. Your attitude, positive or negative, is highly contagious. It sets the mold for the entire department.

7) Encourage your salespeople to set their own goals. Often salespeople will set goals for themselves which are higher than the manager would have set. People work harder to make their own goals. Have salespeople write down their own goals. As a manager, you should work with salespeople to make sure the goals they set are neither too large or too small.

8) Hit the streets with your salespeople at least once a week. They will respect you for it. Also, you will get an opportunity to see what they are doing right and wrong in their presentation. Give them feedback both positive and negative so they are encouraged by what they are doing right and motivated to correct what they are doing wrong. You will motivate them by honestly taking an interest in what they are doing.

9) You need to role play, role play, role play. Sales meetings should be for learning and practical techniques. Role playing involves everyone and promotes team spirit as it instructs.

10) In handling disputes between two people, don’t talk to each separately. Bring them into your office together so they each know how the situation arises where you share credit with a salesperson, give all the credit to a salesperson. This will payoff in the long term is greater loyalty and more sales.

Getting Back Together: (Re)Designing Your Relationship and Making It Last

(Bella B. Young, Ph, D., Ed.D., Max Gtez, Ph.D.)

Although much has been written on how to survive the ending of a relationship, there is little direction on how to successfully move it beyond a struggling stage or recommitment. This book offers useful lessons that have been learned so far.

Alison thuế has evolved to accommodate special abilities upon which a new premium has been placed. This “third option” reflects the long-awaited arena in which historically stifling life-lessons learned by women will finally be recognized and understood as their competitive edge and continue to revolve today’s marketplace.

There just had to be another way to come to our own in the workplace, outside of the options that had been presented so far.
to find out that your work has only been average when you thought you were doing a pretty good job? How demotivating it must be to know that there is no planned forum for heart-to-heart communication with your boss except once a year? Such poverty of thinking on the manager's part—that he does not see his employees as the vehicle for growing his company or department and so only plans a once or twice a year forum for openly discussing how an individual employee can improve the department? No wonder managers hate review time. It's an awful thing to do to a person, when you think about it. Managers keep putting off one of the most powerful motivators in the workplace today and then they do it with fear and trepidation. What lost opportunity! Frequency of reviews—step up the frequency of reviews—this system should reduce risk of claims of unlawful termination, ploy claims to workers' comp and harmful gossip. It is one of those important-but-not-urgent management activities that make some managers stand out way above the rest in a large corporation. And it makes the manager/supervisor of the smaller company a most highly respected person. This is job security at its best.

8. Every Task or Behavior Has an Antecedent and a Consequence; The Consequence Is Controlled by the Antecedent. The Manager Controls The Antecedent. These Are the ABCs of Management.

If the manager wants a particular consequence from a behavior, he must think through what the consequences are and set up the antecedent to get the winning behavior.

Example 1: Employee Bob does a wonderful job of problem solving for Customer Smith. Smith is Please See Page 49

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CHAMP Dinner to Feature Stars from M*A*S*H

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Local Group Provides Advocacy, Support to Rape Victims

Continued From Page 32

Inland Empire Profile

CHAMP Dinner: to Feature Stars from M*A*S*H

Ed Lewis, executive
director of Riverside
Community Hospital
Foundation, is pleased to
announce that four M*A*S*H
stars have been confirmed for this prestigious community event scheduled for Wednesday, June 1, 1994 at the Riverside Convention Center. So far, the entertainers who will be on hand for the dinner are: Gary Burghoff (Cpl. “Radar” O’Reilly), William Christopher (Father Mulcahy), Mike Farrell (Capt. B.J. Hunnicutt) and John Schuck (“Painless” the dentist from the M*A*S*H movie).

The event will feature stars of M*A*S*H, both the television series and the movie, and their respective professional backgrounds. Also, recognition in the following CHAMP award categories will be given: Philanthropists, Corporate, Physician/Medical Staff, Volunteer, Special Achievement and Life Achievement. Candidates for CHAMP awards currently are being reviewed by the executive committee of the Cardiac 2000 Club and will be announced in a timely manner prior to the event.

This black-tie-optional event will feature stars of M*A*S*H, both the television series and the movie, and their respective professional backgrounds.

Tickets: $75 (for dinner and program)
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Gary Burghoff (Cpl. “Radar” O’Reilly), William Christopher (Father Mulcahy), Mike Farrell (Capt. B.J. Hunnicutt) and John Schuck (“Painless” the dentist from the M*A*S*H movie) were scheduled to appear. The dinner will be held on June 1, 1994 at the Riverside Convention Center, featuring M*A*S*H stars on hand for the event.

CHAMP Dinner: to Feature Stars from M*A*S*H

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Loma Linda University Medical Center...Generations of Caring

Are you concerned about the health care that you and your family are receiving? Most women are. In fact, women make 75% of all health care decisions, which means they now need to be more informed than ever. That’s a huge responsibility, especially in the current climate of changing health care trends. With so many choices, it’s hard to know who to trust. That’s why it is good to know that the Loma Linda University Health System has been caring for the needs of over four generations of women and their families.

Loma Linda University Medical Center and its Faculty Medical Offices have 765 physicians and numerous other health care professionals to take care of your medical needs. Our highly trained doctors and health care providers pride themselves on giving personalized attention to each patient.

In addition, LLUMC has identified special centers of excellence in which we feel we have unequaled expertise. These centers of excellence—the Cancer Center, The International Health Institute, The Children’s Hospital and the Transplantation Institute—serve a wide range of patient needs with the highest level of quality.

For generations, our goal has been to treat the whole individual. The acquisition of a free-standing Behavioral Medicine Center makes it possible for us to pay special attention to both outpatient and inpatient psychiatric needs. With programs for adults, adolescents and children, the Behavioral Medicine Center offers a full range of mental health and chemical dependency treatments.

The Loma Linda system encompasses more than just hospital and outpatient facilities. Our Center for Health Promotion offers a variety of programs designed especially for executives. Executives can receive physicals in the Executive Fitness Program, as well as participate in the Travelers Clinic to obtain the necessary shots before traveling abroad. The Center also provides on-site screenings of your employees.

In our ongoing quest to better serve the business community, the Industrial Medicine Clinic was formed. Their purpose is to create partnerships with businesses to provide fast and efficient health care to employees. In addition, ExpressCare offers accessible health care for those times when it’s not an emergency, when you don’t have a doctor, or when it’s after hours. ExpressCare’s doctors are dedicated to taking care of the patient’s everyday problems with the latest advances in medicine available to them.

In order to reach people with these services, the Loma Linda University Health System is working with all areas of the health delivery system. Loma Linda University Medical Center contracts with insurance companies (HMO’s, PPO’s, EPO’s), self-insured employers, and physician groups. Loma Linda University Medical Center and Children’s Hospital are committed to developing relationships with these groups to deliver quality, cost-effective health care that puts the patient first.

If you would like to know if Loma Linda University Medical Center is contracted with your insurance plan, please give the Managed Care Department a call at (909) 824-4011. Think about joining the Loma Linda University Health System, and let us keep you and your family healthy for generations.

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**Financing Trends in the 1990’s**

Continued From Page 14

propose that would allow individuals who invest in small start-up companies the ability to claim as much as 50% of their original investment as a tax credit. It is hoped that this tax strategy will generate more capital for companies in the “Pre-start up” and start-up phases of their development.

Many experts blame commercial banks’ reluctance to make business loans as one of the main reasons our recession has lasted so long.

Business Schools such as UC Irvine and USC are creating computer “dining services” (databases) which attempt to “match up” business owners seeking start-up and expansion capital with those interested in supplying the capital (“Angels”). The cost of this service is nominal, usually ranging from $200 to $300. These services do not guarantee funding but only guarantee matching you with an “interested party.” What happens after your initial meeting is a function of your Business Plan and your management skills.

Stay tuned, the incessant demand for capital will surely lead to further innovative sources of financing whether they emanate from banks, finance companies, cities, academics or private investors.

Valdez, MBA, is president of Claremont Advisory Services, a Claremont-based consulting firm that specializes in the unique needs of Southern California’s entrepreneurs. Comments or questions on this article, please call toll-free: 1-800-708-6326.

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**The Ten Management: Excellent Management Principles**

Continued From Page 42

Start all your interactions with your people with the belief that everyone is a wonderful person. You have to treat them as such. You have to realize that people who work for you have a right to be treated well. You have to be a totally positive person. You have to find ways to keep the juices flowing in everyone who works for you. You have to be the source of all enthusiasm, all energy, all hope. You have to be the one who has the power to lift people up or tear people down, create high performance or create low performance. You have to have the power to give people the opportunity to do the type of work that they have been trained to do. You have to have this power in order to be able to optimize your people’s talents to enlarge the potential of the company. You have to be able to use your people’s talents to make the company grow, to make the company better. You have to be able to make the decision that the company is better off if you lose your people. You have to be able to bring in new people in order to improve the capability of your people. You have to be able to make the decision that you cannot do without a certain person. You have to be able to make the decision and act on it.

If you believe that everyone you meet is a wonderful person, you will work with them at their highest expectation level. They will rise to the occasion if they are respected. They and you will recognize each other as people who have value, worth and dignity. People whose value, worth and dignity is communicated to them by their managers will work hard and perform at high levels.

Human beings are reactive. Treated respectfully and in a friendly manner, the employee will respond and treat others as the manager treats him. Treated as insignificant and useless, the employee will respond likewise with the manager, including the manager’s children.

The management of people is an honor. It takes tremendous maturity and courage to do it well. The effective manager is able to put his ego on the back burner and handle his people problems with ease. Managers have incredible power over the lives and families of the people who report to them. They can make or break people and their careers. They can make or break days, weeks and even years of employment. You have to use your power to do good. You can make peace or chaos, build up or tear down, create high performance or survival performance, create calm or create friction. You can have revenge mentality, or teamwork mentality. You can cause pride in others, or cause low self-esteem. What is your choice? How can you optimize your talents to enlarge the potential of the people who work for you? How can you turn company’s payroll dollar into a high-paying investment? How can you further your career and move up the corporate ladder? Make the TEN MANAGEMENTS your personal management system.
Managers Taking a Kinder, Gentler Approach to Business

(Continued from Page 31)

them a powerful cultural force influencing the management profession; so much so that a force bringing about a feminization of American management.

The second force "feminizing" American management is the free market, by ranking American management below—or subordinate to—Japanese management practices, strategies and results. Feminist writers argue that femininity is a form of subordination and, thus, that the experience of subordination—by males or females—is a feminizing one. For example, in The Feminist Case Against Bureaucracy, K.E. Ferguson argues that workers—who are subordinate in a hierarchical organizational structure—adopt feminine characteristics to cope with their situations by being supportive, attuned to others' needs and adopting an empathic, pleasing communication style. They have little choice but to learn skills to deal with the secondary status, dependence and domination.

Following the feminization argument of these writers, we argue here that the market forces that have feminized American management practices, products and companies to their Japanese counterparts have essentially created a "feminized" American management. This and perceived dominance is enough to create a situation where those subordinated-American workers are advised to, in the words of Ferguson, "do what females have always done: learn to play the dependency game."

It is not clear whether American business' subordinate status will last long. Some experts believe that the "American century" is ending and that the next millennium will be dominated by Asian countries. Others argue that American industry is capable of restructuring and reworking itself and has begun to do so. It is clear, however, that the days have ended when American business is the sole undisputed leader in industry and management practice. American business will be at least as equal, subordinate and equal. The experience now, however, of being ranked "one down" or subordinate in the world economic system will be a feminization for the managers of American business.

The third force actuating a feminization of American management is a demographic shift in who the managers are managing. More women. More and more, the people being managed in organizations are women. A feminization of the workforce is occurring, as women continue entering the labor market in large numbers. Women workers number 55 million and constitute 45.4% of the workforce.

The presence of large numbers of females in the workforce is causing demands for equal pay, child care, flexible hours, telecommuting, job sharing, tax breaks, household help and other services to accommodate their needs and desires. American management will have to respond to these new demands in order to keep women producing at peak levels. The marketplace likely will respond by working women's needs and desires, creating a further feminization. Feminized men. The second part of the answer to the question, "Who are managers managing?" is a new type of men—men who have essentially been feminized by diminished economic, organizational and career prospects.

For American men, a recent poll shows, masculinity means primarily being a good provider. Yet the workforce is undergoing a massive changes which accompany these biological influences may manifest in two ways: 1) an intense focus on the trauma or "freeze frame" every millisecond of the occurrence; and 2) a distortion of time. The mechanism of time expansion, while possible adaptive during the traumatic situation, may later result in a survivor's belief that he or she had more time to problem-solve or react to the event than was actually the case. An altered sense of time and an extremely detailed focus on the traumatic event, can leave the survivor with a physiological and psychological sense of "tunnel vision" which may later lead to feelings of survivor guilt.

The expected physiological and perceptual changes that accompany the shock phase can

The acceptance step occurs when employee's recognize that the traumatic event has become part of their employment experience.

Is Your Business Prepared to Deal With Trauma?

(Continued from Page 32)

"That it will never come again is what makes life so sweet".

Emily Dickenson

Trauma experts identify employees' psychological reactions in terms of three sequential stages. The shock phase of an employee's stress response includes the stressful or traumatic event, immobilization, and denial. The impact phase is characterized by an experience of anger or anxiety, self-doubt and depression. The resolution phase involves the employee's efforts to test or face the crisis (e.g. return to the scene of the crime), and to achieve an acceptance of the event. Following a trauma, individuals typically experience physiological changes characteristic of an inborn "fight-flight-freeze" response, which both alerts and prepares a person for action. Perceptual

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Please see Page 57
Is Your Business Prepared to Deal With Trauma?

Many states, by case law, hold the employer responsible for stressful or adverse traumatic workplace events that psychologically harm or injure employees.

A reasonable amount of self-questioning is important and useful. It is critical for employers to review step by step an employee’s involvement in the event. With a sensitive reappraisal of what happened, the employer will be helped to progress through the natural stress recovery process without hindrance. Without such a careful examination of the employee’s role in the situation, the employee may assume too much responsibility for the traumatic outcome, or a particular aspect of the trauma. This erroneous assumption can be reinforced by the perceptual alterations that accompany the shock phase during the trauma itself (such as believing there was no time to react) and lead to an employee’s continuing symptoms of anxiety and depression.

The acceptance step occurs when employee’s recognize that the traumatic event has become part of their employment experience, and continue their progress in adaptation. Resolution of an employee’s stress response may be impeded by well-intentioned employers, co-workers and family members who say “Put it behind you,” “get back to normal,” or “forget about it.” The survivor can “get back to normal” only if he or she realizes that it may be a “different” sense of normality than the pre-trauma normality had been.

Organizations can avoid costly losses if they identify and eliminate stress problems or potential traumas, that are predictable within their workplace. Should an unforeseen trauma occur, it is helpful and advantageous to have programs and procedures in place to deal with the immediate and evolving employee stress reactions. Post-traumatic stress prevention and intervention by professional experts can facilitate the normal stress recovery process, and stabilize a business that is affected by unexpected traumatic events or disasters.

Dr. Riddle is a clinical and consulting psychologist and owner of TRW Consulting, a consulting firm specializing in business preparedness and intervention following catastrophic events.

You Girls See Bright Future Thanks to Local Businesses

By Christy Newey

Many Inland Empire businesses participated in the event including TRW, Wells Fargo Bank, Sega of America, The Los Angeles Times and the University of California, Riverside.

The program is designed to focus attention on women as the business leaders of the future. By taking young girls to their workplace, wherever that may be, adults helped to open the girls’ eyes to a world full of opportunity in their futures.

“Thousands of adults across California are making work seem like a simple gesture, taking time to include a young girl in their work day. But they know it’s much more than that when they see a young girl’s eyes light up as she gets a glimpse of her future and the doors that are now open to her,” said Kaye Garmy, executive director of the Hollywood Policy Center, the California organization for the event.

Many Inland Empire businesses participated in the event including TRW, Wells Fargo Bank, Sega of America, The Los Angeles Times and the University of California, Riverside.

The girls also attended a career planning panel and a special workshop on college admissions.

The girls who spent the day at The Los Angeles Times were able to create their own four-page newspaper called “Girl’s Times.” The newspaper included editorials, movie reviews, letters to the editor and a fashion section.

You were able to see first hand what it’s like to work in the famous entertainment industry of Southern California. Fox, MCA/Universal, MGM, Paramount, Sony Pictures Entertainment and Warner Bros. were among the participating studios.

Sega of America, the premier sponsor of Take our Daughters to Work Day, showed the girls the “behind the scenes” action of the video game industry. They were able to talk to game designers, multimedia artists and musicians to learn about the creation of video games.

Some lucky participants were able to see first hand what it’s like to work in the famous entertainment industry of Southern California. Fox, MCA/Universal, MGM, Paramount, Sony Pictures Entertainment and Warner Bros. were among the participating studios. The girls had the opportunity to see every aspect of the entertainment industry, from directing, to set building and make-up, to acting and writing.

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Benziger 1991 Sonoma County Cabernet Sauvignon... $13

Clos Du Bois 1992 Alexander Valley Chardonnay... $12

Meridian 1992 Santa Barbara County Chardonnay... $10

Dry Creek 1991 Dry Creek Valley Chardonnay... $15
Women Business

By Carol Broussard, Travel Writer

The 90s have brought the businesswoman into the forefront. More women are holding executive-level positions. Surveys and research show that by the year 2000 half of all business travelers in the United States will be women.

A current survey shows that, as of today, 40% of all business travelers are women. While conditions have improved for unaccompanied women travelers in recent years, concerns about safety and security remain. The average age of the businesswoman traveler is 43.2 years old. Most hold executive, managerial, or supervisory position and 35% earn $50,000 or more. With these facts in mind, the airlines, many hotels and car rental agencies are changing attitudes and accommodating the female traveler, and addressing their likes and dislikes.

Women are becoming more aware of the necessity safety factor that must be considered to accommodate the woman traveler. Women have been victims in numerous incidents from robbery, rape and murder in well-known large chain properties as well as the smaller budget-type lodgings. More security systems and procedures are being implemented than ever before. You must also be aware and understand some of the "rules of life" when you travel alone.

Safety Tips for the Travelling Business Woman - compiled from reports of actual incidents:

When checking into your hotel, don't display your valuable or money. Always keep a low profile.

- Make sure your room has a doorknob. Carry a deodorant and use it. Use all the locks on your door.
- Check locks on windows and connecting doors.
- Do not ask for your messages at the front desk. The desk will ask you for your room number or will know you and look up your key shot. This is a sure flipp-up if anyone walking for a room number. Call for your messages from your room or a hotel pay phone. Don't accept any invitations to a call. Check hotelkeeping and tell them to solve the staff on your floor if your room is being made up.
- When a room-service order arrives, have water slip the bill under the door before you open the door. Better still, have room service call your room in as many languages as possible. That way you will give you the same of getting their order. Never open your door without verifying the identification of the person on the other side.
- Never accept a room on the ground floor.
- It is never a good idea to ignore strangers to your room.
- Have someone escort you to your room when checking in. (Bellman, desk clerk, associate, etc.) Have the desk clerk close the doors, behind lockedcutains and under lock. This is not being mean, it's being safe.
- When returning to your hotel at a late hour, be careful. Always use the phone if the entrance and your parking is available, have a bellman park your car.
- Never park in the lot or garage where you are at risk a day of night.
- Don't accept your key for desk, never ask for if number, only by name—quietly. It's a good idea to keep your key or key-labeled "your room" instead of handing it to the desk. Most hotel have key cards that are re-issued after each check-out.
- Instruct desk clerks and phone operator never to give your room number to anyone that you don't know.
- Avoid carrying large amounts of cash. Always have small bills available for tipping and having your tab opened at hotel stops.
- Leave your expensive jewelry at home. It will be one less thing of value or large amounts of cash, use the property's safe deposit box. Many hotels now have safes in the rooms with combination locks that can be set by the guest.
- Do not request a safety deposit box upon check-in. There is usually a great deal of traffic around the check-in area. Call from your room and request details. Keep a list of entrust.
- Always check the nearest fire exits.
- Never open a door that feels hot when touched.
- Learn to do in case of fire. (Instructions are usually posted on the door of the room.)

Camille Broussard is the travel editor for Sunshine Publications and a freelance travel writer. Write her with your questions at P.O. Box 1035, Morgan Hill, Calif. 95038.

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INLAND EMPIRE BUSINESS JOURNAL • PAGE 57
Women's Focus conducts an extensive inventory of your marketable skills, work history, career accomplishments and other personal attributes. If you don't know your value to a prospective employer, you are not ready to contact companies. Companies see you as a marketable product, one whose skills and talents fit well in the job categories they are looking for. It's true. I don't think, now, is the time to change jobs. Are there any job opportunities out there? Our clients are getting hired.

They use our success strategies and methods, and get the jobs they want. The California economic recovery is on the way out. According to the Orange County Register, Chapman University and the University of California at Irvine, by the turn-around year where the economy will improve and continue to do so for the next several years, Glooming and doom is out.

"I've tried resumes with cover letters to identify your business background. Where are the jobs in today's competitive market? Mass resume mailings don't work. We encourage our clients to contact personal interviews with key industry decision makers. You'll locate people who are important to your job search, obtain interviews and turn minutes of your time into solid job leads or offers. Your target companies and industries need to be in the "unpublished job market," those companies who are in the process of hiring, restructuring or simply looking for key people who fit their success needs. "I can't afford to take a cut in pay."

Women's Focus career counselors average a 5 to 20 more in their next jobs. There are several reasons for this. If you have been with a company for a long period of time, you may have outgrown this firm. They see you as the person who first started with the firm, not the professional you have become. Secondly, many women are not being paid salaries comparable to their experience. Learning how to negotiate your worth is a learned skill and will guarantee a better salary. "I want to love what I do and make the money I deserve."

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Women's Focus is a career development company specializing in professional women in career transition.

The founders and partners are

Sandy Young and Charlotte Walker.

Women's Focus conducts an extensive inventory of your marketable skills, work history, career accomplishments and other personal attributes. If you don't know your value to a prospective employer, you are not ready to contact companies. Companies see you as a marketable product, one whose skills and talents fit well in the job categories they are looking for.

What's keeping you from achieving your career goals?

"What else can I do? I know what I don't want to do, but don't know what I want to do."
Getting the Most for Your Hard Drive Dollar

1. I use the FUJITSU M204EESA. It’s got a SCSI-2 controller, a 10ms access time and a 5-year warranty. What’s more, the street price is around $1000. Can’t beat it.

2. Master MXT-1240S would be my next choice. It’s got 1/24 GB, 9ms seek time (that’s fast), and a 3-year warranty. The latest I’ve seen this drive sold for was around $1,100. An excellent drive.

3. The IBM Adstar 0662 Model S12 uses a new technology to reduce its size. It’s only about 1 inch high. Its fast and has a 5-year warranty. The problem with this drive is that you have to go through a dealer to get this one; it’s only sold as part of a system.

4. The Seagate ST1120N is a very good drive and from what I’ve seen has one of the lowest street prices of this group of drives. It also has a 5-year warranty.

Nowadays, operating systems, especially ones like Windows NT or UNIX, may take 20 to 60 megabytes of hard disk just for the system.

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When the tune mouse, a key joystick on the Macintosh computer, carefully analyze unless you have a fast software package that enables be read by your Macintosh FileExchange. comes a similar program for the Mac (that can read HD disks) , there is MacDisk. For those who need to share a appointment books on the portable can require a good instant-on feature .

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Portable Computing: The Search for the Perfect Notebook

Continued From Page 15

Computer occupants are the PowerBook Duo 270c. I have used this system with 128 MB of memory for a couple of months now, and my experience is very good. The DCC 270c came with 12 MB of memory, a 240 MB hardisk and a brilliant active matrix color screen. Although this machine comes only with a 33 MHz Motorola 68030 processor, it appears to be a well-trimmed system. While running applications like Microsoft Word and Excel, the system seems to crank along at almost the speed of the TI. The system lacks a floppy disk drive, meaning you either have to purchase an external floppy disk drive, or connect the machine to a desktop Macintosh computer (the communications software is included, but the cable is not). For those using PCs, but considering a Mac notebook (or vice-versa), there is MacDisk and SoftPC software. MacDisk is a software you install on your PC to enable it to read and write high-density Macintosh disks. A similar program for the Mac (that can read HD DOS disks), MacFileExchange, comes free with most Mac systems. Also, applications from Microsoft (such as Word, Excel and PowerPoint) and several other vendors appear the same on the Mac as in Windows, and can exchange files without conversions (although you must store the file on a disk that can be read by your PC if you do not have MacDisk). SoftPC is a software package that enables you to run DOS and Windows software on your Macintosh. Running Windows software under SoftPC is not advisable unless you have a fast Macintosh and a lot of memory. If you are considering buying a notebook or subnotebook computer, carefully analyze your needs before you go looking for the perfect machine. If you need to carry the computer around a lot, consider getting a subnotebook with a travel-weight of less than five pounds (both Compaq and IBM are good contenders). Further, if you intend to keep your address and appointment books on the computer, or use the computer for note-taking, get one that has an instant-on feature.}

Most managers have become dependent on computing power on the road and at home as well as in the office.

If you think a notebook computer like the TI-400E is still too heavy, there is an expanding availability of subnotebooks. The subnotebooks typically weigh in at four pounds, which is about two pounds lighter than the notebooks. The sub-notebook "dream machine" from Apple Computers has been the PowerBook Duo 270c. I have used this system with 128 MB of memory for a couple of months now, and my experience is very good. The DCC 270c came with 12 MB of memory, a 240 MB hardisk and a brilliant active matrix color screen. Although this machine comes only with a 33 MHz Motorola 68030 processor, it appears to be a well-trimmed system. While running applications like Microsoft Word and Excel, the system seems to crank along at almost the speed of the TI. The system lacks a floppy disk drive, meaning you either have to purchase an external floppy disk drive, or connect the machine to a desktop Macintosh computer (the communications software is included, but the cable is not). For those using PCs, but considering a Mac notebook (or vice-versa), there is MacDisk and SoftPC software. MacDisk is a software you install on your PC to enable it to read and write high-density Macintosh disks. A similar program for the Mac (that can read HD DOS disks), MacFileExchange, comes free with most Mac systems. Also, applications from Microsoft (such as Word, Excel and PowerPoint) and several other vendors appear the same on the Mac as in Windows, and can exchange files without conversions (although you must store the file on a disk that can be read by your PC if you do not have MacDisk). SoftPC is a software package that enables you to run DOS and Windows software on your Macintosh. Running Windows software under SoftPC is not advisable unless you have a fast Macintosh and a lot of memory. If you are considering buying a notebook or subnotebook computer, carefully analyze your needs before you go looking for the perfect machine. If you need to carry the computer around a lot, consider getting a subnotebook with a travel-weight of less than five pounds (both Compaq and IBM are good contenders). Further, if you intend to keep your address and appointment books on the computer, or use the computer for note-taking, get one that has an instant-on feature.
The TRW REIDI report shows that the market for home building in the Inland Empire has also shown significant improvements. In the first quarter of 1994, Riverside County saw a jump of 25.9% in the number of new homes sold and San Bernardino sales increased at a rate of 21.5%. The only county in Southern California to see a slow in home sales was Los Angeles County where new home sales declined by almost 15%.

By June 1st

Riverside, along with San Diego Counties, were the only two regions to report an increase in the average selling price of homes. Riverside's home prices grew by a scant 0.7%.

This figure is still better than Riverside's Inland Empire partner San Bernardino County which saw a 1.0% drop in new home prices.

Aktiva Takes Part in $10 Million Office Leasing

A ground breaking ceremony was held last month by the official start of construction on a new Aktiva Health Planning administrative building on the outskirts of San Bernardino. The $10-million-dollar project includes leases that have been signed for more than 97,000-square-foot, single-story office buildings in addition to more than 60,000-square-foot of office parking office building.

The transaction for the new facility is said to be one of the largest office leases ever signed in the Inland Empire.

Aktiva plans to use the facility to consolidate its California Health Maintenance Organization business into a single database and centralize some of its core processes. A spokesman for the company says that the new facility will bring 350 new jobs to the area.

The transaction was handled by David Kim of Janel J. Studley Inc. of Angeles and Michael O'Brien, vice president in the Riverside office of CB Commercial Real Estate.

Sales, Promotions and Awards

A recent donation to the Coachella Valley Community Arts Association & Millipede announced the sale of the Mountain Plaza Apartment Complex for $755,000. The complex is a 40-unit apartment facility on the backside of the Mountain Avenue in San Bernardino.

Geoff Hamill, a senior vice president at Lee & Associates states that the purchase of a 250-acre parcel is a $7.6 million dollar investment which the company plans to sell for $10.0 million within a calendar year.

Dick Stanfield, the Coldwell Banker Claremont/Upland office was recently recognized for earning the highest number of listings, transactions and dollar volume for the month of February.

A member of the Elite International President's Club, Hamill is also a five-year member of the prestigious President's Club which recognizes sales associates who have closed a minimum of 35 transactions or president for Lee & Associates Commercial Real Estate Services' Ontario office.

Hamill is an industrial properties specialist and was the top producing associate in 1993 and the top producing industrial associate in 1992.

This sale is the top producing sale of the top producing office leasing.

The California Transportation Commission has endorsed a plan to establish train stations at two sites in the Coachella Valley, projects which will cost about $4 million.

State funding will amount to nearly $2.3 million of which almost $1.2 million will go to Palm Springs and about $1.1 million to Palm Desert. Each city has placed matching funds aside for the massive projects.

The grant funds is part of a $70 million funding package for mass transportation projects throughout the state. The monies will be included in the 1994-1995 fiscal budget set to go before the legislature prior to July 1.

Specifically, a bus-train station will be built in Palm Desert on a 10-acre lot next to the Southern Pacific railway, south of Interstate 10 and north of Dinah Shore Road, near an existing large shopping center. Palm Springs would build on acreage located about a half-mile south of Interstate 10 on the west side of Indian Avenue. Each Metrolink station will cost between $2.5 million and $3 million.

If the $2.3 million is left in the new state budget, the two stations will be completed in about three years.

Palm Springs seemingly had the inside track to receive the state funding for the Metrolink station, but after a campaign of the Palm Desert, the California Department of Transportation Division of Rail development stated they believe they can make faster progress on their projects by working with nearby city officials rather than attempting to work with Riverside County officials some 60 miles away.

The recent vote was taken by city officials after a handful of overseas opposition as a result of substation petitions claiming that the acquisition of the area would ruin their "quality" of life.

Meanwhile, other supporters say they are eager to receive service from a new light rail and gas natural as well as other city services not currently supplied by Riverside County.

La Quinta and Indio to Build Auto Shopping Center

Officials in La Quinta and Indio are working on a complex feasibility study of establishing a major auto shopping center designed to straddle Highway 111 and Jefferson Street in both cities.

That $40 million project, scheduled to open in the summer of 1995, is presently under negotiations with the Kansas-based developer and Midland Properties of Shawnee Mission who will buy the land if the two-city project comes to fruition.

Under the initial talks, the cities of La Quinta and Indio would take over "offsite" infrastructure improvements. Sales taxes generated at the center would be split 50-50, according to a spokesman.

Preliminary reports indicate that the shopping center will include at least one "family-style" walk-in restaurant and other retail outlets offering general merchandise as well as 12 to 14 automobile dealers, some of whom are already operating in the area.

According to officials, the massive project could result in the hiring of close to 500 people during construction and another 650 to 900 people after the center opens. In all, the project will cover about $50,000-square-foot of retail and auto mall space situated on about 100 acres.

The California Transportation Commission has endorsed a plan to establish train stations at two sites in the Coachella Valley, projects which will cost about $4 million.

Palm Springs seemingly had the inside track to receive the state funding for the Metrolink station, but after a campaign of the Palm Desert, the California Department of Transportation Division of Rail

recommended that Palm Desert receive the funding.

The California Transportation Commission has endorsed a plan to establish train stations at two sites in the Coachella Valley, projects which will cost about $4 million.

That action set off a political battle between the cities of Palm Springs and Palm Desert. Under the initial talks, the cities of La Quinta and Indio would take over "offsite" infrastructure improvements. Sales taxes generated at the center would be split 50-50, according to a spokesman.

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The California Transportation Commission has endorsed a plan to establish train stations at two sites in the Coachella Valley, projects which will cost about $4 million.
**Palm Springs Airport Task Force Expanded**

By Dick Stauffeld

PALM SPRINGS: In an effort to strengthen regional involvement in the business affairs of the Palm Springs Regional Airport, the city council has approved the first reading of an ordinance to expand the airport’s seven-member board to a 13-member commission.

Palm Springs will continue to have the voting majority with its seven members, while adding one member each from Riverside County, Cathedral City, Rancho Mirage, Indian Wells and Palm Desert.

The 13th-member seat will annually rotate between Desert Hot Springs, La Quinta and Indio.

It is the hope of the new commission that they will be able to better convince federal officials that there is a vast need for more federal transportation funds for the airport.

A secondary reason for the move is to show unity in the Coachella Valley when it comes to negotiating with new airlines for year-round services.

The first meeting for the newly expanded group is tentatively set for May 20th.

**Coachella Valley Area Annexation May Prove Profitable**

By Dick Stauffeld

PALM DESERT: This city will receive about $700,000 in additional tax monies annually should a preliminarily approved annexation of 1,600 acres on its eastern border be finalized by the city council.

The 1,629-acre annexation area generates annually about $2.8 million in tax monies, of which about $700,000, or 25%, will go to Palm Desert.

That annexation has been pending for nearly four years, brought by area residents who have complained about very slow response times from the Riverside County Sheriff’s Department, ambulance and fire crews. Recently, six burglaries were reported in one day at the Palm Desert Country Club, proponents said. One resident said it took the Sheriff’s officers nearly three hours to arrive following the discovery of a burglary at her home.

Annexation proponents are hoping for better law enforcement and fire service, improved roads and street traffic benefits.

A city spokesman said extra police patrols will take top priority. An expenditure of about $600,000 will be allotted for another full-time patrol car to the annexation area and to increase the patrol force by five desert police officers.

Palm Desert contracts with Riverside County for its deputy patrols.

Specifically, the area to be annexed includes the Palm Desert Country Club, Oasis, Woodhaven and the Winterhawk Subdivision. According to the city, the area has 30,000 residents.

The 1,629-acre annexation area generates annually about $2.8 million in tax monies, of which about $700,000, or 25%, will go to Palm Desert.

**The Courtyard**

The Courtyard is ideally situated near the Palm Springs Convention Center and within walking distance of five major hotels, including the Palm Springs Hilton, The Marquis Hotel, The Spa Hotel, The Wyndham and Las Brisas Hotel. It is also within walking distance of the renowned Palm Springs Desert Fashion Plaza, which is home to Saks Fifth Avenue. It is only five minutes from City Hall, the Courthouse and the Palm Springs Regional Airport.

A Tradition of Quality at the Courtyard

TPM Holdings, Inc. owner of The Courtyard takes pride in their ability to meet the needs of such a wide variety of businesses. Suites range in size from 3,000 square feet, all the way down to 150 square feet. The Courtyard continues to be an especially great location for any business thinking of opening its first office in the Coachella Valley due to its prestigious address and proximity to extraordinary support facilities.

**Courtyard Offers Range of Amenities**

The Courtyard offers a range of amenities including comfortable meeting rooms, a large fitness center, and a variety of dining options.

Contact: Tammy Perezchica 619-325-1262

**THE COURTNEY... Palm Springs’ Most Prestigious Business Address**

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A TPM Holding, Inc. Property
continued from Page 3

Inland Empire Business Chronicle

Distribution of Retirement Age Population

In all of United States

Inland Empire Business Chronicle

At Deadline

Inland Empire, San Diego and Santa Barbara. The funds will help meet educational needs, as well as create jobs, she said.

The bonds will be used to finance construction of buildings that will house the social sciences and humanities departments of the three campuses.

The cash dividend will be paid to shareholders of record for each share of common stock owned on the close of business Friday, May 13. The dividend will be payable on or about Friday, June 10, 1994.

Palm Springs Savings Bank currently has 1.131 million shares of issued UC Riverside stock. It is the locally owned and operated financial institution serving the Coachella Valley with assets in excess of $172 million.

Vanguard National Bank has announced a new addition to its board of directors. Jodie D. Smith was an active member of the bank's advisory board and a customer of the Chinatown branch before being appointed to the board.

Smith is currently owner of J & J Enterprises, which specializes in manufacturing stainless steel pickup truck accessories. He is also owner of J & P Developers, a building and development company.

Inland Empire Banking News

Redlands Centennial Bank announced its first quarter earnings of $63,343. The results follow fourth quarter 1993 performance of $41,396. "Our profitability and growth are a direct reflection of the support from our community," President and Chief Executive Officer Edmond R. McCormick said.

The bank had total assets of $33.219 million on March 31, 1994 and a risk-based capital ratio of 13.32%. Federal regulators require 10% risk-based capital to be "well-capitalized." Non-performing loans were $29,274 or 1.36% of total loans. Other real estate and foreclosed assets were reduced to $266,611 (from a high of $716,160, Sept. 30, 1993), which represents less than one-half of 1% of total assets.

Palm Springs Savings Bank, FSB, board of directors have declared a 3 cent per share dividend payable to shareholders, the fifth consecutive quarterly dividend to be paid by the bank.

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Rancho Cucamonga Schedules Business and Community Expo

"A Toast of Business, A Taste of Success" will be hosted by the Rancho Cucamonga Chamber of Commerce on May 13 and 14 at City Center located on the southeast corner of Fontana Boulevard and Haven Ave.

Business persons and Chamber of Commerce members are invited to attend Friday night's "Business Night" from 5 to 8 p.m. The expo will be open to the general public Saturday from 10 a.m. to 4 p.m.

The expo will showcase more than 100 businesses and professional companies, civic organizations, schools and city organizations. "A Taste of our Town" will highlight the area's finest restaurants and catering establishments. A Classic Car Show will also be part of the event.

Inland Empire Business Chronicle

Two Riverside Radio Stations Sold to Dallas Firm

KGGI (99.1 FM) and KMEN (1290 AM), two Riverside based radio stations are being sold by American Media to MBD Broadcasting of Dallas, along with eight other broadcasting properties.

The sale is one of the largest transactions since 1992 when the commission lifted its restriction on multiple ownership of broadcasting properties within single markets.

The sale totals $150 million.

The keynote speaker is William G. Finafe, president of sales for Federal Express.

Local Communities Move Toward Their Own Health Care Reform

The city of Pasadena developed a Quality of Life Index through the California Healthy Cities Project, which served as a report card to help the community set priorities and evaluate accomplishments. Officials from Pasadena discussed this index and resulting programs with the task force and local citizens April 19.

In May, 1993, Leland Kaiser, Ph.D, a nationally known health futurist, challenged the Valley Health System and the communities it serves to explore the role of the community in determining and preserving its health and the type of health care it receives. A group of community leaders joined with Hemet Valley and Menifee Valley Medical Centers to form the Inland Empire Export Corporation, which investigated action that the communities could take in creating healthier communities. They formulated a report card to help people to identify ways to initiate and sustain a community-wide effort to improve health and the quality of life.

Transitional Housing Program Dedicates New Complex

Education ceremonies were held April 17 for the opening of Fontana's first transitional housing program located at the Olive Branch Apartments, 8996 Olive St. in Fontana.

The program will assist homeless families with finances, permanent housing and provide skills to enable families to stay self-sufficient in the future. The program provides counseling for health care needs, financial management skills development and parenting education, adult literacy instruction, job preparation training, nutritional education and emergency housing services. The program components are modeled after the Genesis program in Riverside and will be operated by Lutheran Social Services. Those Fontana homeless families will be the first residents in the program.
Spending Less Without Compromising Quality

Continued From Page 16

Check It Out! Phone companies sometimes inadvertently charge companies for calls they did not make or double-bill customers for the same call. As a result, many small businesses are not always spending exactly what they pay for. Customers should provide clear guidelines and rules for employees to follow when traveling.

Phone companies are not always careful for mistakes that could save hundreds of dollars each year.

Travel and entertainment is one of the most controllable expenses for many U.S. organizations, after payroll and automation.

Travel charges per month, and charging any amount over the ceiling to the individual user. Another option is to replace car phones with beepers. These methods encourage employees to use pay phones whenever possible, dramatically reducing the cost of phone calls on the road.

Fax Financing

The trend can be halted by setting a ceiling on car phone use.

Companies are implementing programs in which less important faxes are

employee information. Small or moderate quantities now, but plan to grow after testing market.

Company data

A) Type of Business: Importer, agent and turnkey electrical equipment contractors B) Year Company established: 1968 C) Number of Employees: 200 D) Member of Business Chambers: Thai Electrical Contractors Association E) Bank name and address: Bangkok Bank, 333 Silom Road, Bangkok 10500, Thailand. F) U.S. Firms represented: Reliance Electrical Corp., Cleveland, Ohio; Hathaway Co., Denver, Colorado; ABB Power T&D Co., Inc., Florida. G) Other information: Post remarks: Firm is one of the few turnkey electrical contractors specializing in power generation and distribution for both public and private end-users.

Contact: Mr. Pichai Kanjanarujivut, senior vice president SIRU Thong Co., LTD 9th floor, Gypsum Metropolitan Tower 5392/2 Sri Ayuthaya Road Bangkok 10400, Thailand

Phone: (662) 462-5196 Fax: (662) 462-5197 Please send a copy of your response to: Commercial Sector (FTC TOP) American Embassy Bangkok APO AP 96565 Refer to: P0016

Germany

6104 Women's Apparels 6105 Men's Shirts 6106 Women's Blouses

Product Data


Response Data

A) Response Language: German B) Best way to respond: By fax. C) From Manufacturers only: Yes. D) Information desired from U.S. Firms: Company background data, Price list, Catalogs. Product information, Conditions of delivery. E) Other information: none.

Company is interested in distributing US. textiles in eastern Europe. Contact: Mr. Boris Elizrow, managing director Incross Import Export GMBH Hubertusallee 7 D-14193 Berlin Federal Republic of Germany Phone: 011-49-30-892-3759 Fax: 011-49-30-893-7359 Please send a copy of your response to: Commercial Sector (FTC TOP) American Embassy Berlin APO AE 09235 Refer to: P0097

Inland Empire Business Chronicle

May 94

Inland Empire Business Chronicle

International Trade Leads

Thailand

840909050 Diesel Engines 8502130040 Generator Sets

Product Data

A) Detailed Product Description: Standby and base load Diesel engines and generator sets B) Product Specifications/Technical Data: 200-10,000 KVA. C) Quantity: Small or moderate quantities initially. D) U.S. Dollar Value: Too soon to estimate. E) Purchase needed by: Within two to six months. F) Other Information: Payments will be made by letters of credit.

Response Data

A) Response Language: English. B) Best way to respond: By fax. C) From Manufacturers only: Yes. D) Information desired from U.S. Firms: Company profile, products/services, catalogues, and list of customers. E) Primary buying factors: Price competitiveness and quality. F) Other information: Small or moderate quantities now, but plan to grow after testing market.

Spending Less Without Compromising Quality

can save you money. Even pennies off the rate can mean significant savings at the end of the month. 

Inland Empire Business Chronicle

May 94

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Inland Empire Business Chronicle

Happenings

Corona Chamber of Commerce

Corona Night with the Angels
6:05 p.m., Saturday, June 25, 1994
California Angels Vs. Texas Rangers
Tickets on Sale Now - $7.00 & $8.00
Call (909) 737-3350 For Information

Moreno Valley Chamber of Commerce

"Good Business Builds a Better Community." The Moreno Valley Chamber of Commerce presents the Inland Empire Business Chronicle.

Committees: Ambassadors, Education, Finance, Product Services
Membership Referrals, Community Maps, New Business Director, Networking & Marketing Opportunities

S.C.O.R.E. Counseling
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May 19
The Greater Riverside Chambers of Commerce

EMPIRE'S BEST OLDIES!

REDLANDS CHAMBER OF COMMERCe

Business Expo '94
May 11th 5:00-8:00 p.m.
The YMCA 500 E. Citrus
PUBLIC WELCOME • ADMISSION FREE
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Would the target market for your business include:
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Business, Society and Future Workplace

Continued From Page 13

Business School, a regular commentator on BBC and a consultant to a wide variety of organizations in business, government, education and health, has provided a rather optimistic view of the changes that were taking place in the late 1980s.

In "The Age of Paradox" he provides a different perspective. Writing in the preface to the book, he acknowledges that in his earlier book, "I presented a view of the way work was being re-shaped and the effect that the reshaping might have on our lives. It was, on the whole, an optimistic view and an upbeat book. Since then, the world of work has changed very much along the lines described in the book. This should be comforting to an author, but I have not found it so. Too many people and institutions have been affected by the changes... Life is a struggle for many and a puzzle for most."

Handy believes that the trends that he wrote about were quite fundamental and enduring, causing some confusion. As he argues, "It is that confusion which I am addressing in this book. Part of the confusion stems from our pursuit of efficiency and economic growth, in the conviction that those are the necessary ingredients of progress."

In the "Age of Paradox," Handy still sees organizations that are still the same. He also sees personal and professional flexibility as important ingredients of future life. However, life in the next decade won't necessarily be fair; the pressure for efficiency could result in less equality and more misery, and "success might carry a disproportionate price."

Thus, in "The Age of Paradox," Handy looks at the unintended consequences of change: trends such as the end of lifetime careers, fewer full-time positions, and the constant concern with efficiency. He argues in this superb book that, while the paradoxes of the modern time cannot be solved, they could be managed. According to Handy, "there are pathways through the paradoxes if we can understand what is happening and are prepared to act differently."

"The Age of Paradox" is one of the most insightful essays on the relationship between business and society. It should be read by all those that are interested in the future of America and the relationship between business and society in the twenty-first century.
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7:00 A.M. – 6:00 P.M.
RIVERSIDE CONVENTION CENTER
3443 ORANGE STREET, RIVERSIDE, CA

FEATURED KEYNOTE SPEAKERS

GLORIA ALLRED • JANET EVANS • DR. LAURA SCHLESSINGER

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Please call Richard Sandoval for further information about the above opportunities at:
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