August 1994

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Mr. Thom, 9th grade P.E. teacher

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Downtown Revitalization Coming Into Focus

by Kurt Helti

The Mainstreet project to revitalize downtown San Bernardino has been in progress for almost six years, but the program's director, Ann Harris, feels that recently the program has turned an important corner.

For all the changes that Mainstreet has made to the face of the downtown area, the hardest change it had to make was to change the way the local merchants and the private sector viewed it and to get them excited about the project. And, at a walking forum held last month, she finally sensed that change.

"I was really, really excited this time," Harris said. "Keep in mind I have been here six years and what I saw this time was the whole attitude had changed... it was exciting this time and people were very excited about what's going on. There were new people, new faces, and they had wonderful ideas."

Please See Page 41

Mentors Wanted

Experts preach that the easiest way to learn is by imitating a mentor who has succeeded at whatever you want to accomplish. The most obvious mentors for a community partnership that come to mind are Dr. Bill Clarke, the Fontana Unified School District, and Please See Page 19

Education in Partnership With Business

by Edith Boudreau

If there was ever a time where everyone needed to join hands and pull together, it is now. All we have to do is look around to see where our manufacturing jobs are going. Our manufacturing base, and the vocational programs in our schools, are being eliminated at a rapid pace. To top it off, the loss of our local defense industry has kept the Inland Empire near the top of the unemployment chart. That loss of community income means a loss for other local businesses. Many of our high school students have lost hope in the future; and the unemployment rate is a major factor. They have either lost all motivation to get ahead, or they feel hopeless because they can't afford to go to college.

So do we just give up, or do we fight? And if we fight, how can we win? The answer is to join forces — and the place to start is with vocational education.

By Edith Boudreau

New California Speedway to Bring Racing, Commerce to Inland Valley

Kaiser Resources Inc., and Penske Speedway Inc., have teamed up to bring some of the biggest names in auto racing to the Inland Empire. The companies have proposed construction of a new auto racing track that will bring both commerce and entertainment to the Inland Valley.

The project, called the California Speedway, will be located at the old Kaiser Steel Mill in Fontana.

The California Speedway already has an impressive pedigree. Penske is a name synonymous with success in auto racing, both on and off the track. The company has a long history of success, including multiple championships in various racing series.
This month's cover was designed by Joe Ammirato of Designs for Business, located in Claremont, for the Inland Empire Ad Club. The cover, which has been part of the community since 1951, was not able to compete with the large acute-care facilities that have since moved into the area.

While the city of Ontario has been opposed to similar proposals that have been coming up for more than a decade, they were powerless to stop the sale of one of its emergency care facilities.

PPS Opens Emergency Room Doors in Riverside

At the same time it bought Ontario Community, PPS purchased the former Doctor's Hospital in Montclair and opened the U.S. FamilyCare Medical Center. PPS, a company founded and run by physicians, provides health care to over 75,000 people in the Inland Valley and this new facility will only expand that number.

"The sale of Ontad Community will enable us to focus our resources on providing acute care services at the Montclair facility," said Ronald W. Porter, U.S. FamilyCare Medical Center administrator. "And it allows Vencer to bring a brand-new level of service to the community."

PPS owns and operates 15 FamilyCare centers in the Inland Empire.

Jobs Leaving the Area

The change of focus at Ontario Community Hospital is expected to mean the loss of jobs because there is no longer the need to keep the emergency room staffed 24 hours a day. There is expected to be a loss of at least 100 jobs.

There are eight other hospitals that could be forced to provide emergency care services in the Inland Empire and they will have to pick up the slack. In addition, Kaiser is planning to build a new hospital in south Ontario, though actual construction is not set to begin for several years.

The Ontario Community Hospital, now named Vencer Hospital, Ontario, will focus on providing long-term care to acutely ill patients who would otherwise linger in costly hospital intensive care units. This will be Vencer's sixth hospital in California and it's second major hospital in the Inland Empire.

The U.S. FamilyCare Medical Center in Montclair, which opened Aug. 1, is the first in its new system. It is a 102-bed community hospital that focuses on providing high-quality care to all patients, regardless of ability to pay.

New Business Listings 59-61

People, Places and Events 56-57

Bernardino's six-month project is now under way. The city of Ontario is helping to build an Inland Empire.

Children's Hospital of Orange County in the Lake Elsinore area has never come from the city of Riverside, according to a May 1992 report.

The California Department of Health Services is investigating methods to develop a $150 million hospital in the Inland Empire to meet the health care needs of thepeople of the region.

Red Teams Keep BHP Steel in Inland Empire

When BHP Steel started looking for a place to build a new $60 million, technologically advanced steel coating line, they did not think of California. The company had not heard good things about the state's business climate, so instead they looked to Oregon, Arizona, South Carolina or Washington.

Then a California Red Team stepped in. A California Red Team, a part of the state's Trade and Commerce Agency, is designed to aid California businesses by cutting through the governmental red tape to develop competitive business incentives.

The Red Teams were successful in landing the new BHP steel plant, just as they have been successful in bringing a great number of new businesses to the Inland Empire. Last month, Governor Pete Wilson toured the current BHP facility and broke the ground for the new plant.

"I think the Red Teams have worked some wonders here in the Inland Empire," Gov. Wilson said.

How Rancho Cucamonga Landed BHP Steel

"Our parent company, BHP, thought that California was not a desirable place to do business," said Jerry Smith, president of BHP Steel USA. "We convinced the corporate people that the business climate in California was changing."

The Red Teams focused on cutting out the red tape, and that meant time and money that it would usually take to get approval for the project. Every month the project sat dormant, it cost BHP $400,000 in labor alone. So speed up the project, the Red Teams got help from both state agencies and from the city of Rancho Cucamonga.

One of the main reasons the project went through was because the city of Rancho Cucamonga is a member of the Air Quality Management District. The AQMD walked BHP through their often taxing permit process in less than a month. Besides the AQMD, there was help from Southern California Edison and a number of other organizations involved in the permit process.

There was also a great deal of assistance from the largest local beneficiary, the city of Rancho Cucamonga. The city streamlined its discretionary review process, making it quick and relatively painless for BHP.

"They made life a whole lot easier," Gov. Wilson said. "They didn't sacrifice standards, but they..."
Making Sure Business Gets Off to the Races

In this month’s issue of the Inland Empire Business Journal, there are several stories of how government businesses can work together to streamline projects and keep jobs in California and in particular Riverside and San Bernardino Counties. One of the best examples of this is the story of how the state’s Red Teams put a new $60 million steel mill in Rancho Cucamonga. It showed what government can do, if it tries, to facilitate business. The same can be said of the facelift currently being given downtown San Bernardino. We hope to see that same type of effort put forth to make sure the proposed California Speedway is built at the site of the old Kaiser Steel Mill in Fontana. This is a project that could bring jobs, money and recognition to the area.

The project would put to use some very valuable, now dormant land. Not only would there be short-term construction jobs, but there would be long-term jobs created in and around the facility. In addition to that, it would bring the best drivers in the world, and the attendant press that goes with them, to experience the Inland Empire. However, it is a project that could easily get bogged down in red tape. The site is in need of environmental cleanup, oftentimes a tripping point for other projects.

We hope to see that same type of effort put forth to make sure the proposed California Speedway is built at the site of the old Kaiser Steel Mill in Fontana.

While we in no way want a lessening of environmental standards, we would hope that the city, county, AQMD and other organizations involved would work in an effort of cooperation to accomplish what is best for the site and for the community.

Workers’ Compensation Reform: An Ongoing Saga

by Senator Bill Leonard

Last June, workers’ compensation reform was the center of attention in the Legislature. Unfortunately, the cautious and deliberate nature of the committee and hearings kept the legislation from being enacted. When we were gaining ground on this front, we may be losing ground on other reforms achieved last year. For example, last year we stopped calling those who rule on workers’ comp cases “judges.” Instead, we labeled them “referees.” Judges should be subject to appointment by the Governor, confirmation by the Senate, and removal for ethical violations, but workers’ comp referees are not; rather they enjoy the protection of the civil service system.

The significance of this became clear last spring when an investigation found that two referees had broken the law by accepting payments from parties who appear before the Workers’ Compensation Appeals Board. Other violations the ethical code of conduct by accepting travel expenses to speak to a group of California attorneys in Hawaii. No disciplinary action will be taken as this is discipline is planned; the referees will simply receive “counseling letters” from the state attorney general. Despite this evidence of continued ethical violations, the Workers’ Compensation Appeals Board has refused to do anything about it. To the contrary, the referees are planning to push the question of the state attorney general to the Workers’ Compensation Appeals Board.

I.E.B.J. How has health care changed over the last 10 years?

Taylor: Managed care has been the big mover over the last 10 years. I believe that the reform agenda I proposed in 1993 was on a type of indemnity insurance and now, in California particularly, most of the insured are in HMOs. So managed care is the biggest change, and that is consistent with the reform movement at the national level.

I.E.B.J. What will be the impact of HMOs on the health care system?

Taylor: They will be in terms of making us bigger if there is any kind of reform at all where the previously uninsured get into the market. They will be using HMO types of coverage and that would mean we will have to gear up for that.

I.E.B.J. How are these national trends going to affect the health care average person is going to receive?

Taylor: It really won’t change much, except that an HMO will be guiding the care. There’s more prevention involved in this approach. We want to keep you well. We don’t have deductibles. We encourage people to go to their primary care and make sure they are getting appropriate medical care before they get seriously ill, and that’s the approach that’s different.

I.E.B.J. Do you like being in the center of an industry that is so talked about and is changing so rapidly?

Taylor: Yes. It’s very satisfying. It gives me a lot of satisfaction to deal with issues that are hot topics. In the United States, it is unique to the middle of a real positive movement in America.

I.E.B.J. Is the Inland Empire a unique health care market?

Taylor: No, it is a very competitive health care market but it is not unique for the United States. It is unique only right in the middle of a real positive movement in America.

I.E.B.J. What do you have done at Inter Valley Health Care to separate yourself from the crowd in this competitive market?

Taylor: We have always tried to do, being a regional kind of HMO, to try to emphasize service. We believe that health care is local so we believe that members need to have access to call the company and ask for advice or ask questions that they need answered. We also know that if the Inland Empire is a commuter area, so we are in the process right now of expanding our service area so that when you would cover, in the next year, all of Southern California except San Diego and Imperial Counties—so that no matter where you work and live, we will cover you.

I.E.B.J. What are the goals you set for Inter Valley Health over the next couple of years?

Taylor: Our strategic goals are to be financially strong and larger. We want to remain in Southern California and we want to continue to be a region of HMO. We are going to continue to be non-profit and independent, we think that makes us unique.

I.E.B.J. How long have you been working in the health care field?

Taylor: I’ve been here in this position for eight years. Before that I was in school administration for 30 years. I was in the Pomona schools as a school principal at all levels.

I.E.B.J. What do you think is the most difficult part of your job?

Taylor: I think the most difficult part is, in eight years, being in the business of health care and being in a high priority on your family life?

Inter Valley’s mission is to make the competitive health care market attractive to the people that we’re the best company around.

I.E.B.J. Despite being a high-ranking executive, did you place a high priority on your family life?

Taylor: Yes. We’ve always been a close family and we like to do lots of things together. We took our whole family back to Washington D.C. last April and we had a great time. We do lots of things together.

Inland Empire Business Journal

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"Home shopping has really come into play in the last 10 years," said KZKI General Manager Jack Moffitt. "People who are incapacitated and can't get out to malls and stores love it. It's also very convenient. If people buy something and they like it, then they're more likely to buy from you again. Building that relationship with people is important and SHOP AT HOME stands behind their products."

KZKI's programming is an addition to ESPN and QVC, two other home shopping channels in Southern California. "The more home shopping channels there are, the more variety home shoppers have," Moffitt said.

According to Moffitt, most of the audience watching the station is in the 25 to 49 age group. Because the station is not a subscriber of the Nielsen rating system, it is unclear how many people actually tune in to the station. "It doesn't really matter to us if we show up on Nielsen. If people are buying and are happy, then we're a successful station." 

Channel 30 is owned by San Bernardino Telecasters, a company licensed in San Bernardino. Through more than nine outlets, the station is able to broadcast all over Southern California, from the Inland Empire to Calabasas and Thousand Oaks, all the way to San Luis Obispo.

The station broadcasts SHOP AT HOME, a home shopping program out of Knoxville, Tennessee. SHOP AT HOME buys 24 hours a day of the station's air time, a dream come true for shop-till-you-dropers. SHOP AT HOME has been airing for seven years on satellite television and is just starting to branch out into cable stations across the country, with KZKI being one of them.

Channel 30's office in Rancho Cucamonga has the same potential for growth as the station. Except for three offices and a control room, the building is empty. The station consists now of only six full-time people and three part-time employees. "We can build and add to our staff as the station grows," Moffitt said.

Though the future of the station is uncertain, it continues to be an optimistic and exciting time for Moffitt. "I can't wait to see what will happen next!"
HCOs – Health Care Organizations

by Kurt Heise

It’s one of the biggest complaints of employers in California and a crying cry for politicians. It’s California’s controversial workers’ compensation system.

However, this month California made a move toward reforming the system when Assembly Bill 110 and SB 30 went into effect. The legislation allows employers to contract for care with health care organizations, or HCOs, which are companies that will administer a full range of medical services to employees who are injured on the job. The HCOs are designed to work in a fashion similar to HMOs.

“When I look at California, I think it is reforming itself and AB 110 is the start of that,” Kenneth Westbrook, the CEO of Chino Valley Medical Center, said at a breakfast panel meeting last month set up by the Industrial Council of the Chamber of the Chino Valley.

The meeting was designed to help explain the new system to Inland Empire employers. “I think health care is becoming a local issue,” Westbrook added.

Joining an HCO

While companies do not have to join an HCO, the new system is to the advantage of employers. The system can manage costs while allowing employers to keep better track of out-of-work employees and how soon they can return to the workplace.

“Everyone has to look at it with a cautious eye,” Elizabeth McNeill of the California Medical Association said.

Choosing Your HCO

Westbrook spoke on how to choose an HCO, citing three main areas. First, he said to look at the networks, especially comparing quality and accessibility of care. Next look at the convenience of the accessibility, not only how close the doctors are located to the office but also to where your employees live. Finally, look at their information system and how soon they will be back to work is essential.

“The new system is not cause for major concern. None of the problems you have today will go away with the new system. They will just get worse,” he said.

Executive Profile

George A. Kuykendall was recently appointed president of San Antonio Community Hospital in Upland. Kuykendall succeeds Ron Sackett, who announced his retirement in April.

Kuykendall has been associated with the hospital since 1983, when he was appointed director of corporate planning. He has also served as acting administrator.

Kuykendall’s management philosophy is one of teamwork, “I consider myself a team player, so I don’t claim any personal accomplishments. I am just a team effort, which have resulted in the establishment of several new and innovative programs both at the hospital and at Rancho San Antonio Medical Center in Rancho Cucamonga.”

One of the major projects Kuykendall is overseeing is the completion of an expanded maternity unit, adding 10 labor, delivery and recovery rooms.

Philosophy Professor Alexander Rosenberg Named Faculty Research Lecturer

Alexander Rosenberg, professor of philosophy at the University of California, Riverside and an internationally recognized philosopher, was named the 1994 Faculty Research Lecturer by UCR’s Academic Senate.

The award is the highest honor for scholarly work offered by the University. Rosenberg is also director of the University’s Center for the Advancement of Scholarship.

The Lakatos Award, the most prestigious prize for philosophers, was awarded to Rosenberg in 1992 and 1993.

Kuykendall graduated with a master’s degree in philosophy at George Washington University in 1975.

Kuykendall and his master’s degree in health care administration from George Washington University.

Before joining the staff at San Antonio, he held administrative positions at St. Luke’s Hospital Medical Center in Phoenix and was a consultant for Telldisc Group in Phoenix for six years.

He serves as a director for the Cucamonga Water District, West End YMCA, United Way and Fontana Water Company.

He has been a member of the Rancho Cucamonga Rotary Club since 1985, and he serves as president from 1992 to 1993.

Kuykendall lives in Alta Loma with his wife, Eva, a registered nurse, and their three children. He is an avid reader, and his hobbies include hunting and fishing.

During the meeting, Kuykendall addressed the role of insurance companies in the health care system.

End YMCA, known as a philosopher with great influence, Rosenberg said.

Rosenberg is also director of the University’s Honors Program, a program designed to expose undergraduate students to a career in academia.

Rosenberg received his bachelor’s degree from the City College of the City University of New York and his doctorate from John’s Hopkins University in 1971.

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**Kaiser May Lose Eagle Mountain Landfill**

By Kurt Heil

On July 26 a San Diego County judge ruled that the environmental impact report (EIR) for Kaiser Resources Inc.'s proposed Eagle Mountain Landfill, was inadequate. It is a ruling that may end up killing the project that was to be the cornerstone of Kaiser's plans to rebuild the company at the old steel mill in Fontana.

Kay Hazen, a spokesperson for the Eagle Mountain project, said that they believed the $10 billion project would only be delayed and the EIR is sound. However, Judith McConnell said that the EIR did not address the landfill's affect on the area's drinking water in case of an earthquake, how it would affect the nearby Mountain Monument or the threatened desert tortoise.

McConnell's ruling will send the project back before the County Board of Supervisors. Last go around, the board approved the EIR by a 3-2 vote, but since that time, one of the three who voted yes has said he would vote against the project if it came back before the board.

"Our reaction is we're disappointed but not discouraged," Hazen said. "We're not going to give up in the adequacy of the EIR. We want to sit with the county as soon as possible.

The County Considers Appeal

Riverside County, which stands to make $25 million annually from the landfill, is considering appealing the decision. Kaiser had originally hoped to win permits and begin work on the project this summer. Hazen said that the issues the judge brought up in her ruling have already been covered by the EIR.

"The issues she raises are policy related. The information is available but just has to be reorganized," Hazen said. "There is not a single item in the EIR, that with a little more work, does not support our position.

The Opposers

There are several groups that have fought against the project, mainly companies in competition for the same market. They are led by the county city or county could demand the dedication of land as a condition of approval of a project. If cities and counties want to impose those kinds of dedication requirements in the future, they will have to cut into dedicated land to widen outside streets only mildly impacted by the new residential development, according to Bley.

"Moreover, the full reach of the Dolan decision will not be known for some time," he added. "While it clearly applies to conditions requiring the dedication of land, it may also extend to conditions which require the payment of money or the provision of services. Kaiser has a plan to go back before the County Board of Supervisors, despite the change in the makeup of the board.

Among the opponents is Eagle Mountain Energy Co., which wants to turn the area into a hydroelectric generating plant by filling the mountain's huge iron ore pits with water.

A similar desert landfill to the Eagle Mountain project is proposed for a site near Anboy in San Bernardino County.

**Supreme Court Limits Exactions**

The court held that the city's reliance on generalized statements of need created by the new development was insufficient to justify the dedication requirements.

"The Dolan decision makes it clear that while cities and counties may still require the dedication of land necessary to mitigate the impacts, they cannot require more," said Kenneth B. Bley, partner in charge of the land use practice at Cox, Castle & Nicholson. "For instance, while they may still require that land be kept as open space, they cannot in general require that it be dedicated to the public. Furthermore, government must now bear the burden of showing the existence of the required "rough proportion.

The Dolan decision arose in the context of a dedication requirement imposed on a proposed replacement of a 9,700-square-foot hardware store with a manufacturing warehouse and the paving of a 39-space parking lot.

The city required the owner to dedicate land adjacent to the 100-year flood plain as well as a 15-foot wide strip of land to be used as a bikeway. The court held that the city's reliance on generalized statements of need created by the new development was insufficient to justify the dedication requirements.

While that interior streets in any residential project be dedicated to the public will still be upheld, the Dolan decision casts serious doubt on the ability of cities and counties to require developers to dedicate land to widen exterior streets only mildly impacted by the new residential development, according to Bley.

"However, to ensure that developer's rights are protected, it is mandatory that a suitable record be made during the development approval process.

The Dolan decision is particularly important in California because of the minimal standards imposed by the state courts before a city or county could demand the dedication of land as a condition for approval of a project. If cities and counties want to impose those kinds of dedication requirements in the future, they will have to cut into dedicated land to widen outside streets only mildly impacted by the new residential development, according to Bley.

"Moreover, the full reach of the Dolan decision will not be known for some time," he added. "While it clearly applies to conditions requiring the dedication of land, it may also extend to conditions which require the payment of money or the provision of services. Kaiser has a plan to go back before the County Board of Supervisors, despite the change in the makeup of the board.

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A similar desert landfill to the Eagle Mountain project is proposed for a site near Anboy in San Bernardino County.

**Datamatix to Install Electronic Bidding System in Palm Springs**

The city of Palm Springs recently became the first in the United States to install an entirely automated, interactive electronic bidding system to receive and process the city's contract bids. The city chose Datamatix to install this electronic procurement system.

Palm Springs city officials expect the new system to reduce both administrative costs and overall contract expenditure while also encouraging bids from more small businesses.

The system will be part of a larger bidding system that Datamatix is building as a one-year pilot project for the California's Office of Procurement. The department accounts for about 25 percent of all the state's purchasing, close to $1 billion a year. The Palm Springs and California systems went on-line in early June.

Overall, Palm Springs officials foresaw the project as one of the most successful - or $1.3 million — on the $27 million worth of contracts the city awards annually. Since October 1992, a similar system has saved 7 percent on purchasing costs at Wright Patterson Air Force Base in Ohio, while the percentage of contracts awarded to small businesses rose from 60 to 90 percent.

Founded in 1969, Datamatix is an information technology company devoted to enhancing the productivity of its clients by providing more efficient access to information.

“We're replacing a time-consuming, paper-based system that requires us to exchange forms with vendors,” said Harold Good, CPPO, Palm Springs' purchasing manager.

"In the future, we’ll simply post the job once on the computer and, as proposals come in, the system will automatically rank them. If we get 200 bids, it won't be any more work for us than if we only get 10."

Electronic purchasing benefits small business, according to George Coates, director of Datamatix, because it reduces the effectiveness of big business' primary sales tool: large staffs of salespeople who have the time to visit government offices, check listings and fill out requests.

"That's good for taxpayers," said Gordon, "because small firms often have lower overhead and lower prices."

With an electronic system, he noted, bids can be submittted 24 hours a day, seven days a week, without leaving one's place of business.

For vendors, another benefit of the system is that it automatically sorts bids into categories, and then forwards them only to those businesses that are able to fulfill them.

"A supplier of electrical supplies, for instance, won't have to scroll through requests for information."
Red Teams Keep BHP Steel in Inland Empire

Continued From Page 4

How the Red Teams Work

A recent article in the Washington Post said, "While other sections of the country are taking their own tentative steps into the future, nowhere has it happened on a large scale as in California." A large part of the changing perception of California business is due to the Red Teams. The teams are usually formed when companies are seriously considering moving to another state, and they have been very successful in retaining and bringing in new companies.

The Red Teams are made up of people from the public and private sectors. There are several business incentives that they focus on: expediting the permit process; finding practical, cost-effective site locations; analysis of efficient plant operating strategies; assistance with air quality permits; lobbying of regulatory agencies; assistance with local job training; loan assistance and reduction of energy rates.

BHP's Smith noted that legislative reforms on the state level, especially concerning the use of collaborative public-private conversations and investment tax credits, were key factors in keeping BHP Steel in California.

"At first the BHP officials in Australia were very, very skeptical about investing in California because they heard we are anti-business," Gov. Wilson said. "But because of the cooperation between our state trade and commerce agency and the Red Teams, which contained not just state officials but local officials from the city of Rancho Cucamonga, we were able to show them that we were serious."

Red Teams in the Inland Empire

If there is one area in the state that has most dramatically benefited from Red Teams, it is the Inland Empire. All totaled, the teams have helped secure or bring almost 3,000 jobs totaling more than $200 million in new investments to the Inland Empire. The jobs they have brought to the area are so varied as the area itself. They range from tortillas to guitars, from brakes to aluminum cans.

In June, Mission Foods agreed on a $50 million expansion effort that will create 600 new jobs in the area. Also in June, Fender Guitars agreed to expand in Corona, bringing 100 new jobs initially and 200-200 new jobs in the future. And these are just a part of the jobs Red Teams have brought to the Inland Empire. California, and the Inland Empire in particular, is just starting to climb out of the recession, but with the aid of projects like the Red Teams, that turnaround may happen even faster.

Lowrey is the president of Global Media Group, a multimedia corporation that is using this new technology to help businesses. But that leads to the question: What exactly is multimedia?

"Break down the words. Interactive means there will be interaction. To move through a program, you must interact with it; you just click your mouse bottom on bullets. It's the same as an interaction in a conversation," Lowrey said. "Multimedia, means it encompasses every part of the media, including text, voice, speech, music, video, animation, graphics. They're all encompassed within the programs that we're creating," Lowrey added.

How Multimedia Can Help Businesses

Recently, Stanford University did a study that found, three weeks after a classroom-style instruction, people showed an 80 percent retention of the information covered. However, when using interactive multimedia on the computer, the retention rate was up to 80 percent.

"That kind of ability to get your message across to people could be invaluable as a business or in training tools," Lowrey said. "It's a lot less expensive to mail a computer disk than it is to send out 500 videos," Lowrey said.

"And there's something else that's kind of catchy. When you receive a disk in the mail, you've got to see it. You've got to play with it. So it's definitely a way to get your product, your service in front of your prospective clients."

Another opportunity for a company to take advantage of this new technology is as a training tool.

"You take any kind of a high-turnover rate, Lowrey continued.

NetWare 4 provides you with advanced network services today—and a clear path for the future.

NetWare 4 replaces the bindery design of NetWare 3 with a network-wide directory, and with it a host of ground-breaking features.

For example, the administrative tools have been consolidated into a single, easy-to-use graphical interface from which you can view—and administer—the entire network. Security and access controls, reconfigure the network, or monitor usage is all at your fingertips. You'll save a lot of time. And that's money.

NetWare 4 also enables you to provide every user with a single point of access to their resources on the network—while still maintaining the same level of security. Every time a user logs onto NetWare 4, a key code is generated. Since the key code changes with every login, and the user's password never leaves the workstation, your network is secure from intrusion.

We've taken pains to maximize your hardware investment, too. With NetWare 4's transparent, file-by-file compression and disk suballocation, you can double the storage capacity of your existing servers—without affecting performance.

NetWare 4 offers you all this today, plus something even more valuable: the platform for adding all future network services. So when you decide you're ready for telephony, multimedia, imaging or any other part of networking's bright future, NetWare 4 will be ready, too. Like to know more? For a product demonstration, consultation or needs analysis, call us toll-free at (800) 858-1144 ext. 1203.

"Our long-range plans are actually to become an ongoing information service that is all handled through the computer system," Lowrey said.

"We're setting up a kind of information service that's all handled through the computer system," Lowrey said.

"At first it was a little bit of a shock to the computer systems people who are used to working with KIOSK systems, which are working with a computer that is a touch screen in a fancy box. These computers can have interactive programs that can answer senior's questions.

"We're looking at putting in KIOSK information systems into activity centers, anywhere where the seniors would congregate, where they can find out by touching on the screen what restaurants give discounts, what drug interactions I will have with my heart medication," Lowrey said.

These programs could encompass everything, including how many calories are in a Big Mac. Currently Global Media is helping businesses with presentations, video production and video production done on the computer. But from here Lowrey has grand plans.

"Our long-range plans are actually to become an ongoing information service that is all handled through the computer system," Lowrey said.

"Eventually you'll be able to renew your prescriptions through your TV, and we want to be a part of that revolution."
State funding will be provided to 87 California companies to promote recycling or environmentally safe disposal of used motor oil by the California Integrated Waste Management Board. A number of communities here in the Inland Empire will be receiving these grants and implementing programs.

It is estimated that in California as many as 50 million gallons of used oil goes uncollected for every year after usage, and already recycled oil is taken into account. The board estimates that 203 million gallons are sold.

"We know that a lot of used motor oil is unaccounted for in California—as much as 50 million gallons," said Board Chairman Jesse H. Huff, adding that the more convenient it is to recycle used oil, the more likely the public is to do the right thing.

The grants total $2.46 million and range from $2,222 to $423,324, depending on the needs and size of the community. To be eligible for the grants, the city or county must apply, by June 1995, provide at least one board certified used oil collection center for every 100,000 residents not serviced by curbside used oil collection.

These grants will help fund a variety of local efforts to make it easier and more convenient for Californians to properly dispose of oil now being poured down storm drains, into the ground, or disposed of in landfills," Huff said.

The city of San Bernardino received the largest grant of city or county in the Inland Empire. The city will use the $79,640 grant to establish 14 new, privately operated oil recovery centers. There will also be a public awareness campaign to promote the recycling of oil within the city.

Fontana will receive a grant of $41,520. They will use the funds for the purchase of a truck, tank and other equipment to establish one curbside used oil curbside collection program.

Upland's $29,192 will be used for the purchase of 3,000 used oil containers for distribution to do-it-yourself oil changers. There will also be a public awareness campaign.

It is estimated that in California as many as 50 million gallons of used oil goes unaccounted for every year after usage, and already recycled oil is taken into account.

The History of Filter Dry Cleaning

Have you ever wondered where filter dry cleaning came from? Consider this: you're in the business, probably not. But with more and more companies cashing in on the business, its history becomes all the more interesting, said Shona Shokab, co-owner of Pro Filter Service in Adelanto.

According to Shokab, filter cleaning began in the 1940s when "Fleetguard," a name that is synonymous with the product, came onto the scene. Fleetguard then bought the idea and machine to California where it went from place to place in a mobile vehicle cleaning filters.

Clifford Adams then brought the idea and machine to California where it went from place to place in a mobile vehicle cleaning filters. The company grew, Shokab said, to use about three large machines per day. Adams then licensed the patent to a company called Fleetguard, who had little use for the patent and sold it back to Adams again. A $423,324, depending on the needs and size of the community. To be eligible for the grants, the city or county must apply, by June 1995, provide at least one board certified used oil collection center for every 100,000 residents not serviced by curbside used oil collection.

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Report of the Council on California Competitiveness: Two Years Later

On Dec. 18, 1991 Governor Pete Wilson announced the creation of the Council of California Competitiveness. This committee was tasked with a two-pronged approach to stimulate the economy. The Council, chaired by Peter Ueberroth, undertook a comprehensive study of the state’s economic strength and suggested ways to stimulate it. In April 1992, the report submitted to Governor Wilson was approved by the legislature and was quickly signed into law. These measures have a long-term vision to address the concerns brought forth in the report. Most of the suggestions have been realized and will be detailed below.

What Has Been Done

The Council’s original report focused on seven main areas, and the recently released follow-up looked specifically at reform in those areas.

The first area addressed was addressing the role of government. One of the most important suggestions was the reduction of the role of government, which employees have been trying to find their way through the legislature or has already been cut.

In addition, the need for regulatory reform was addressed. In the schools to help prepare students for work or to have innovative statewide school-to-work programs. In addition, the role of the utilities in economic development was changed, making them work with the private sector in a partnership role.

The fifth area of concern was education and training, which is part of workers’ compensation. In addition, the role of the utilities in economic development was changed, making them work with the private sector in a partnership role.

The sixth area was addressed workers’ compensation reform. Employers want a reduction of costs, and workers want a reduction of costs. Both parties want to reduce the cost of doing business.

The seventh area to be addressed was workers’ compensation reform. Employers want a reduction of costs, and workers want a reduction of costs. Both parties want to reduce the cost of doing business.

Small Business Administration.

The one area from the original report that has had little progress towards the council’s recommendations is reforming the legal system. Unfortunately, most of the action proposed in this area is currently tied up in the legislature or has already been killed. Included in the group of legislation still trying to find its way to the governor’s desk are sanctions on frivolous laws.

While certain laws have been enacted designed to attract high-tech projects to the state, there has also been a push to help out small businesses. The Governor created the Office of Small Business within the Trade and Commerce Agency and has worked to support and expand the state’s economy.

Your Success ... is Our Success.

When TMV began in 1986, that was our credo. It still is. In fact, it’s why we’re still in business and growing.

Since 1986, our telemarketing programs have played an important part in helping companies reach their marketing goals successfully. We’ve done lead development and development of the lead.

If you’re looking to improve your marketing goals, you’ve come to the right place. Call 1-800-424-9378 or 714-879-7900 today.
How to get the Most From Your Trade Show Dollars

by Dolores Hagen

A trade show or exhibit can be a major marketing event, and it should be a profitable venture. If you approach the event seriously, with some basic marketing fundamentals intelligently applied, you will get better results from your efforts.

Here are some of the basics which can help you make your participation in a trade show more successful.

Before the Event

Define the purpose of your participation in this particular show. Do you want to let other vendors know about your services or products? Do you simply want some exposure? Do you want to let other vendors know about your services or products? Do you simply want to sell products or services?

If you want to sell products or services, do you actually want to sell products or services, or do you just want to increase your customer base? How much do you want to sell? How many customers do you want? If you sell to a mailing list, introduce a new product, change or create an image, set specific goals and specific tasks for each person.

Conduct your demos and for how long? Increase your customer base, how much do you want to sell? Many customers do you want? If you don't do any of these things at the last show in which you were an exhibitor, this is the time to start planning for results.

During the Exhibit

Don't hand out literature at the booth unless the prospects insist. It's better to take their card or name, address and phone number and send them literature. Most of the literature handed out at exhibits never sees the light of day.

Use public relations whenever possible. Often trade journals will cover a show. Have your own press releases and information ready before and after the show. The more interesting the story, the better chance it has of being published.

If you didn't do any of these things at the last show in which you were an exhibitor, this is the time to start planning for results.wrap up and the script written. It will involve telemarketing, this is the time to get the schedules set up and the script written. It should need very little adjustment when the show is over. This also helps you get the results you want set clearly in your plan.

A trade show or exhibit can be a major marketing event, and it should be a profitable venture.

Trade shows and exhibits are excellent marketing tools and should give you good results. If you, as an exhibitor, follow good marketing strategies:

Evaluate. A good evaluation should not be a quick, top-of-the-head process. Consider the following to evaluate: what's the return on your investment; what was your cost per contact; what kind of people requested information; where did these prospects come from, were they local or out of the state; how many competitors attended the exhibit, and did they attract more attention than you; what kind of impact did your booth make at the show?

Wrap it Up

Trade shows and exhibits are excellent marketing tools and should give you good results. If you, as an exhibitor, follow good marketing strategies and meet all your goals, you will no doubt want to exhibit again. This means you were at the right place at the right time doing all the right things. If you don't get results and did all of these things, you may have to look for another show or revise your strategy so it works for you. If you didn't do any of these things at the last show in which you were an exhibitor, this is the time to start planning for results.

The Prudental offers people like Hank the same choices, competitive rates and service that we've brought to the world's largest corporations for more than 10 years.

We know just how important small business is—after all, companies like Hank's and yours make up over 80% of the entire U.S. work force and contribute over 38% of the U.S. gross domestic product...more than $2 trillion!

In addition to quality programs like PruCare of California—the Prudential HMO, we offer PraNetwork, our PPO, PraCarePlus, our point of service plan, and the new MIX 'N MAX option that conveniently lets you customize your health plan.

We are also pleased to announce our participation in The Health Insurance Plan of California (The HIPC)—the new California state health insurance program. For more information about our many choices, contact a representative of The Prudential or your broker. For more information about The HIPC, call 1-800-HIPC-YES.
Letters to the Editor

by Chris Newey

Redlands Centennial Shows Record Earnings

Redlands Centennial Bank has just reported its highest earnings in its three year history despite disappointing economic news in the San Bernardino Valley this year.

Beth Sanders, the senior vice president and chief financial officer, reported earnings for the second quarter were up over 500 percent from the same period a year ago.

"We are confident in the momentum of earnings and deposit growth, and look forward to even greater success," Sanders said.

Redlands Centennial, the "new kid on the block," is the only locally owned and operated bank in Redlands. The bank is trying to keep its roots firmly planted in the community and local businesses. It believes its performance reflects the marketing efforts of the officers and referrals from customers.

While total loans are down slightly from last year, reflecting the local loan demand, Centennial has stressed building long-term relationships which have paid off in other revenue areas.

Redlands Centennial believes in relationship building as the key to success. Bank President Ed McCormick said, "We are in this community to stay and we want to grow with our customers and meet their long-term needs."

As part of this process, Redlands Centennial Bank has launched new services in rapid succession: SBA small business loans, PC banking and Business Manager. PC banking allows customers direct access to their account information from their computer, no more phone calls.

Business Manager is a billing system for accounts receivable tied to the bank's computer. Business Manager is a billing system for accounts receivable tied to the bank's computer.

The Bill Kinison show is scheduled to begin Aug. 1, from 10 to 11 a.m.

Bill is the author of a new book, "Brother Sam... The Short, Spectacular Life of Sam Kinison." He worked as his brother's manager before Sam's tragic death last year.

In his book, Bill hopes to bring humor, entertainment and controversy to his radio show. "A Midwestern point of view in a celebrity oriented, but not dominated, show," is how Kinison describes his show.

"As a former preacher, you can bet that Bill will be extremely opinionated and very politically incorrect in his views," said long-time friend and co-host David Masterson.

EconomicsAmerica

by Larry Kinison

How much does it really cost to educate our kids?

In a recent Gallup survey, 80 percent of the respondents said their economic knowledge was either fair or poor. Only 5 percent could identify the purpose of profits, and 56 percent were participating in the poll and said that more economics should be taught.

According to the California Department of Finance, California is trying to change the economic minds of the state's most vulnerable children. It is an expensive, but very necessary program, that will hopefully make a difference.

A study of the impact of the program shows that the students are able to accomplish its mission to teach economics to a more broad range of people.

In 1986, Senate Bill 1233 passed that all high school students take one semester of economics. Precursors to EAC, the Economic literacy Council of California and the California Council on Economic Education focused their efforts on the teaching of high school teachers, and therefore thousands of high school students every year are involved in the process of expanding its horizons to teach economics.

Elementary school children are among the expanded constituencies. Through EAC's Choices and Changes program, "at risk" elementary school students in East Los Angeles and East Palo Alto were targeted as students of economic interest. The students were taught three main ideas: That their daily decisions have consequences both good and bad.

EAC began brainstorming on how to teach economics to students working during the summer when they began working with the city of Los Angeles Department of Social Services. A 1994 pilot program is aimed to teach 100 student workers jobs skills through instruction from EAC teachers, professors and volunteers.

Several campuses participate as partners, financial sponsors and supporters in EconomicsAmerica, including Wells Fargo Bank, Calform Insurance, the Chevron companies, Pacific Telesis Group, ARCO, First Interstate, Proctor and Gamble, IBM and Union Bank.
The 10 Most Common Errors of Investing

What are your tax concerns? Focus on your long-term needs and shorter-term requirements for income.

2. Incomplete Understanding of Investments. Once you have established your goals, the next step is to have a full understanding of all the investments you are considering for your portfolio. Ask questions, and keep asking questions until you get answers that make sense to you. How does this investment fit into your overall portfolio? How does it compare with other investments that have a similar rate of return or potential for growth? What are the risks involved? When will you have access to the money?

3. Investing Without Regard to Changing Market Conditions. Just as your objectives may change over time, so may the long-term prospects of financial markets and economies. In addition, from time to time individual securities and industry groups may experience an increasing or decreasing amount of investor acceptance. While long-term investing tends to smooth out the short-term fluctuations and cycles of the financial markets, investors should be mindful of, and responsive to, financial trends.

4. Portfolio Holdings Are Inconsistent with Your Goals. Once you are clear about what you want to achieve through your investments, you will need to make selections for your portfolio that are consistent with those goals. Your selections should be based on the potential of return and the degree of risk you are willing to accept. The more risk you choose and are able to assume, the greater the potential for profit—or loss. Conservative investors would be wise to invest in higher-quality securities that offer a greater degree of safety and a reasonable return; aggressive investors may select as part of their portfolio more volatile securities, sacrificing safety for potentially greater profits.

5. Portfolio Holdings Are Overdiversified/Underdiversified. Within every portfolio there exists a relationship between number of securities and the dollar amount each security represents. Overdiversification—selecting too many different securities—diminishes the significance of an individual holding. Good performers can get "lost in the crowd," minimizing their positive impact on the overall portfolio. In addition, overdiversification can increase the costs of investing and can make it difficult to maintain and manage your portfolio. Underdiversification places a disproportionate amount of risk on a single investment (a portfolio could have an overconcentration in any one holding, industry group or type of investment).

6. Lack of Understanding of Tax Laws. Many investors are unaware of how tax legislation may have an impact on their investments. Recent changes in tax laws may only complicate this problem. We recommend that you continually review your investment strategies with your financial consultant and tax advisor.

7. Profits Are Taken Too Soon. Some investors consistently take profits early for short-term gains. This practice, better defined as trading rather than investing, can diminish overall profit potential by limiting participation in a given investment. While trading may be a valid strategy for a portion of your portfolio, investing is a longer-term process, and a fundamental principle of financial planning.

8. Losses Are Allowed to Run. If an investment performs poorly and its value decreases, you should consider cutting your losses quickly rather than waiting for a turnaround that may never come.

9. Overlooking the Time Value of Money. The true worth of certain investments — those in which interest or dividends are compounded over time — is often overlooked. In essence, as an investment generates interest or dividends and so reinvests those earnings, that new money may also earn income. The earning potential of those long-term investments is even greater if interest is allowed to accrue on a tax-free or tax-deferred basis.

While the compounding effect has a positive impact on the investment, inflation can often be a negative force that reduces the purchasing power of your dollars over time. Many investors want to create a hedge against inflation. To them, an investment is successful when its total rate of return (interest or dividend yield plus capital appreciation) is greater than the rate of inflation.

10. Unrealistic Expectations. There is no automatic formula for determining how much you should invest, even greater if interest is allowed to accumulate. With the help of FHP, you can still be able to save. With the help of FHP, we can help you with the FHP 24 Hour Managed Care Program.

For the Clough’s Rhaburb Company, the answer to their workers’ comp and medical benefits coverage was the FHP 24 Hour Managed Care Program. "Ours is a family business," says Michael Clough, Operations Manager. "When you choose an insurance company, you want the peace of mind knowing you have a partner who will take care of your employees when they need it. We have found that with FHP, we have a dedicated team that works around the clock to ensure our employees receive the best possible care."
San Bernardino Aims to Improve Customer Service

Over the last several years there has been a resurgence in customer service. Retailers and service industry businesses are discovering that consumers not only want the best possible value, they want friendly service to go along with it.

"The results are pretty much what we expected," Boughey said. "There is still room for improvement, but we are continuing to make changes. The surveys point out that we can make those changes."

Now the city of San Bernardino has hopped on the customer service bandwagon. San Bernardino has implemented a new program to make City Hall a more friendly place to do business.

"Customer service is very important to City Hall because our customers are San Bernardino residents, and as a government agency, we are here to assist them," said Mayor Tom Minar. "We want to know if there is a problem so we can fix it."

So far there doesn't seem to be a problem.

The plan started back in March when the Planning and Building Services Department began distributing customer service surveys in an effort to improve the service and the image of the department. Since it began in March, results from the survey reveal that 62 percent of those surveyed said the department's customer service has improved.

"The city has made significant progress in improving customer service over the past two to three years," said Al Boughey, director of planning and building services.

"There are two key aspects of customer service we are striving to work for: prompt, courteous service and good, reliable information."

Due to the complex nature of its job, Planning and Building Services has had a traditionally low customer service rating. However, of the surveys returned, over 75 percent said that the service overall was above average. When San Bernardino was compared to other cities, 58 percent said that San Bernardino had a better quality of service than the others they had visited.

The Planning and Building Services Department received high marks in other areas as well. Seventy-seven percent said that the staff was professional and courteous attitudes. In addition, over 84.5 percent of the respondents said the staff was helpful in problem solving and that the information they received from the staff was clear, concise and correct.

"The results are pretty much what we expected," Boughey said. "There is still room for improvement, but we are continuing to make changes. The surveys point out that we can make those changes."

While Planning and Building Services was the first to implement this program, the surveys are being used in other departments as well. Public Works/Engineering, Public Services, plan Building Inspection and Fleet Inspection are using the survey to work on customer service.

The new Inland Empire office of Norrell Services is located at 440 North Mountain Avenue. For more information, or to let the team at Norrell meet and exceed your expectations, give them a call at (909) 981-3939.

Norrell Services has plans to save an endangered species... Independent Business.

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

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

Call your broker to ask about CareAmerica. It's the right choice.
The Ambulatory Surgery Center Industry: Its History and Growth

Each year, more than two million surgical procedures are performed in the more than 1500 outpatient surgery centers across the United States. Ambulatory surgery, also known as outpatient, same-day or one-day surgery, accounts for 50 percent of all surgical procedures performed today.

These ambulatory surgery centers offer many benefits of surgery to patients. Outpatient surgery usually costs 30 to 60 percent less than the same surgery conducted in a hospital. Patients have the convenience of recovering at home with their families. Furthermore, inconvenience and quality are among the many benefits of surgery centers. Outpatient surgery usually costs 30 to 60 percent less than the same surgery conducted in a hospital, and patients have the convenience of recovering at home with their families.

Medicare Beneficiaries

Medicare beneficiaries prefer ASCs to hospitals for outpatient surgical and diagnostic procedures, according to that same 1988 study. Among the reasons cited for a preference of ASCs over hospital outpatient departments included less paperwork, cost less, a more convenient location and parking.

Projected Growth

Numerous medical advances have occurred since the advent of the first ambulatory surgery center in 1970. Technological advances including laser, endoscopic and arthroscopic surgical advances have greatly contributed to the growth of these centers. Increasingly, patients and physicians alike are learning the benefits of outpatient surgery. Healthy patients find outpatient surgery centers more comfortable than hospitals, which are designed for the very sick, and physicians find scheduling their outpatient surgeries much easier at an ASC.

By the end of this year, it is predicted that some 1600 surgery centers will exist in the United States.
According to a new reported release by the Commerce Department's Census Bureau, the number of children living with a single, never-married parent has risen dramatically.

A decade ago a child was 50 percent likely to be living with one parent, while 87 percent still lived with their mother in 1993, 13 percent lived with the father. This is up from 9 percent in 1970.

The rise in divorce and the delay in first marriage are two of the major factors contributing to the growing proportion of children living with one parent," said Arlene Saluter, author of "Never Married Parents of Grandchildren (by Race and Hispanic Origin: 1993)" (Percent of Grandchildren)

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The number of unmarried persons' has increased from 195 million in 1970 to 114.5 million in 1993. The number of never married adults doubled from 21.4 million to 42.3 million during the same time period, and account for the largest share of unmarried adults.

The median age at first marriage continues to increase. In 1993, it was 26.5 for men and 24.5 for women, versus 23.2 and 20.8 in 1970.

Twenty-two percent of African-American women between the ages of 40-44 have never married compared with seven percent of Whites and nine percent of Hispanics.

The number of unmarried-couple households was 3.5 million in 1993, seven times larger than the 523,000 in 1970.

The number of persons age 15 and over living alone represented more than one in every eight adults in 1993.

Over the last two decades, the number of women living alone rose 94 percent (from 7.3 to 14.2 million), while the number of men living alone rose 167 percent (from 3.5 to 9.4 million).

Census Bureau Finds More Children Living With Never Married Parents

from the Applied Technical Education Act through the Career Technical Education Division of the California Department of Education. For several years, the vocational classes have had the equipment and program materials from grants that Clarke and Vocational Education Director LaVern Pinner have made the effort to obtain. Grant monies also mean programs and goals that must be accompanied and reported on, and that may be one reason why other schools have not applied for them.

"When we send in a grant application, we have a specific project in mind, along with the materials and man-hours required to reach a successful completion," said Clarke. "That project means a lot of extra work, especially when you include the reports required. But we have the equipment as long as it lasts, and the kids that participated in the project benefit from the learning experience, and that's important."

"Two of our mini-grants paid for the expenses of our electric vehicle program," said Pinner, "and not only did the students gain valuable knowledge for a possible future occupation, but the school district gained two vehicles that serve as models for a potential mode of transportation."

Education in Partnership With Business

The benefits of a partnership between education and industry is obvious. Students learn job skills and go on to contribute to their community by becoming tax-paying citizens. For those businesses, they put in long hours of on-the-job training, while still going to school. Businesses contribute equipment and man-hours for training the interns, and often benefit by gaining a valuable employee. At the same time, they have the added satisfaction of knowing that they contributed to the future success of one of their community's young people.

This partnership is one of the main goals of Fontana's new Superintendent of Schools, Dr. Karen Harshman. "This Education and Industry Partnership is one of the most important programs our school is involved in, and one of my major goals is to forward it," Harshman said.

"I just assumed my office (as Superintendant) this summer, but we have already had one preliminary meeting of a Business Round Table Group, and we're planning the next one for September," she added.

"I'm hoping to get many local businesses involved in helping our students through mentorships and apprenticeships. It is a two-way benefit, for business as well as students, and I'm hoping they will recognize that."

Harshman has a vision of more students preparing for their careers from the time they enter their junior years of high school, through modified school hours and job apprenticeships or defense college classes. "Students can receive the same type of early training whether they plan to enter a vocational field, become a computer programmer, or enter the medical field," she said. "I'm hoping that we can plan all and work together for our children and for the community."

A continuing article in next month's issue will look at the role of state and federal funding for programs to ensure displaced defense workers for new positions, and to train other employees whose skills are out-of-date. It will include information on where and how to apply for such training.

For total protection, rely on the first name in security.
Franchising—What Are the Start-Up Financing Sources?

Bank Loan/SBA Federal Guarantee

In some cases a bank may be willing to loan you the capital to purchase a franchise if they will accept entries for the fourteenth annual Portfolio/ADDY awards. The ADDYS are a competition that begins on the local level, allowing agencies, designers, writers and others affiliated with the industry, the opportunity to have their work judged by a group of their peers. Affiliated with the American Advertising Federation, the ADDYS allow work to be judged on a local basis, with about 40 percent of the work coming awards and the very best moving on to regional and ultimately national judging, alongside work from other agencies from around the country.

This year the show will again be held at the beautiful Mission Inn in Riverside and will feature a full range of creative work, from print ads to brochures, point of sale displays to television and radio spots. Entries are open to any work that has been produced by or for Inland Empire firms. Entries will be accepted until early September, with the show itself taking place on Oct. 14. For more information, or to receive a call for entry package, contact Joe Ammato at (909) 626-4472.

Country AIDS Awareness Campaign a Success

A multimedia public service campaign entitled "Break the Silence," has met with tremendous success on both the local and national fronts. The campaign, which utilizes major stars of country music to promote AIDS awareness, has generated over $2.2 million in media time in the eight weeks since its launch, according to the American Advertising Federation.

On a local basis, the Inland Empire Ad Club adopted the campaign as a public service. IEAC publicists designed the campaign to be self-financed by the response to local media outlets has been outstanding. "The campaign received extremely positive feedback from all the media participating in the country AIDS campaign," Rubio said.

In addition to coverage in KHHI radio, several cable systems including Crown TV, King Cable and TCI have carried the broadcast portions of the campaign. Print ads have appeared in several newspapers, including the Press Enterprise, The Inland Valley Daily Bulletin, San Bernardino Sun, Redlands Daily Facts and The Desert Sun.

New People in the Inland Empire Ad Biz

There are several new faces in the Inland Empire advertising community these days. Jason Ricks has joined Visual Impact in Ontario as a staff photographer. According to Fred Armitage, V1 owner, the move was necessitated by the extensive growth in their business over the past year. At Stewart-Holt Advertising, a new account manager has been added. Ken Tremayne, formerly the director of advertising at Lasa and Baskin Robbins, will handle several of the automotive accounts the company serves. Also at Stewart-Holt, Shelly DeVal has been hired as a public relations specialist. DeVal was formerly with the city of Moreno Valley.

Ma Lou Horvitz has been appointed as executive vice president and chief operating officer of The Hollywood Ad Club. A 25-year veteran in the retail industry, Horvitz has previously served in various executive roles at such stores as Filene's and J.W. Robinson's.

The ADDYS Are Coming, The ADDYS Are Coming!

by Steve Holt

A year ago we announced the beginning of our first annual "Break the Silence" campaign, a public service service to promote AIDS awareness to the Inland Empire community. It has been a year since that campaign, and the organization is once again gearing up to start another campaign.

The campaign, which is sponsored by the Inland Empire Ad Club, has been very successful in the past year. It has generated over $2.2 million in media time, and has been featured on several cable systems.

This year, the campaign will focus on promoting the message of "Break the Silence," and will feature several new faces. We are excited to see what the future holds for this year's campaign.
Advertising Agencies Serving Baja California

Agency
Benham Advertising
Beverly & Browne
Beverly Advertising and Graphics
Davis & Associates
Jewel Agency, The
Impact Group, The
Jewel Agency, The
Mark Palmer Design
Media West
Multi-Media Advertising
Paul Mahoney Associates
Performance Group, The
Pirch Productions
Questra
Quinns
R & A Advertising Marketing
Staaford Marketing & Productions
Stewart Ballard Advertising
Tom Partn Associates

City Zip
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Company Wide

Creative Director
Nancy Taylor
Creative Director
Mick Brock
Creative Director
Joyce Crist
Creative Director
Donna Lomina
Creative Director
Melinda Robbins
Partner/Owner
Ken Guernick
Creative Director
Jolene Wershba
President/Owner
John Simpkins
Creative Director
William Tyndall
President/Owner
Robert Spurrier
President/Owner
Bill Sherwood
President/Owner
Bill Sherwood
President/Owner
Bill Sherwood
President/Owner
Bill Sherwood

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PDSCVB Targets International Travelers

The Palm Springs Desert Resort Group has been in the national press for its regional international promotion called Sun Corse, USA, for several years.

When this cooperative marketing effort to reach international markets began, after Sun Corse was launched in San Diego, the Palm Springs area, Long Beach and Las Vegas met to devise the most efficient and cost-effective ways to reach travelers in other countries. The first was to work cooperatively as a region, hence the name "Sun Corse." The second was to build an electronic media in these countries. By selecting a group of top journalists and publicists from millions of readers and viewers all over the world.

Today, the Sun Corse USA promotion continues, but with a slightly revised team — Palm Springs Desert Resorts, Long Beach, San Diego and Los Angeles. The cities’ established international gateway makes it a successful mix.

Exchanges from each Sun Corse, USA city travel together to several international markets each year. Their work with the United States Travel and Tourism Association (USTA) to select the most important market target cities. The four meets with these media, makes a video presentation covering the resorts, destinations, supplies media kits and answers questions. In addition, a month after the "blitz," the Sun Corse USA partners work with an international air carrier and invite a small group of top media to experience the Sun Corse USA cities first hand. Each city pays for a two-day itinerary to present the best story ideas. These working press trips are filled for qualified journalists only, so spousal invites.

In past years, Sun Corse USA has been highly successful with this promotion gaining maximum publicity, with minimal cost, in key markets such as Australia, Germany, France, England, Canada and Japan. In May, Sun Corse USA visited Mexico, a vastly expanding market for the Desert Resort Group. Several Mexican media contacted average family income of Mexican travelers to the U.S. is

$49,800.

Mexican travelers spend an average of nine nights per visit in the U.S. and rank first among all international groups visiting the U.S. in per diem spending. The average Mexican traveler is on the U.S. and 56 percent of the traveler to the U.S. consult a travel agent for pre-trip information. Seventy percent of travel agents use a travel agent to book air travel and 60 percent book lodging reservations through a travel agent.

The convention and Visitors Bureau will call on travel media in Mexico City in May as part of the Sun Corse USA cooperative promotion program.

Other plans to access this growing market include publishing a "new brochure" in Spanish, re-recording the bureau's sales aids in Spanish and attending several international travel trade shows in Mexico and elsewhere.

Michael E. Fitz is the president of the Palm Springs Desert Resorts and the Sun Corse USA Media.

Innocent Land Owners May Be Liable Under CERCLA

Over 80 percent of commercial real estate transactions may be liable under the Federal Comprehensive Environmental Response, Compensation and Liability Act (CERCLA). An example of this is how secured lenders under CERCLA was struck down by the U.S. Circuit Court for the Ninth Circuit in 1991 by W. Phillips, president of a La Quinta-based environmental planning firm.

A new study of commercial real estate transactions did not meet the "appropriate inquiry" requirement, thereby failing the innocent landowner defense from CERCLA liability.

Deficiencies included incomplete risk research from failure to document previous uses of the property, invalid examination of topography, hydrogeology and surrounding land uses, and lack of findings and conclusions from professional liability. The professionability for damages and environmental risk cleanup may be extended to the landowner, purchaser or the lender.

Lender's enjoyed a "safe harbor" provision under the EPA's Lender Liability Act. This existed for secured lenders under CERCLA was struck down by the U.S. Circuit Court for the Ninth Circuit in 1991 by W. Phillips, president of a La Quinta-based environmental planning firm.

A new study of commercial real estate transactions did not meet the "appropriate inquiry" requirement, thereby failing the "innocent landowner" defense from CERCLA liability. When asked if the standard borrower’s questions about environmental risks suffice, Phillips said, "The Phase I Assessment drives much more deeply. Our database research is endorsed by the American Bankers Association, California Bankers Association and the National Association of Environmental Risk Auditors. An environmental attorney reviews the Phase I findings in complex cases," Phillips said.

Phillips sees whirpools of liability for landowners, purchasers, lenders and real estate loan brokers.

Marketing: Public Relations

Through our Public Relations division, we communicate with all audiences that are important to your organization, from consumers and potential employees to the media, customers, investors, business partners and the community. In our Advertising and Sales Promotion division, we take your organization to a new level. Promoting your business is not a simple task to make something happen. Advertising and Sales Promotion is an art that requires you to maintain a consistent image in the minds of your target audience.

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If a growth spurt or business change has you rethinking your office location, there are plenty of remedies – not all of them pretty. You can stay put and face major retrofitting headaches. Uproot your business and risk side effects. Or take a more forward-thinking approach – stay in California and relocate to a business park equipped with GTE's SmartPark Services. These parks (beyond being quality properties near major freeways) are prewired for advanced fiber-optic telecommunications. ...also known as the information highway, what we call The World Class Network™. It's the healthiest thing you can do for your company’s bottom line. Why? First, telecommunications lines are already in place; the hassles and extra costs are surgically removed. With fiber access, you can talk, send a fax and transmit data at the same time over a single line very fast... saving you time. (And did we mention money?) You can communicate with someone across the country as easily as someone across the hall – making telecommuting, videoconferencing and wide area networking viable and affordable. To find out more about SmartPark Services and the World Class Network, or to set up a site visit, call 1-800-GTE-4WCN. You'll discover how GTE makes something so incredibly healthy very easy to swallow.
Sales Tax Revenue and Local Government Services

by Carol Manetta

It is truly amazing how much money we spend every year to purchase those things which we need for our families and businesses. The sales taxes we pay are a part of the cost of supporting our families and our business, but many people are unaware of how important sales tax revenue is to local governments.

Let your tax dollars work for your quality of life, not for some other community you occasionally visit. Buy your gasoline at local gas stations.

Most of those sales tax dollars find their way back into the community and help the local economy, residents and the community. Sales tax is one of the sources your local government uses to fund basic services such as police, fire, sewer, water, street improvements, maintenance, street lighting, recreation facilities, parks and activities. In the recent sluggish economy, reduced sales tax revenue has contributed to the reduction of services in some communities. Many Inland Valley cities have even been forced to implement utility user taxes to make up for the unexpected shortfall.

A portion of the gasoline tax goes right back to the community in which the gasoline was purchased and must be spent on roads.

It is extremely important to be aware of the community in which you live and work, and to use your purchasing power at home. Let your tax dollars work for your quality of life, not for some other community you occasionally visit. Buy your gasoline at local gas stations. A portion of the gasoline tax goes right back to the community in which the gasoline was purchased and must be spent on roads. Check your shopping list. Whenever you can, make your purchases in the city in which you live.

In an effort to give back to our business community, and to attract those who are thinking of going into business in our community, the city of Chino Hills is sponsoring a series of five small business seminars entitled, "How to Grow Your Business Profitably." These seminars are designed to help entrepreneurs write their own business plan. Each seminar will concentrate on a portion of the business plan. These seminars will be held the second Wednesday of each month at the city of Chino Hills in the council chambers, located at 2001 Grand Avenue. There are two sessions. The morning session runs from 7:30 to 10:30 a.m. and the evening session from 6 to 9 p.m. Everyone is welcome to attend, but space is limited. To make your reservation, please feel free to call me at (909) 590-1511, ex. 225.

Carol Manetta is the economic development coordinator for the city of Chino Hills.

Interim Personnel Awards Shopping Spree

Jody Maiden, an employee of Pepsi Cola in Riverside, was the winner of one of 10 $1,000 shopping sprees awarded by Interim Personnel as part of their Secretary's Week celebration. Maiden's name was drawn from thousands of entries from across the nation during Secretary's Week, April 25-29th of this year.

"Maiden will get to shop at whichever store she chooses," said Lori Brannan, personnel manager at Interim's Riverside office. "We think it's a fun way of saying thank you to office personnel for the tremendous job they do."

Interim Personnel, a division of Interim Inc., in one of the largest temporary help and home health care companies in North America. Since 1946, Interim Services Inc. has grown to include over 700 offices throughout the United States and Canada.

When the TV is there, then so are You!

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

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Inland Empire TV News

If you live in the Inland Empire, tune in weekdays, at 6:30 p.m. on Comcast Cable for Your news...
Entrepreneurial Vocabulary: How Do You Rate?

Since the inception of Mainstreet, it has been difficult for the plan's developers to convince the nay-sayers in the area that it has been difficult for the plan's developers to convince the nay-sayers in the area that it has been extremely successful.

In 1993 alone, Mainstreet was responsible for bringing in an additional $294 million and retaining 242 jobs in the area. These are small businesses, and they take up 23,000 square feet of space. That amounts to a 32 percent increase in private investment of $21 million, and that's in one year.

The cost of the investment in San Bernardino's downtown, if you include the $80 million being spent to refurbish the superblock of state and government offices, is $90 million.

What kinds of business are they targeting to bring to the area? A wide variety of businesses, anything that they feel will be popular. However, more specifically, the city's plan designates the downtowns to be the cultural center and the governmental center of the city. New Harris and her staff are working on the cultural part.

"One thing we are working on right now is to bring in related businesses like framing shops and galleries," Harris said.

They are also trying to group together referrals, "talk, and make sure they come together.

Inland Empire Profile

Full Name: Dennis L. Stout

Occupation: Mayor of Rancho Cucamonga/Deputy District Attorney, San Bernardino County

Short Biography: Born in Ontario in 1948. Attended local schools, graduating from Chaffey High School in 1966 and from the University of California, Los Angeles in 1970. Was in the United States Army, the 1st Cavalry Division in Vietnam in 1972 as an Infantry Sergeant. In 1977, graduated from La Verne College Law School, Alumnus of the Year.

Great Concern: The effect of crime on our quality of life.

Last Book Read: "Jurrasic Park"

Last Movie Seen: "Tombstone"

Favorite Sports: Minor league baseball

Vacation Taken: To Arizona to visit my in-laws

In business contracts:

b. An angry dispute between two businesses;

c. A hot dog on which to serve food at executive functions;

d. None of the above.

4. The term "agony" refers to:

a. A pricing strategy of retailers that is too high;

b. A new type of computer chip;

c. An abbreviation for a new bin that has Outstanding Executive Management potential;

d. A company that assembles all necessary parts to produce a new computer.

5. "Entrepreneur" refers to (Better not miss this one!)

a. A type of French restaurant;

b. A type of person who represents nearly 50% of your business;

c. An officer of a cop in the 1920s;

d. An individual who wants to be his own boss;

e. An individual who has incredible energy.

6. "Cash Cow" refers to:

a. A type of "executive piggy bank" that the Sharper Image retail store uses;

b. A company that sells products on C.O.D. terms and thus has no accounts receivable;

c. A product or service that sells very well and has a low cost to the company;

d. In the dairy business, a cow that produces a volume of milk far above the industry average;

e. None of the above.

7. When your fellow entrepreneurs use the term "vertical integration," they are saying that:

a. An entrepreneur's ability to correctly install mailboxes in a building with many offices;

b. A situation where a business controls many of the communications in a channel of distribution in a category;

c. A situation when two companies in a similar business merge;

d. An entrepreneur's ability to tide elevators in high-rise buildings without its own pipping.

8. A "dog" refers to:

a. A type of animal;

b. A type of person that is performing to investor expectations;

c. A Tenants whose landlord is the Human Society;

d. An entrepreneur who consistently pays his bills late.

9. "OEM" refers to:

a. A popular Japanese management theory;

b. International cooperation;

c. An abbreviation for a new bin that has Outstanding Executive Management potential;

d. None of the above.

10. You're on your honor, don't peek:

a. It means that you have to be able to keep your hands on a conversation;

b. It means that you have to be able to keep your hands on a conversation.

c. It means that you have to be able to keep your hands on a conversation.

d. None of the above.

The Mainstreet project has been in progress for six years, and the overall plan with lead use strategies has been around for two years. The project is now moving ahead, and it is now just to implement the plans into action.

The term Mainstreet does best implement these things. These look good on paper, but you've got to implement them and manage them and make sure they come together.

Nobody wants to put callers 'on-hold', but... it happens.

The advantages of having Creative Audio Marketing 'on-hold':

- Acquire greater name recognition.
- Boost customer referrals.
- Create greater awareness of company capabilities.
- Decrease incoming call abandonment.
- Educate callers about products and services.
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- Keep callers' interest centered on your company.
- Maximize return of existing marketing investments.
- Include Profitable Sales.

Call 1-800-747-2562 today!
Radio Stations Serving the Inland Empire

<table>
<thead>
<tr>
<th>Station</th>
<th>Target Group</th>
<th>Format</th>
<th># of Employees</th>
<th>Station Owner</th>
<th>Station City</th>
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<td>KGDO-FM</td>
<td>All Young, New</td>
<td>Country</td>
<td>12</td>
<td>Agua Nueva Group Ltd.</td>
<td>Palmdale, CA</td>
<td>Don Davis</td>
<td>Jim Reed</td>
<td>KGDO AM-FM</td>
<td>Richard McNamara</td>
<td>General Manager</td>
<td>(909) 825-0441</td>
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<td>KPFR</td>
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<td>21</td>
<td>Art Rivkin</td>
<td>Santa Barbara</td>
<td>Todd Markert</td>
<td>Ali Gordon</td>
<td>619-322-1357</td>
<td>KPFR FM</td>
<td>Jim Keys</td>
<td>General Manager</td>
<td>(909) 788-4518</td>
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<td>909-624-9927</td>
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<td>Operations Manager</td>
<td>(909) 688-7179</td>
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<td>Kirk Gregory</td>
<td>Paul Mitchell</td>
<td>760-322-1362</td>
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<td>KTHI-FM</td>
<td>Contemporary Hits</td>
<td>12</td>
<td>Comanches XII Broadcasting Co., Inc.</td>
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<td>Mike Kneze</td>
<td>602-322-1301</td>
<td>KTHI FM</td>
<td>John J. Davis</td>
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<td>(909) 566-9395</td>
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<td>KXTA-FM</td>
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<td>10</td>
<td>Frequency Communications</td>
<td>Temecula</td>
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<td>Tracy Martin</td>
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<td>KXTA AM</td>
<td>Mark Evans</td>
<td>Sales Manager</td>
<td>(909) 954-9682</td>
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<td>Riverside</td>
<td>Linda Greggs</td>
<td>N/A</td>
<td>760-241-4515</td>
<td>KXLA FM</td>
<td>Scott Brady</td>
<td>President/Owner</td>
<td>(909) 245-422</td>
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<td>Vernon Thompson</td>
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<td>Pomona</td>
<td>Timo Aguilar</td>
<td>Jose Luis Martinez</td>
<td>(909) 602-6222</td>
<td>KXCI FM</td>
<td>John Boyd</td>
<td>Manager</td>
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<td>Jose Arreola</td>
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Target Opens New Store in Chino Hills

Inland Empire BusiMss JOURNAL

AUGUST 1994

One of the expressed goals of Dayton Hudson, and specifically Target, is to be a good neighbor to the communities where it has stores.

As of 1993, Targetila's nationwide pledged more than $5 million to 214 local United Way agencies. The stores have a good neighbor volunteer program that encourages store employees to volunteer their time in the communities. Volunteering projects to help the community are planned by employee teams.

Target also works to preserve the environment, and not just by sponsoring a program: Target's recycling 75 percent of store waste. In addition, they sponsor Target Earth, an environmental study-and-reward program being used in 5,000 elementary school classrooms across the country.

Two Stores in One City

Dayton Hudson Corporation, the parent company of the Target chain, says they are not worried about having the competition of two stores in the same city.

"I want to expand into areas near existing store markets, but where consumers are not yet being conveniently served by a Target store," according to Gail Dora, director of communications and community relations for Target.

The Chino Hills store is one of 60 being opened by Target this year. Currently there are 584 Target stores operating in 72 states.

Getting Involved in the Community

One of the expressed goals of Dayton Hudson, and specifically Target, is to be a good neighbor to the communities where it has stores.

In 1992 the United Way awarded Target the prestigious Spirit of America Award.

"When we open a store in a new community, we take an interest in our guests, employees and their families," said Dora. "If you want to work cooperatively with existing businesses and nonprofit organizations..."

The new Target in Chino Hills has announced several community relations efforts in the Chino Hills area.

Dayton Hudson Corporation has a 50-year-old practice of contributing five percent of its taxable income back into the community, in the form of grants, and the Chino Hills store business, may it still be some time you changed banks. Give us a call and we'll send an experienced business banker to your place of business to discuss the advantages of banking with Chino Valley Bank.

"When the growing season starts, we need money fast. Our bank always had to check with the head office. So we changed to Chino Valley Bank. The grass really is greener now."

If your big bank is getting too big for your
The Food, created by the owner and head chef, Joseph Golias, whose staff can be seen toiling in the open-plan kitchen, is as interesting and lively as the ambience. Both Joseph and his wife, Kathy, are from Czechoslovakia—but don’t let this fact send you running to another eatery. For many years Jo

Joseph has been sharing gastronomic secrets with the best of the best Italian chefs in the area, and he is often featured in the Amphora Hilton Hotel, Mr. Stox restaurant and has shared recipes with Pascal of Pascals in Newport Beach, and has learned his lessons well.

The sensation food is much more modern than the decor, leaving simply and lightly towards the very popular California-Italian style of cuisine with pesto, pasta and sun-dried tomatoes. The pasta here, and we recommend it highly, don’t miss one of Joseph’s specialties—the pasta, sun-dried tomatoes, and bits of Italian sausage accented with peas. With large portions (which can be shared) and low prices, Carolina’s is a favorite restaurant for the whole family.

The Wine Cellar

New Releases

A great Italian Restaurant Attraction Near Disneyland

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F

and China on a map, move your finger to the southeastern tip of that huge country and you will come upon a tiny dot. That dot is Hong Kong. Located as a peninsula that is attached to the mainland of China, Hong Kong (meaning fragrant flower) is divided into two sections.

Take the New Territories to the north, the Kowloon Peninsula to the south, Hong Kong Island a little to the west, and you will come upon a country and you will come upon a Hong Kong Island on the other, is located on a peninsula that is separated from the Chinese mainland by the harbor.

Located on a peninsula that is separated from the Chinese mainland by the harbor, Hong Kong is the second largest peninsula in the world. Hong Kong Island is about 235 square miles and you have Hong Kong Island on the other, is located on a peninsula that is separated from the Chinese mainland by the harbor.

The crescent-shaped harbor, south, Hong Kong Island a little to the west of the harbor, is where the briny breezes come from the sea. Hong Kong Island is about 235 square miles and you have Hong Kong Island on the other, is located on a peninsula that is separated from the Chinese mainland by the harbor.

The Beauties of Hong Kong

Hong Kong has one of the most storied cities in the Orient. It was once a barren, rocky area inhabited by approximately 150 fishermen farmers with an occasional lashing to piracy when things got tough. However, with British guidance and a growing population (about 300,000, mostly Chinese), Hong Kong became a great shipping port and center of trade by the turn of the century.

The Return

On December 1841, the Chinese opened several ports to exchange goods. At that time, Hong Kong was ceded to Britain by China. In the beginning, Hong Kong was a barren, rocky area inhabited by approximately 150 fishermen farmers with an occasional lashing to piracy when things got tough. However, with British guidance and a growing population (about 300,000, mostly Chinese), Hong Kong became a

A History

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theart International Airport, take any number of types of reasonably priced transportation into the area, check into a comfortable hotel (there are many price-ranges in rates to choose from), and have a whole day ahead of you to enjoy this delightful grand mix of everything, and anything you may want to enjoy.

This is the easiest city in the world to get around. There are at least 11 different types of transportation, and all are efficient.

Double-decker buses, delightful rickety Victorian trams, or ever present cabs will get you just about anywhere you might want to get to a reasonable fare. Try a rickshaw ride around the block, but be sure to set the rate before taking that adventure.

The Star Ferry's second-class ride is a must (if it's not raining). For about 12 cents, mingle with the friendly natives. If it's raining, be a sport, go first-class and spend 15 cents. There are windows up there to keep the weather out. This efficient operation has been in business since 1898 and is a mark of Hong Kong. It doesn't really matter that its main function is to transport people from Hong Kong Island and Kowloon, the eight-minute ride is one of the best attractions and value in Hong Kong.

I found myself spending a joyful couple of hours just running back and forth, watching the activities in the harbor and enjoying the flavor of this lovely city and its friendly commuters.

A Tourist's Dream

Hong Kong endured occupation by Japan during the Second World War. Two-thirds of the city's population was deported by mass deportations, trade was severely curtailed and shortages of just about everything existed. Hong Kong's survival hung by a thread. She bounced back when thousands of refugees fled Shanghai to Hong Kong in 1949 during a Communist take over. These people had the will, tenacity and the means that brought Hong Kong back as a thriving port.

The population now is at about 6 million, of which 98% is Chinese, half native born. The other 2% is made up of mostly Britons with a sprinkling of Americans, Canadians, Australians, Portuguese, East Indians and Southeast Asians completing the melting pot.

A Guide For Visitors

Hot Tips for Traveling Hong Kong

Entering the City

Visitors must hold a valid passport, endorsed where necessary for admission. Hong Kong, at this time, U.S. citizens are permitted one-month, visa-free visits. The Airport Departure tax is H.K. $150 for adults; children under 12 are free.

Tipping

Most restaurants add a 10% service charge; an additional 5% may be added where deserved. When a service charge is not added, 10% percent is acceptable. Small tips are appreciated by taxi drivers, bellboys, doormen and waiters.

Baby Sitting

Most leading hotels provide baby-sitting services. More information on services offered by hotels may be found in The Hotel Guide offered by the Hong Kong Tourist Association.

The View from the Peak

For the best view of Hong Kong, take a seven-minute ride on the Peak Tram (a funicular railway) up to Victoria Peak. Ascend about 1,300 feet to a glorious 360-degree view of the entire territory and the islands of the South China Sea. Along with the view is a restaurant, observation deck and Peak Tower Village that offers shops selling Chinese arts and crafts.

Dressing Up and Going Out

There are about 11 yellow Pages listing tables. There are more jewelry stores per square mile in Hong Kong than any other city in the world. (There is a Diamond Information Center that can assist you with reliable information regarding where to shop.) Quality Chinese arts and crafts, and souvenirs are available in many places throughout the area.

Dining can be a true gourmet experience, considering that there are about 20,000 restaurants that cover all types of food and prices. (With that much competition it has to be good.) The possibilities are unlimited. Opera, disco, concerts, golf, tennis, swimming, horse racing, soccer and, of course, cricket are also available at different times of the year. Hong Kong has a magic and a tempo that makes the visitor immediately feel comfortable and welcome.

Ask and You Shall Receive

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Palm Springs Savings Bank Reports Second Quarter Earnings

Palm Springs Savings Bank, FSB, has reported net earnings of $295,000 for the first quarter of 1994. This is an increase of 14.3 percent over the second quarter a year ago. These earnings are equivalent to 0.36 percent of the total deposit base.

The bank's total assets are up $2 million from the same quarter last year and deposits are up $1.1 million over that period.

President and Chief Executive Officer Stephen G. Hoffmann said, "Earnings continue to grow as a direct result of a beneficial interest rate spread, improved income and the excellent performance of the bank's loan portfolio."

Palm Springs Savings Bank is the largest locally owned and operated financial institution serving the Coachella Valley.

Intermediate Care Facility Opens in Desert Hot Springs

The Huckabee House, a satellite home in which a transitional living option is being offered in Desert Hot Springs, has opened in Desert Hot Springs. An extension of Angel View Crippled Children's Foundation, it is the seventh such facility to be built to provide rehabilitation programs and transition skills training for the physically challenged.

Transitional living centers for people with significant medical needs represent an innovation in rehabilitation methods and are designed to keep the patient away from a hospital-like setting and settle them in the community where independent living skills are learned by doing, according to Henry Kotten, Angel View's administrator.

"Not only do we relieve the state system of cost by these methods, we create taxpayers by preparing them and putting them to work," Kotten said.

Residents of the house will receive all of the training, therapy and development programs that would receive anywhere else, they just get it in their own home.

Residents of the house have substantial medical needs traditionally have been excluded from transitional living programs," said Steve Melroy, Angel's View program director. "Huckabee House is unique because the program will train people to manage their own medical care. If they can manage their own medical care, they can live independently."

Six residents are expected to move to Huckabee House this summer. A formal ceremony to open the facility is planned for early fall.

Cosmetic Surgery Center Opens in Indian Wells

Dr. W. Ray Henderson and the Cosmetic Surgery and Skin Center, have moved to new offices in the Village Two Center in Indian Wells.

The center emphasizes all aspects of facial cosmetic surgery for both men and women. Dr. Henderson has 2,000 years experience in the field and is a skilled laser surgeon.

Construction Industry Survey Conducted

The accounting firm of Maser, Thwaits, Gordon & Campbell, in conjunction with Desert Contractor's Association, will be conducting the survey of the construction industry in the Coachella Valley. The survey will focus on important issues such as the national and local economies, outlook for revenues and employment, and government and politics.

The survey is the first of its kind to be done in the Coachella Valley. The responses will shed some light upon the current state of the industry in that region. The survey will also provide us with a cumulative forecast for future trends and provide individual contractors with a means for comparing themselves to others.

Programs are currently being conducted and the results can be expected soon.

Palm Springs Air Museum to Open

The privately financed Palm Springs Air Museum, a 50,000-square-foot facility, will be constructed near the Palm Springs Regional Airport.

The proposed first phase will include a main hangar, 250-seat "Theater of the Air," an archive for documents and memorabilia, and 25-tons for vintage aircraft. Phase 2 may include a second structure to restore vintage aircraft.

Both project phases are expected to total $5 million, with the first phase of construction to be completed next summer. It's likely to draw 100,000 people annually to the museum.

Sun City Palm Springs Best Selling New Home Community

Del Webb's Sun City Palm Springs was the best-selling new home community in Southern California for the first quarter of 1994, according to the "Best Selling Projects" published by the Meyers Group.

In first of the seven quarters since it opened, the project has been the best-selling new home project in the region. Over 675 homes have been sold at the community.

Del Webb's Sun City Palm Springs is a 1,600-acre project designed for adults 55 and over who want to maintain a lifestyle of their own in a secure, active lifestyle. It includes a golf course, plus a pool and fitness center.

Natural Gas Buses in Coachella Valley

This summer nearly $10 million worth of clean-burning natural gas buses are carrying passengers around the Coachella Valley. The buses are operated by Sunline Travel Agency.

The 39 buses were phased in while the company sold its existing fleet on diesel. The buses were purchased from the state and federal government totaling $4.8 million, which have to be repaid over 12 years.

Experts say that compressed natural gas burns about 65 percent cleaner than conventional gasoline and diesel. As is necessary with any bus in the valley, they have state-of-the-art air conditioning systems to keep passengers cool, along with seats and lifts for wheelchairs.

Westward Ho Hotel Becomes Part of Howard Johnson Chain

The Westward Ho Hotel, which has been a part of Palm Springs for 25 years, has just joined the Howard Johnson family of hotels.

Howard Johnson, one of the largest hotel systems under the same ownership and management, only the name will change.

The hotel is undergo a major renovation this summer with plans for completion this fall.

Answers About the Single-Payer Initiative

Q How would the system be created by the initiative be financed?

A By the largest state tax increase in American history. The initiative would raise taxes initially by $40 billion through a payroll tax starting at 4.4 percent and raising up to 8.9 percent, a state income tax increase of 2.5 percent with an additional surtax of 2.5 percent on individuals with incomes above $250,000 ($500,000 annually for families), a one-cent per-gallons sales tax and the entire state general fund budget for 1994-95 is $41 billion, so this would, in effect, double the budget of state government.

It is the intent of the initiative to eventually redirect all existing county, state and federal health expenditures, including Medi-Cal and Medicare (subject to federal approval) and all state and local government health care programs, including those covering public employees and individuals, to the state system. If this were accomplished, the state system would cost in excess of $140 billion by 1998.

Q Does the initiative generate enough revenue to cover the cost of the program?

A No. An analysis by Spectrum Economics, Inc., finds that in 1995, assuming full implementation, $9.3 billion would be generated by taxes, transfers and collateral sources, while the cost of the program would be $12.6 billion. The cost is $4.8 billion in excess of available funds and $32.4 billion in excess of the expenditure limit contained in the initiative.

Riverside Community Hospital Foundation's Executive 2000 Council is co-sponsoring a free business education program on the California Health Security Act on Thursday, Sept. 15, 1994, from 7:30 a.m. to 9:00 a.m. For more information, call (909) 788-3477.

Executive Profile

Nancy Bitting, President/Chief Executive Officer

As president/chief executive officer for Riverside Community Hospital (RCH), Nancy Bitting is committed to providing the hospital to meet the community health care needs of the future. With all of the changes occurring in health care, she believes that positioning the Hospital to meet these needs will require different ways of thinking, different behaviors, new service delivery and new relationships.

Keeping pace with current programs, she is excited about the health care industry, not filling hospital beds.

Nancy joined Riverside Community Hospital in 1991 as the senior vice president for patient operations/chief administrative officer. She was previously the vice president for patient care at Queen of the Valley Hospital in West Covina. She was president/CEO for Riverside Community Hospital in October 1993.

Nancy has implemented a Continuous Quality Improvement (CQI) program, which she says will help the hospital continue to control costs while improving the quality of patient care. The program provides to patients and their families.

Another area she plans to develop and strengthen is the hospital's community outreach. She believes that as a community hospital, RCH should not aim to "treat and cure, but to prevent and educate." She says this will be possible through "community health promotion and illness prevention."

Nancy and her husband, George, moved to Riverside from Walnut, California. They like the people of Riverside and community spirit of Riverside.

"I'm looking forward to working with and being a part of this community," said Nancy. "I also appreciate the five-minute commute to work!" The Bittings have two sons, John and Robert, and a new grandson, Christopher.

The COURTYARD

OPENING IN AUGUST!

California Grille

Lunch • Dinner

Late Night

Open

COURTYARD SPRINGS

COURTYARD Leasing Information center

619-325-1262

A TPM Holdings, Inc. Property

777 East Tahquitz Canyon, Palm Springs

The TOWNHOUSE

OVERVIEW

COURTYARD SPRINGS

COURTYARD Leasing Information center

619-325-1262

A TPM Holdings, Inc. Property

777 East Tahquitz Canyon, Palm Springs
Inland Empire Business Chronicle

At Deadline

Cities Line Up Against Card Clubs

The cities of LaVerne, Chino, and Claremont filed suit to block legalized gambling clubs from opening up in the neighboring city of Pomona.

The suit was filed in Los Angeles County Superior Court to block the five Tradewinds and Champs clubs from opening up there by requiring the city to build a full environmental impact study.

The four cities have already put together almost $60,000 to pay for expected legal costs.

Racing Teams Inc. has agreed to a race at a site in Chino Hills and adjoining communities, but that speed the pace of the cleanup efforts being performed on the site of the old steel mill.

The cleanup at the old steel mill, which has sat dormant since it closed down, has been a tremendous stumbling block.

The planner feels that the plans can be implemented and put into action.

There also is a need for an extensive environmental cleanup at the old steel mill, which has sat dormant since it closed down.

After senior vice president of operations for NASCAR, is now executive vice president of the speedway.

Speedway race fans might remember Richter's name; he was the head of the Riverside International Raceway before it folded in the early 1980s.

On July 18, the plan gets a huge boost. NASCAR stock car racing's governing body, committed to holding a Winston Cup race at the two-mile tri-oval. The Winston Cup series is the major league of stock car racing, and this is the first time since NASCAR went to its modern schedule in 1972 that the organization has agreed to a race at a site before construction was completed.

However, this track will bring more than just entertainment to the area; it will bring jobs and money.

The track is slated to open in the fall of 1996 with an Indy-car race sanctioned by Championship Auto Racing Teams Inc. However, the cleanup and building process is just getting underway, and the developers are just beginning the building application process with the county of San Bernardino.

Several problems, such as traffic and noise, could disturb nearby residential areas, must be worked out, but these should not prove a problem to the plans if they are implemented and put into action.

Inland Empire's top publicly-held companies, Curarflex, merged with four other leading companies in the home infusion therapy market.

The company's four companies (Curarflex, T.J. Medical of Atlanta, Healthflexion Inc. of Miami and Medisoys Inc. of Minnesota) have become wholly-owned subsidiaries of Curam Healthcare Corp., which will be based out of Boulder, Colo.

The outstanding shares of stock for each company were converted into a portion of Curam's stock, which began trading last month.

While there will be some consolidation, Curarflex is continuing its operations in Ontario.

Second Quarter Home Sales Soar in Inland Empire

The number of homes sold in Riverside and San Bernardino during the second quarter of 1994 rose from 5 percent to 22.4 percent over the same period last year according to TRW REDI Property Data, a real estate information company.

The highest home growth rate is the six Southern California counties was in Riverside County, where sales increased 25.5 percent. In San Bernardino County sales were up 21.8 percent and in Orange County sales were up 26 percent.

"Southern California's housing market is clearly emerging out of recession," said Nima Nattag, TRW REDI market analyst.

The average price of a home was $225,000 in all counties from last year, but only about one percent.

Sales have been particularly buoyant for entry-level existing homes. That market sector now accounts for 52.4 percent of all home purchases, compared to 50.3 percent a year ago.

New home sales were up 10.7 percent in the second quarter of 1994 compared to that same period last year in San Bernardino County, while in Riverside, sales were up $41,000 and price remained even with last year.

Building Starts Making Small Gains

In the aftermath of the Northridge Earthquake, the U.S. Small Business Administration emerged as the number two mortgage lender in the Los Angeles area.

Figures released by TRW REDI show that the SBA advanced over 8,300 loans to property owners, a total only exceeded by Bank of America. The SBA is an agency responsible for making financial help available to owners whose properties were damaged by the quakes.

The SBA advanced more than $360 million in real estate backed loans to individuals in the five months of 1994. ▲
Inland Empire Business Chronicle

CLASSIFIED ORDER FORM
FAX 909-391-3160
FAX OR MAIL
DISPLAY RATES: $70.00/AD, $1.00/AD LINE. 6 lines min. Aug. 30 deadline. Frequency discounts available for both display & line. CONFIDENTIAL BOXES. Will not be distributed to a publisher. Fill out form below in full. Use additional sheet of paper for ad copy. Type or print clearly. All ads must be pre-paid - no exceptions. Send check, M.O., Visa, M/C, AmEx. Deadline: 30th of the preceding month for the following month.

Ad Deadline for September is August 20th!

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Corona Chamber of Commerce
Sept. 24-25, 1994

Happenings

Corona Chamber of Commerce

Make 1994 the year YOU become a part of it.

• Weekly Breakfast Club Meetings
• Monthly Mixers
• Luncheon Seminars
• Legislative Updates
• Advertising and Promotional Opportunities
• Business Retention Assistance

We Work For You!
For membership information, call (909)769-2828

Redlands Chamber of Commerce
Invites you to step back in time
Visit Historic Redlands

The Greater Riverside Chambers of Commerce presents
Riverside Night at Anaheim Stadium

California Angels
Vs.
Cleveland Indians
Tickets: $5.00 per person

Aug. 27, 1994 7:10 p.m.

ANNUAL BUSINESS EXPO
Marriott's Desert Springs Resort
July 26, 1994
3:00 p.m. - 8:00 p.m.
 booths: Members $125 • Non Members $175
Electrical Fees $50
Call Chamber for details (909) 346-6111

Moreno Valley Chamber of Commerce

"Good Business Builds a Better Community"

MORENO VALLEY EXPO
A BUSINESS & COMMUNITY EVENT
SEPT. 17, 1994 10:00 A.M. - 5:00 P.M.
At Citation Springs Plaza Shopping Center
north of the freeway at Old State Rd.

A great opportunity to promote your business!
Call the Moreno Valley Chamber of Commerce today for information about booth space, prices and availability.
(909) 697-4404

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Inland Empire Business Journal

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Inland Empire Business Journal
Western International Media Names First COO

Western International Media Corporation (WIMC) named Michael E. Kassan as the company's first chief operating officer, part of the company's strategy to broaden its management structure. Kassan has a broad-based media background including a stint as president and COO of LIVE Entertainment, a home video entertainment company. WIMC has annual billings in excess of $1.5 billion and has an office in Palm Springs.

Best, Best, & Krieger in 1988 after graduating from Gray's Inn as a barrister of the United Kingdom. Mr. Cota came to Best, Best & Krieger in 1988 after undergraduated from the Riverside's litigation office working with Bullen, McKone & Berkley. Mr. Cota has been appointed to the position of executive vice president, will be overseeing the project. Mr. Hack has been with the Van Dael Development for three years, and as CFO he will continue his role in banking and financial relationships as well as in management of the accounting department and finances of the company.

Latif, who is serving on California's coastal commission since 1992, was reappointed to the position by Governor Pete Wilson in July. Rick, 66, is the chairman of Rick Engineering, which is based in Riverside and has been a major partner since the company was founded in 1955. Mr. Hack has been with the company since 1989 after immigrating to the United States from England in 1987. Mr. Pearse practiced as a barrister of the United Kingdom after graduating from Gray's Inn of Court in 1986.

Mariners Bank Expands in Inland Empire

Mariners Bank has expanded its small business administration loan department and hired a senior business development officer to cover the Inland Empire.

Jeffrey Hack has been appointed to the position of executive vice president of Van Dael Development Corporation, based in Riverside. With this new title he joined the company's executive committee as chief financial officer. Mr. Hack has been with the Van Dael firm for three years, and as CFO he will continue his role in banking and financial relationships as well as in management of the accounting department and finances of the company.

Mitchell LaBar Named Vice President at Marcus and Millichap

Mitchell LaBar, the regional manager of Marcus and Millichap's Ontario office, has been named a vice president of the company. LaBar was named vice president in recognition of his significant management contribution in leading his office to a position of brokerage dominance in the Ontario market. Since joining the real estate brokerage company in 1984, LaBar has overseen nearly $600 million in investment real estate transactions.

Van Dael Development Names New Vice President

One of the Inland Empire's largest law firms, Best, Best & Krieger, has announced that six new partners have been approved. Dennis Cota, a member of the litigation department at the Ontario office, is one of the new partners. He received his undergraduate degree from UCLA and his law degree at UC Berkeley. Mr. Cota came to Best, Best & Krieger in 1988 after working with Bullen, McKone and McKisly in Sacramento.

Pete's manoeuvers for the Homeless Ride

Inco Homes Design Center Opens in Diamond Bar

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Mr. Torrez comes to Orange National after 28 years in the banking profession, including serving as vice president and manager of Eldorado Bank's Orange office.

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**Inland Empire Business Chronicle**

**August 1994**

**Bankruptcies**

**New Building Permits**

**New**

- 11 SF's FROM $824 TO $1191.00
  - Owner: Inco Homes, 1262 W. Arrow Hwy., Upland, CA 91786 (909) 987-4897
  - Project: 22-23-2247 Coffee Berry Crt.

- 22 SF's FROM $99.20 TO $131.00
  - Owner: Presley Company, P.O. Box 610, Newport Beach, CA 92658-610 (714) 664-4800
  - Project: 2970-2974 Orange Canyon

- 9 SF's FROM $62.60 TO $86.00
  - Owner: Presley Company, P.O. Box 610, Newport Beach, CA 92658-610 (714) 664-4800
  - Project: 2706-2706 Indian Creek Dr.

- 20 SF's
  - Owner: SFR, APLE, V & DAGMAN, 10473 EDISON CT, RANCHO CUCAMONGA 91730 (909) 941-3441
  - Owner: Dr. Samuel K. & Marle, 9056 Almond Ave., Rancho Cucamonga, CA 91730
  - Project: 4726 Avenida Del Sol

- 60 SF's
  - Owner: OFFICE/CLASSROOMS, LIC# 64852
  - Owner: Southward Calif. Assn. 7th Day AVE., 130 S. 30th St., Riverside, CA 92501
  - Owner: George Dunlop, 25520 Oak Hill Rd., Hemet, CA 92545

**Source: One Step Ahead phone: 694-2220 or (760) 725-0711 Fax: (760) 642-7610**

**Inland Empire Business Chronicle**

**New Business Listings**

- **B & M Andrade Trucking Farms**
  - 1674 S. Palm Ave., Ontario, CA 91762 2/19/94 Benjamin Andrade

- **Bartholomew and Soas Massey**
  - 755 W. E St., Ontario, CA 91762 2/19/94 Lawrence Bartholomew

- **Batter-Up Batting Cages**
  - 1459 E. Ontario St., Ontario, CA 91762 2/20/94 Michael Dickens

- **Big Show Sports Cards**
  - 2390 S. Baker Ave., Ontario, CA 91762 2/20/94 Shyan Arger

- **Blue Nite 420**
  - S. Bonview, Ontario, CA 91762 2/20/94 Curtis Hunter

- **Borax Octanias 1035**
  - S. Milliken #1, Ontario, CA 91783 2/19/94 Brian Octanias

- **C O D Mold Grindining 2124**
  - S. Grove St., Ontario, CA 91762 2/16/94 Audrey Walters

- **California Landscape Maintenance**
  - 2973 Chaparral St., Ontario, CA 91762 2/19/94 William Kimms

- **Capital Mortage 1119 S. Milliken Ave.**
  - Ontario, CA 91764 2/19/94 Robert Cohen

- **Carolina Rodriguez 2631 Prairie Dunes, Ontario, CA 91762 2/19/94 Carolina Rodriguez

- **Carreira Aquatic 5475 Howard St. #A, Ontario, CA 91762 2/19/94 Glenn Colter

- **Chase Financial Services 363 E. Imperial Hwy., Ontario, CA 91762 2/20/94 Tommy Watt

- **China Express 2229 S. Mountain Ave., Ontario, CA 91762 2/20/97""
When Archie Mitchell flew into Latimer Field, he never thought of himself as a pioneer.

In 1929 the airport was moved and became known as Ontario Municipal Airport. In addition to being a dedicated aviator, Archie was also Ontario's city attorney and later a superior court judge in San Bernardino County. But the reason that Ontario International Airport exists today is probably because Archie Mitchell lived to tell his story.

Historic achievement is no accident. It is a product of conviction, determination and stamina. We salute Mr. Mitchell for his many achievements, his foresight and his determination to build an airport to serve a new form of transportation in a small but growing community. Without him, the Inland Empire would not be what it is today. Such in history, founded on the premise that a well planned environment can serve its populous but, it is a shining example of his spirit.

THE INLAND EMPIRE HISTORY IN THE MAKING

1. At STEWART HOST, advertising is our business. We are proud to live and work in this exciting time and place. We are a full service advertising agency, with an address that surprises some people. Inland Empire Boulevard. We believe that the best advertising is a product of solid strategic planning coupled with outstanding creative execution. Our work has received many prestigious regional and national awards. But our greatest measure of achievement is the success our clients enjoy in reaching their objectives. Today the Inland Empire continues a rich heritage, offering significant opportunity for individuals and companies to work together with the foresight, determination and wisdom to recognize the many advantages of the region.

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