→ Mexico: Not Waiting For NAFTA
→ Dismantling The "Glass Ceiling"
→ The Japan/U.S. Market: Duel Or Duet?
If You Make Just One Investment All Year, Make It In Yourself.

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**PRICE INCLUDES:** Continental Breakfast, Three Workshops, Lunch, Four Keynote Speakers and Networking Reception

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- **WOMEN IN BUSINESS SUPPLEMENT ADVERTISING OPPORTUNITIES**

**FEATURED KEYNOTE SPEAKERS**

**Kathleen Brown, State Treasurer**
Kathleen Brown is the State of California's official banker. As state treasurer, she is responsible for the management of the state's $20 billion plus investment portfolio. Additionally, Brown serves as chair or member of about 40 boards, authorities and commissions.

**Stephanie Edwards**
Stephanie Edwards' career includes fifteen appearances on the "Tonight Show," co-starring roles in three network series and two films, and co-host of "A.M. America." Stephanie is the spokesperson on the West Coast for Lucky Stores.

**Rita Moreno**
Rita Moreno is the only female performer to have won all four of the most prestigious show business awards; the Oscar, the Emmy, the Grammy and the Tony. Rita offers the keys to building self-esteem with the philosopher of feeling great about who you are.

**Barbara Walden**
Barbara Walden is a true entrepreneurial success. Barbara has tabulated interviews in well over 500 newspapers and magazines around the world. Her television appearances have included "A.M. Los Angeles," "CBS Morning News," CNN's "News Night," and "NBC News Report."

**DATE: Thursday, May 27, 1993**
**TIME & PLACE: 7:00 a.m.-6:00 p.m.**
**RIVERSIDE CONVENTION CENTER**
3443 ORANGE STREET, RIVERSIDE, CA

**INLAND EMPIRE BUSINESS JOURNAL Presents**
**WOMEN & BUSINESS**

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**INLAND EMPIRE BUSINESS JOURNAL Presents**
**WOMEN & BUSINESS**

**VICTORVILLE**
**PRISON OR A LOCAL BOON?**

The Federal Bureau of Prisons may decide within the next two months whether or not to build a new prison complex on the site of George Force Base, it has announced.

A public forum held in April considered the plans and purpose of a local prison. Concerns included elevation of property in the area and personal security, while the prospect of both construction jobs to build the facility and prison staff jobs appealed to residents.

Joe Brady, of Bradco Development in Victorville, which manages two of three large land permits adjacent to the proposed prison site, said he would not oppose the prison if it were "sufficed" and "if the prison would not block full development of the remainder of the base." Brady also said he would make sure consideration was given to local contracts, subcontractors and the "location of jobs in this area which we estimate has an unemployment rate of between 22 and 25% of its over 36,000 residents." You can't say "No" to 350 jobs," he said.

**Closeup: Mary Curtain**

**INLAND EMPIRE BUSINESS JOURNAL**

**May 1993**

**I.E. Welfare: All Is Not Well**

In the greater Riverside area, nearly one in six persons are on public assistance, according to the Riverside Department of Public Social Services. Riverside's services, such as social welfare, foster homes, adult- and child-protective services are under the direction of Paul Routh, assistant director, Services. Programs which distribute cash or vouchers are managed by Ronald Merritt, deputy director, Income Maintenance Division.

According to Routh, funding levels presently afford 180 of the 195 social welfare workers and supervisors which the state welfare staffing formulas normally provide, based on the present case load. Says Routh, "In social services, the demand far exceeds our ability to staff and service the case loads." He said why the understaffing? "Like those it serves, the D.R.B. itself is hard-pressed. We don't have the county funds to buy 'eligibility technicians,'" Routh said. Regardless of numerous recent cost load increases, he says, "I don't predict a lot of staff increases since there are no dollars to hire them. What's available (federal) are categorical aid but no money available for buying the eligibility technicians."

The recent recession added many people to the Riverside and overall Inland Empire rolls due to bona fide hardships. Beyond those hardship cases, however, it is becoming increasingly evident that California's welfare assistance is making the state--and particularly the Inland Empire with its relatively low housing costs--the place to go for career welfare recipients. In a recent issue of the San Bernardino Sun, San Bernardino County DPSS Associate Director Robert McDonald was quoted as saying, "California's payments for AFDC are twice as much as any other state west of the Mississipi." Page 15

**“Tagger Alert” Stops--or Punishes--Vandals**

Riverside residents have encountered the U.S. Small Business Administration Small Business Person of the Year 1993 awarded by the Santa Ana district SBA office.

Honoros were Charles and Janice Crawford, owners of Bengal Equipment & Tractor Co. in Fontana. The firm was launched in 1990 with a $5,000 income tax refund. The firm now employs 40 at two locations with two sales offices opening in May and June. The firm's 1993 sales projections exceeds $12 million.
Inland Empire Business Journal, MAY 1993

**BARTER EXCHANGE**

Time for SCAQMD Accruals

- Is SCAQMD Judgy, and excused all in one?

Real Estate:

1. Accruals: Environmental Liability.
2. Net mula on your face when you buy land.

**MEMBERS:**
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- Health Promotion
- Health Management
- Health Research
- Health Services
- Health Education
- Health Care Administration
- Health Policy
- Health Economics
- Health Planning
- Health Law
- Health Education
- Health Management
- Health Research
- Health Services
- Health Economics
- Health... (more)

**ALBERSE넄 (The Personal Touch)**

**EXTRACTIONS FROM SCAQMD REPORTS**

- SCAQMD revenue from fines
- SCAQMD fines for non-compliance
- SCAQMD enforcement actions
- SCAQMD fines for violations
- SCAQMD audits

**Golden State Fleece Award:**

- Surprise Audits Hurt Businesses

By Senator Bill Leonard

If this budget is not in the shop at the time, then the investigator demanded that Hill’s, non-hill’s show him the payroll records and produce a copy of the company’s workers’ compensation policy.

Because Hill’s non-hill’s could not produce the requested documents, the investigator issued a citation which assessed $900,000 for “failure to provide proper deduction statements” for the three workers.

The investigator also issued a Division of Labor Standards “Stop Order” which required that Hill’s non-hill’s not have any of his employees work until he had obtained proper workers’ compensation coverage.

After subsequent appeals, the Labor Commissioner dismissed the case by default. This is, however, a hollow victory for this non-hill’s, because the Division of Labor Standards “Stop Order” required that Hill’s non-hill’s not have any of his employees work until he had obtained proper workers’ compensation coverage.

Another problem for engineers...

**Time to Bring Accountability to a Rogue Agency**

By Senator John T. Lewis

The two Founding Fathers set about creating the federal government of the United States of America; their key concern was the separation of powers into legislative, executive, and judicial. Why? Because they understood that concentration of power into the hands of a single government entity was injurious to liberty and the pursuit of happiness among the people.

Two centuries later, there is set over as a government agency that leads the nation in practicing the enduring principle of democratic governance. The South Coast Air Quality Management District (SCAQMD) has combined all three of these functions within itself. It is, judge, jury, and executioner; an unelected, self-funding regional government with tremendous power over the lives of those who do business within its jurisdiction. It is charged with improving air quality, a plastic mandate that can be stretched to include a wide variety of human and environmental causes.

Not surprisingly, SCAQMD has evolved into an unaccountable rogue bureaucracy of its own accord. In short, it is a time for the people to reclaim control over their own destiny.

**By Senator Bill Leonard**

The Golden State Fleece Award recognizes an individual or organization that has engaged in audacious behavior that has had a negative impact on the state of California. This year’s winner is the South Coast Air Quality Management District (SCAQMD), which has been found guilty of mismanagement and abuse of power.

Investigation

The investigation was initiated when the California Department of Consumer Affairs received a complaint from a local business owner who alleged that SCAQMD officials had exceeded their authority.

The investigation revealed that SCAQMD had exceeded its authority in several ways:

- Issuing excessive fines without adequate justification.
- Conducting audits without proper notification.
- Failing to provide proper documentation for audits.
- Failing to follow proper procedures for enforcement actions.

Recommendations

- The SCAQMD should be required to follow the rules and regulations of the state of California.
- The SCAQMD should be required to provide adequate documentation for all audits.
- The SCAQMD should be required to follow proper procedures for enforcement actions.

Conclusion

The Golden State Fleece Award is an annual event that recognizes the worst offenders in the state of California. This year’s winner is the South Coast Air Quality Management District (SCAQMD), which has been found guilty of mismanagement and abuse of power. We urge all Californians to hold the SCAQMD accountable for its actions.

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Commentary: Proposition 103: Pro & Con

Pro

Harvey Rosenfield was the original author of Prop. 103. The following is excerpted from his book, "The Art of Regulating Your Life: How the Prop. 103 bailout of the California insurance industry was sold to us and why it must be reversed.

Beginning in 1986, the insurance industry skyrocketed in the four years prior to passage of Prop. 103. California small businesses, automobile drivers, farmers, industry, nonprofit organizations and governments suffered severely from the increase in premiums. In 1986, some of the commercial and personal lines of insurance showed huge increases of 20% between 1984 and 1988. Studies on file show that costs and rates were not kept responsible for the huge increases.

Prop. 103, the industry's bailout, promised massive rate reductions for all lines of insurance and benefits for consumers. The largest reductions were in automobile insurance policies in the event that some lines of insurance become unavailable.

Prop. 103 pretends Californians against efforts by the insurance industry—common in states which have enacted similar reforms in recent years—to get around the transition freeze and rollback.

Ultimately, competition is the key to lower prices for insurance customers. Prop. 103 has repealed the many barriers to strong competition.

Con

Craig A. Barrington is senior vice president and general counsel of the American Insurance Association, a national trade association. This commentary was excerpted from his commentary published in the March 11, 1993 Los Angeles Times.

While more than doubled the state Insurance Department's budget and staff, it has become a cash cow for some of the Prop. 103's most prominent advocates—shoveling hundreds of dollars to their agents. This has created huge new imbalances among all states. Yet Prop. 103 has delivered barely 10% of the rebates promised and is unlikely to deliver much more.

Prop. 103 has created a 26% rate rollback, without regard to whether they were justified or the effect they would have on insurers. But the state Supreme Court struck down that unconstitutionality.

As encouraging the success of Proposition 103's automatic rollback, the Supreme Court tried to stitch the proposition back together. First, it said that insurance companies could be ordered to pay rebates, but no rollback could be mandated. Second, the Supreme Court approved the proposition's language requiring that the rollback be automatic. If insurers do not comply, they go into effect—a new approach in California, but widely used in other states.

If this is all the Supreme Court did, why are we in the midst of such a bitter legal battle today? The California Commissioner John Garamendi has been trying to force insurers to make the automatic rate rollback that the Supreme Court found unconstitutional.

Almost 25% of all rebates are in the hands of others, he has tried to expand his rate-review authority under Prop. 103 into a rate-setting power that the proposition does not give him.

However, the proposition guarantees that 30% of the rebates will be a fraud on the public and will never deliver the rebates that Ralph Nader and his allies promised. Nader said the country is rushing to follow California's Prop. 103 example. Nevada has enacted such a measure, and the federal courts found that law unconstitutional. Moreover, Arizona voters convincingly rejected Prop. 103'scht in 1990. A.

The view expressed herein are not necessarily the views of this business journal.

For decades a "Motor and Shaker" in the Riverside area, Mary Curtian has been a vocal political figure. As this issue went to press, a few days after the recall election in which she was voted out of office, she was asked by the HSBN to talk about her time at Riverside's helm.

TERI: Your name comes up quite often when people talk about politics in the Inland Empire. Why then, do you believe you have quite an attention to you, it seems.

Curtain: (laughs) Actually, people have been speculating about my possible run for a political career for a long time. I think my past history has always been to bring other people into the political process. I have encouraged everybody I knew to get more involved, whether I agree with them or not.

A variety of points is absolutely necessary for this thing we call democracy to have any chance of success. I strongly believe that both sides should be given an informed participation. And if something is going to be good for you, I think you might have a voice in it. That's my definition of democracy, having a voice in what's going on.

TERI: So, what have you been doing to strengthen and promote democracy locally?

Curtain: I've been active in the community, worked for causes I care about. I have taken a Survey Food Bank and Habitat for Humanity, and have enjoyed a good working relationship with both organizations. I've been on a committee. And I've acted on the belief that I did not need to be held office to make my views known.

TERI: What are areas of politics most capture your personal attention?

Curtain: When I served on the board of public utilities, I was involved in long-term decision-making. The decision to make a 20-year commitment who bought water or electricity from the company. Sometimes, I had to make unanimous decisions by the board were overturned by elected officials. The decision to make a $1 billion investment in many papers. In one case, after three or four years of work on one project, many hours of meetings, the project got held up while millions of dollars spent on plans, the project was never started. There seems a way in which the city's... CEO: How can a mayor launch such a long-term, visionary project?

Curtain: Well, first, the mayor needs to have a long-range vision, plus the will to get the job done. Then, marvelous things can happen if responsibility and credit are shared.

TERI: Okay, so—specifically—how could the mayor get support to do all this? It's not as if the public can do it.

Curtain: The mayor should reflect the strengths of the city, assist in attracting new jobs to the city, be part of the decision-making on programs in economic development ... (and) play an important part in developing the mix, the diversity of the employment base. Also, the mayor can also be a part of a team that would... (and) have more effect... (and) the mayor could employ... Besides the cultural influence... tourism—with the Mission Inn, the University Corridor is an important part of the planning for the near future. Inland Empire is offering to manufacturers, assistance in regulatory compliance, waterfront and technology centers that can bring good results to the whole area. Riverside and the university have enjoyed a good history of cooperation. The University of California is an important part of the planning for the near future. This could be said as a basic, we need to keep the lines open, between city and university, but also between city itself with the city itself, and between the city and people who live here, those who open the strength and offer help for a prosperous future.
Inland Empire Profile
James M. Deskins

San Antonio Community Hospital Cancer Program Approval Continues

San Antonio Community Hospital's cancer program has been granted three-year approval by the Commission on Cancer of the American College of Surgeons. The hospital's cancer program has received approval by the commission since 1980. The multidisciplinary team approach to cancer care focuses on providing support on all levels from physicians, nursing staff, case managers, dietitians, and other health care professionals.

The hospital's program promotes consultation among family physicians, surgeons, medical oncologists, radiation oncologists, diagnostic radiologists, pathologists, and other health care professionals.

"Although only one-fifth of the country's hospitals have approved cancer programs, over 70 percent of patients who are newly diagnosed with cancer are treated in these hospitals," says Jeffrey Graham, M.D., San Antonio's Director of Radiation Oncology. The American Cancer Society estimates that 120,000 new cases of cancer will be diagnosed in California in 1993.

San Antonio established a Tumor Registry in 1978. All patients who are diagnosed with or treated for cancer are listed in the registry, providing a lifelong follow-up system for evaluation of patient care, treatment outcomes and follow-up.
Potential Environmental Liability in the Acquisition of Real Estate

By Bruce Holden

This material is prepared and intended only for general information of a complex nature. It is not considered by the author to be useful material to any interested party. The reader relies on such material for that purpose.

An acquisition of an interest in real property may pose potential environmental liabilities for a purchaser, including environmental, Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), and any liability under the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA), the Environmental Protection Agency or other federal or state entity. The Environmental Protection Agency or state environmental agency may require the purchaser to perform remediation or clean-up before the acquisition can be consummated. The Environmental Protection Agency or state environmental agency may also require the purchaser to assume any liabilities existing under the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA), as amended, or any other federal or state environmental statute. The Environmental Protection Agency or state environmental agency may also require the purchaser to assume any liabilities existing under the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA), as amended, or any other federal or state environmental statute.

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How to Boost Profits by Locating and Reducing Business Expenses

by David Schreiber

Since your Profit and Loss Statements provide a summary of sales in your company, a focal point for locating expenses that can be cut. The information should be available monthly, for all three items for the last three months. The following statements should report the same information for the last three months. Each of the statements should report the following information:

1) This year's figures for each item as a percentage of sales
2) Last year's figures for each item as a percentage of sales
3) The variance, or difference, between last year and this year
4) Your budgeted figures for each item as a percentage of sales
5) The difference between this year's and budgeted figures for each item as a percentage of sales
6) A comparison with your industry's ratios (available from many sources)
7) The difference between your particular industry and its average

This information helps you locate abnormal expenses in three ways:

1) By comparing this year's percentages to last year's percentages
2) By comparing actual expense percentages to your own budgeted expenses
3) By reviewing your percentages to determine if there are any trends for your line of business.

The percentage figure represents a universal method for preparing for all three methods of comparison. For those items showing negative percentage variation, you should determine the reasons and take appropriate action so that item is reduced.

The other type of comparison is more difficult. It involves comparing the current year to the previous year and the budgeted figures. This is commonly referred to as a "comparison of a comparison." It is not as common as the other two methods, but it is particularly useful. It involves comparing the current year to the previous year and the budgeted figures. This is commonly referred to as a "comparison of a comparison." It is not as common as the other two methods, but it is particularly useful.

For example, suppose you have a budgeted expense of $10,000 for advertising this year. If you spend $10,000, you have achieved your budget. If you spend $12,000, you have exceeded your budget. If you spend $8,000, you have underachieved your budget. However, if you spend $8,000 and the market has changed, you may need to increase your advertising budget for the next year. This is where the comparison of a comparison comes in. You can compare the current year to the previous year and the budgeted figures to determine if the changes are significant.

Controlling Health Care Costs Through Employee Education

by the staff of Beverly Medical Clinic, Redlands

In recent years, Southern California businesses have watched their health care expenses rise three times greater than that of inflation. According to a recent article in Medical Group Management, employers, on average, are absorbing health care costs. One reason for such a disparity is that many employers lie in the difference between health insurance and other types of insurance such as home or automobile. While most home and auto insurance policies do not allow for reimbursement for willful destruction of property, your employees willfully participate in activities that cause damage to them—such as robbery, theft, and vandalism to co— and receive full reimbursement for all medical problems. The employees should be made aware of the potential cost of such behavior. The following steps are recommended:

1) Inform the employee to report any damage to the company
2) Make sure the employee understands the cost of such behavior
3) Encourage the employee to return the damaged property
4) Consider offering employees a bonus for returning damaged property

In addition, the following steps are recommended for all employees:

1) Educate employees on the costs of their behavior
2) Develop a program to encourage employees to report damage to the company
3) Consider offering a bonus for reporting damage
4) Develop a program to encourage employees to return damaged property

In summary, controlling health care costs through employee education is a key factor in maintaining a healthy company. By implementing the steps outlined above, companies can reduce their health care costs and improve their bottom line.
The Quality Learning Series, a production of the U.S. Chamber of Commerce, is being aired via satellite at the IBM Customer Center at 340 Third Street in RIVERSIDE.

The series is designed to provide timely valuable information for small-to mid-sized businesses on topics ranging from changes in employment laws to tips for small business owners, to implementation of Total Quality Management methodologies. A live facilitator will handle questions at the end of each session.

Wednesday, May 12: The Cutting Edge of Quality Management

What more can Quality Management do to strengthen your organization, make it more competitive and increase your long-term survival? This cutting-edge session explores the latest developments in Quality Management and how they are impacting organizations across the country. National authorities will give you examples on how quality management is working to help business of all kinds cut costs, increase sales and reach their goals.

Wednesday, May 19: Employee Benefits: Competition vs. Survival

How do you compete against larger firms that can offer more to new recruits, without bankrupting your company? How do you determine what's important? Where do you find coverage and how much should you pay for your efforts? What are the strategies for designing and implementing a benefits program—one that balances your needs with those of your employees? This session will explore these key issues for small businesses that want to stay competitive.

Wednesday, May 26: ISO 9000

American business leaders are vitally interested in ISO 9000, a quality assurance system designed to ensure a consistent level of quality for manufactured goods. This two-hour program explains why interest in ISO 9000 is increasing, and why many U.S. exporting companies, particularly those selling in Europe, must adhere to these standards. National experts and authorities will detail how your company can obtain ISO 9000 certification and what it will cost.

Wednesday, June 16: What Every New Small Business Owner Needs to Know

Planning to start a business of your own? Looking for independence and greater potential for realizing the American Dream? The reasons cited for starting a business are as varied as the benefits and the risks. Selecting and pricing the product or service that will be the heart of your business and carving out your target market are just a few of the many important decisions you will have to make. In this program, you will explore the multiples of starting a business from the experience of a nationally-known and respected entrepreneur who is a Fortune 200 executive and founder of a small business whose growth curve became exponential. Discover the secrets and avoid the pitfalls by learning from the experiences of one of those who have been.

Inland Empire People

Joy Goebel, Eldorado Bank vice president/SBA sales manager, Inland Empire, enjoys serving small businesses to help with their financial needs. "Although banking is more challenging during economic times, there are many small businesses in the Inland Empire that need our services in order to continue their growth and prosperity," he said. "It is satisfying to help businesses improve their operations."

Born, raised and educated in southern California, Goebel is a long-time resident of the Inland Empire. After graduating from San Diego State University with a major in business management and finance, he entered the banking profession. He likes working with a variety of business owners, industry and government leaders and other bankers.

With 14 years of banking experience, Goebel joined Eldorado Bank to participate in its SBA commercial and industrial expansion. He manages the office in San Bernardino, working with the bank's branch offices in San Bernardino and Riverside counties.

Inland Empire People

Schaeffer was fascinated with the health care scene. Motivated by the television shows "Medical Center" and "Marcus Welby, M.D." he had an intense desire to become a physician. Realizing the astronomical expense for medical school and not having the financial support to acquire such an education, health care administration appeared to be a good alternative—and one he could finance himself.

Raised in the San Fernando Valley, Schaeffer graduated from Reseda High School. He received his formal education in health care administration with a bachelor's degree from California State University, Northridge and a master's degree in business administration. Schaeffer is two children, where he enjoys playing golf. He plans to continue his career, expanding Eldorado Bank's SBA department to fulfill the financial needs of Inland Empire business owners. To manage his team, he encourages his staff to work independently under well-defined goals, while he provides assistance and guidance.

In the 18 months that Goebel has been with Eldorado Bank, he has worked to provide financing to more than 25 companies in the Inland Empire—so far, he said, and is committed to helping many more.
California Redevelopment & Economic Development: They Go Together—Locally!

California has had a long run of growth, development, and prosperity despite the political war that has beset our state. At a time in California’s history when we need to work together to remake our state and plan for its economic future, we are doing neither.

One of the mostprofitable tools used to effect job creation, economic stimuli and planned growth is being disized by the state legislature. The legislature has confused the need for state funding with a misunderstanding of a key economic development effort: redevelopment. Redevelopment is not new to California, but for the most part, economic development is a new phenomenon. Blighted areas within the state require the use of redevelopment financing as urban renewal was once thought to save the state.

However, when towns are tough and business attraction is needed and redevelopment is prime the pump. The Calitria Redevelopment Agency is a passage of legislation which would remove hundreds of millions of dollars from redevelopment and eliminate its ability to generate a future funding base. Currently, redevelopment throughout California is not an issue—it’s a disaster.

Economic development is only now starting to have some successes statewide, but those successes will be limited. Just as former House Speaker Tip O’Neill said, “All politics is local,” and all economic development is also local, the use of redevelopment financing as urban renewal was once thought to save the state.

The legislature has failed to see the human face of redevelopment, and we have hidden it fairly well. Too much redevelopment is being held hostage to regional centers, regional malls, and office buildings are not faceless cold structures. They represent human economic vitality. Redevelopment monies helped build many of these projects, but we have not sold the real purpose of such projects—helping people.

There is also a terrible division taking place, which has been initiated by the California Redevelopment Agency. Cities are fighting against each other and against counties in order to earn revenue. City general funds pay for police, firefighters, libraries, parks and other programs. Yet many of these funds are in deficit.

Cities must generate sales tax in order to replenish dwindling coffers which pay for services. By recording and rerouting the flow of redevelopment as an investment into a city the legislature will harm city economic development opportunities.

Before we kick the whole works, we should stop taking sides as to the ownership of these funds, and determine what should be used.

California redevelopment is an easy target. It has money—big money. Billions of dollars. Redevelopment and its tax base is already a con­­stitutionally, as it battles against the general fund of cities. Mayors feel uncomfortable about accounting the funds used for policemen and firefighters.

When the state started to look for billions of dollars in order to make up their huge deficits, redevelopment made every list. If redevelopment were equity minded, and it already spent most of its funds, this article would not be needed. But, that isn’t the case, so perhaps it’s time for us to wake up to the fact that AQMD—a chief target in 1993, and most likely for some time to come.

The bill will probably not end until the Golden State recovers economically. Many economists believe that it would be several years before we experience a true economic turnaround, and it is not until 1996 before Southern California recovers. “Stay alive until ’95” has become, “We won’t find Heaven until ’97.”

After talking to members of the legislature, I believe that the state will not continue to suffer from raids on redevelopment until we determine our own fate together. One suggestion is to select representatives from the California Redevelopment Association, League of California Cities, California Association of Local Economic Development, California School Board Association, California Housing Authorities Association and California State Association of Counties to work out an agreement that fits us all.

Perhaps we are being forced to work together by Big Daddy Legislature, but the end result could be beneficial. If we can unshackle ourselves from the state and—locally— mutually determine our own programs, perhaps cities, counties and school districts will discover that putting our fate in our own hands is decidedly preferable to it being in somebody’s hands in Sacramento.

Time to Bring Accountability to a Rogue Agency

In order for these displaced defense engineers to get back into the workforce, they must be willing to make sacrifices. The recruitment effort suggests that they enter a field that has job descriptions similar to those in the industries where they are looking. Engineers should also consider relocating to regions where their work is more in demand, and, perhaps more importantly, they should not make salary the top concern.

Critical to selecting a retail site is Location, Location, Location. Review of a prospective site should include consideration of current traffic patterns, pedestrian and satisfaction, according to Cody Small, president of CMS Development, Cassidy-Owens-Mesa, which owns and operates the Montclair East Shopping Center.

The new major promotional campaign will be: “Strongly upward, with average family income of $40,000 in the 400,000 to $50,000 category, and it is in a five-mile radius, according to our research surveys,” reports Small. Traffic studies count more than 230,000 cars driving daily past and into the center, located adjacent to the San Bernardino (1-10) Freeway at the Central Avenue exit.

The host of major-name off-price anchor tenants includes Sportmart, Office Depot, Ross Dress for Less, Stroud’s, The Good Guys, McDonald’s, Phil and Jim’s, Wesco Auto Parts and El Pollo Loco. “Major names guarantee traffic to any center,” according to a spokesman. Known names also benefit, and I doubt anyone would dispute that Montclair East’s tenant list reads like a business “who’s who.”

Off-pricing is one of the most significant retailing trends of the ’90s, because everybody is looking for a bargain these days.” notes the executive.

“Off-price centers draw huge numbers of people who come to save 30% to 60% off usual retail mall prices. We believe that the off-price discount store concept will be a continuous wave throughout the ’90s,” he relates.

The center was designed to complement the community through the use of vibrant colors in conjunction with modern forms and towers which provide a variety of vertical elements.

The center in March celebrated its completion with an aggressive grand opening investment that drew an estimated 214,000 shoppers into the stores from the neighboring freeway and major intersections.

“We plan to continue major advertising and promotional investments in building the center’s customer traffic—we have already done that for Easter and other recent major holidays since our first merchants opened their doors,” notes Small. The center, on 17 acres, covers 1.3 million square feet of retail space. Sales and store sites still available range from 1,000 to 1,700,000 square feet with immediate occupancy available subject to lease approval.

The center is a joint venture with CMS Development and Mr. Michael Pastel, in cooperation with the Montclair Redevelopment Agency, which provided financial and planning assistance to the joint venture partners.

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"Off-pricing is one of the most significant retailing trends of the ’90s, because everybody is looking for a bargain these days.” notes the executive. "Off-price centers draw huge numbers of people who come to save 30% to 60% off usual retail mall prices. We believe that the off-price discount store concept will be a continuous wave throughout the ’90s.”
How to Become Successful

How often have you seen someone who was extraordinarily successful and asked, "How did they become so successful?" You immediately satisfy your curiosity by telling yourself, "They were simply lucky!" What if luck, their knowledge and skills, and their determination were the key factors that contributed to their success?

Luck! Those individuals who have truly achieved success will tell you that luck does not have a thing to do with it. Luck is when you play a game that you have the skills to win. If you fail to stay in step with the latest technological advancements in your field, to accomplish this goal will require some of your precious time. You will need to set aside the time needed to attend seminars and workshops in your field of specialty. Specialty shows are a marvelous means of acquainting yourself with the latest innovative goods and services the market has to offer. If you want to stay in the game, you must be the one to stay ahead of the marketplace. In most cases, this will give you the competitive edge needed to garner a larger share of your particular market.

In addition, you will need to become a subscription junkie. Subscribe to every publication that satisfies your curiosity by telling you faster than you can blink an eye if you fail to stay in step with the latest technological advancements in your field. To accomplish this goal will require some of your precious time. You will need to set aside the time needed to attend seminars and workshops in your field of specialty. Specialty shows are a marvelous means of acquainting yourself with the latest innovative goods and services the market has to offer. If you want to stay in the game, you must be the one to stay ahead of the marketplace. In most cases, this will give you the competitive edge needed to garner a larger share of your particular market.

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Introduction

The word "marketing" is currently on most computer screens in the new few months could completely change the name of the computing game. Up to this time, there have been three basic options for desktop computing: UXN, DOS/Windows, including more recently OS/2 and Macintosh. In the past, there have been only three major choices. While those options are still around, recent developments in hardware and operating systems make for a different decision-making process for those career- minded in the market for new computer systems.

Operating Systems and Hardware: Explanations & Thoughts

The computer operating system, the software that makes the hardware function, has in the recent years shifted in focus from being a character based, largely single tasking environment to a multi-user, multi-tasking, system. That environment is -- to the "Winner's Attitude" or "Positive Thinking," have found extremely beneficial.

You must start by believing in your ability to become successful. Become your biggest fan. Along the road to success you will receive negative criticism from friends and your colleagues. DO NOT let it bring you down. More powerful than any of these obstacles is your belief in your ability, you will succeed in spite of those obstacles.

The following are tools that a number of successful individuals have used to achieve their goals.

Read every computer related book you can that will help you understand the art of positive thinking. Listen to motivational tapes that tell you how to acquire and utilize the principles of positive thinking to overcome the negative barriers that prevent you from becoming successful.

For more information or any of these issues, call Doug Tucker at (909) 391-1015 x-28.

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Inland Empire’s CPA Firms

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<th>City, State, Zip</th>
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<td>Rancho Cucamonga, CA 91730</td>
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</tbody>
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The director of Industrial relations proposed new regulations which would allow apprentices to travel statewide in search of work and training opportunities, as well as significantly increasing incentives for non-union contractors to make larger voluntary contributions to training and apprenticeship trust funds.

California Courts Strike Apprenticeship System

O n March 5, a San Francisco superior court ordered the California Apprenticeship Council and the two Los Angeles area Electrical Union Apprentice Councils to show cause why their fees, in an amount to be determined later, to the non-unions Southern California Chapter of Associated Builders and Contractors Electrical Joint Apprenticeship Committee. According to a Dec. 24, 1992 ruling of the California Supreme Court in this case, the federal employee pension and benefits law (ERISA) preempted or replaced all state regulations which differed from federal regulations of the construction industry since most existing apprentice union programs were union and many non-union programs, using the same textbooks and curriculum as union programs, were rejected because of the "adverse impact" rule of Section 212.7(a). As a direct result of the December Supreme Court decision, the California Apprenticeship Council took steps to repeal other barriers previously used to deny non-union apprenticeship programs approval. The director of industrial relations also proposed new regulations which would allow apprentices to travel statewide in search of work and training opportunities, as well as significantly increasing incentives for non-union contractors to make larger voluntary contributions to training and apprenticeship trust funds.

The director of industrial relations proposed new regulations which would allow apprentices to travel statewide in search of work and training opportunities, as well as significantly increasing incentives for non-union contractors to make larger voluntary contributions to training and apprenticeship trust funds. As stated by Judge Pullin in his opinion, "in the instant cases, Petitioner (ABC) prevailed to the extent of setting aside a significant barrier to apprenticeship approval..." According to labor attorney Mark Thorman, who represented Southern California Chapter of ABC throughout the litigation, this case was an important turning point in the law to make apprenticeship available to the larger community. A hearing on the amount of attorney's fees is scheduled for April 1. ABC is requesting more than $400,000 in a fee award to cover the costs of litigation expenses in this case.

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The Name To Remember For Long Term Financing

Commercial Real Estate Loans

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<th>Owner/User</th>
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Business Expansion Loans

- For Equipment
- For Long Term
- Up To 10 Years

WELDORO BANK
Economic Diet or Detox? North American Free Trade Agreement and Japan

by Saburo Yuzawa

In the year 2000, approximately 70% of the world's economic growth will be attained by the United States, the European community and Japan. The world economy by the year 2000 will center around three blocks: North America, Europe and Asia. The United States, Germany and Japan will be the respective core areas.

Because Japan is not a member of any particular group, it seems to be a little different from the other two. Located in the Far East, Japan is geographically distant from the mainstream of the world. Composed of four main islands, it can't help but feel isolated. Japan has suffered from an obsession of being unable to get foreign resources, including raw minerals, materials and technology. The resulting strain of trying to export beans to Japan during the Nixon Administration will result in an immeasurable impact on Japan. The lesson for Japan from the Nixon experience is to confirm the importance of free trade, as well as to totally supply the sources of imports.

I know the three NAFTA nations advocate that NAFTA should not be seen as an end in itself, but some also see it that way. The answer lies in the hands of government. Besides, the world's governments are always almost signed North American Free Trade Agreement. This year about a dozen companies have been applying to 10 private trips to the U.S. last year to sell the financial community on the virtues of Mexican privatization.

But today's global economy is a precarious one, and an added bonus will affect Mexico's trade prospects: the peso—nearly a fist by some now but still a shaky; employment growth is slow except in a few industrial cities; manufacturing in the U.S.-Mexico region is waning with financial problems; numerous a Mexican recession. Is the money that's coming in from the wave of privatizations enough to keep the deficit, nearly $20 billion up $11 billion from 1992—under control?

While most major players as Procter & Gamble, Pep­siCo, Kimberly-Clark, Ford, Chrysler and General Motors, have been manufacturing in Mexico for decades, in the past three years, franchises, mostly food and more than 40 percent, American ownership has climbed from 5 to nearly 300. U.S. stalling giants are link­ing and workers in the Mexican maquiladoras along the Rio Grande that assemble American components for export. For them, NAFTA so far has been mostly an accord in the making that has provided no incentive for a lot of state­ments. When NAFTA is in place, the impact of what maquila operators already know: Mexico is a great place to do business and generally efficient labor.

There are some differences to transplanting a business to Mexico. For example, although U.S. Embassy officials can cite cases of new phone lines installed in just weeks, many businesses still wait months for a phone, even with Tecate, the national telephone company, newly privatized.

MEXICO: Industry Isn't Waiting for NAFTA

MEXICO's President, Carlos Salinas de Gregorio, has postponed signing the North American Free Trade Agreement (nearly 1,000 already) like a street vendor selling hot tacos, and hoje­ver, there have been almost no American executives breaking into the market. It used to be said that you first step into doing business in Mexico was the capital—with negotiating and deal­making. On balance, American executives think that even allowing for deep-sea hesitant, including preconceptions and under­the-table payments in some quarters, Mexicans are good businesspeople to deal with. There may be a surprising amount of politeness and formality on the Mexican side of the table.

Translated, Mexican don't always mean "yes" when they say "si." Warsinger Wallace, the U.S. Embassy's secretary of trade affairs, "Americans have to learn to read between the lines."

Yet, under Salinas, the federal government's grip on business has been relaxed, according to American executives breaking into the market. It used to be said that you first step into doing business in Mexico was the capital—with negotiating and deal­making. On balance, American executives think that even allowing for deep-sea hesitant, including preconceptions and under­the-table payments in some quarters, Mexicans are good businesspeople to deal with. There may be a surprising amount of politeness and formality on the Mexican side of the table.

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Inland Empire Symphony Orchestra
Devent Dobbscha, Music Director
The 1993-1994 Season
Saturday, October 23, 1993; 8:15 p.m.
Bedford Violin: Violinist: Piano Concerto, "Three Colonies"
Coast: Quartet: Tevah: Lied: Piano: Trio (No. 15
Saturday, December 23, 1993; 8:15 p.m.
Dorothy: Violinist: Master: Piano: "The Last"
Saturday, January 29, 1994; 8:15 p.m.
Bedford Violin: "Symphony No. 2"" Master: Piano: "The Last"
Coast: Quartet: "Lied: Piano: Trio (No. 15
Saturday, April 23, 1994; 8:15 p.m.
Beatrice: "Symphony No. 4: Piano: Symphony: Euph
east Coast: "The Lied: Piano: Trio (No. 15
Sunday, April 24, 1994; 8:00 a.m.
Beatrice: "Symphony No. 4: Piano: Symphony: Euphon
east Coast: "The Lied: Piano: Trio (No. 15
Tune Concert Series: 2:30, 5:30, 8:00, 10:00, 12:30, 5:30, 8:00, 10:00
To request a brochure or order tickets, phone: (714) 349-5880
St. Bernardine, Stretch Vent Facility Improvements

Smimonds Healthcare has announced completion of their 18,500-sq.-ft. St. Bernardine Medical Plaza at Riverside and Easton Street, Rialto.

The Plaza, developed by Rialto Professional Partners in conjunction with St. Bernardine Medical Clinic, serves as an ambulatory care center which includes physician office space, diagnostic, laboratory, optical, pharmacy, specialty, and other patient services.

Completion has been announced of a 12,000-sq.-ft. rehabilitation and interior improvement project for Streach Vent Packaging, a division of Union, at their facility in Ontario. Stretch Vent is a manufacturer of polyethylene, polypropylene, and other plastic products.

General contractor Price & Price of Fountain Valley handled both projects.

W.W. Grainger Leases

145,000 sq.ft. in Ontario for $2.8 million

W. W. Grainger, a $2 billion international distributor of industrial products, whose headquarters are based in Skokie, IL, has leased 145,000 square feet of industrial space in Ontario for approximately $32 cents per foot for a term of five years, according to Grub & Ellis Commercial Real Estate Services.

The transaction was valued at $2.8 million.

The building will serve as the firm's new Los Angeles Zone Distribution Center. The building is located at 1990 Vintage Avenue in Vintage Industrial Park.

Sponsors:

145,000 sq.ft. in Ontario for $2.8 million

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Developments in Wrongful Termination Law Require Attention

Because of the potential exposure, California employers still confront wrongful termination cases, and due to the developing laws, it is imperative for human resources and other corporate managers to keep abreast of important court rulings in employment cases, according to Kenneth Rose, a partner in the law firm of Procopio, Cory, Hagreaves & Savitch in San Diego.

"A study of California jury verdicts in employment termination showed a continuing upward trend in awards being given to plaintiffs," said Rose. "There are several cases that were determined in California in 1992 that shed light on the developments in employment law."

According to Rose, the following court cases had immediate impact on employment law:

- In *Gantt v. Sentry Insurance* (1992) 1 Cal. 4th 1083, the California Supreme Court finally resolved that the public policy at issue in a wrongful termination lawsuit must be expressly delineated only in constitutional or statutory provisions, and cannot be based on judicial decisions or other non-legislative sources. In *Marketing West, Inc. v. Starnes Fisher* (USA) (1992) 8 Cal. App. 4th 603, the court stated that the existence of a written integrated at will employment agreement barred the terminated employees' claim that they were promised they would not be terminated without cause. However, the court ordered a trial to be held on the issue of whether the company fraudulently concealed an intention to terminate plaintiffs when it required them to sign integrated written at will agreements. The court ruled that, if proven, a failure to disclose intent to terminate when requiring an employee to sign a new at will agreement is fraudulent concealment.

- In *Lividanos v. Superior Court* (1992) 2 Cal. 4th 744, the California Supreme Court held that notwithstanding the absence of any compensable physical disability, a claim for intentional or negligent infliction of emotional distress arising out of an employment termination is within the exclusive remedy provisions of the Worker's Compensation Act, and accordingly, such claims cannot be litigated in a court wrongful termination lawsuit.

"There were many other key decisions during 1992 that will continue to have long-term ramifications on employment law," said Rose, who chairs the firm's labor and employment law practice. For more information on the above cases or other employment law matters, contact Rose at (619) 238-1900.

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If you run a business, are employed by one, or simply follow the news, it's probably no surprise that health benefits are a major concern.

The issues today are varied. With some health plans, your physician is no longer just a short drive from home. When you're sick, there's no guarantee that your doctor will be available. And costs continue to rise while service declines.

Choosing the right hospital is as important as choosing the right health insurance. And while there are many factors to consider, quality of care is the bottom line.

At Riverside Community Hospital, where quality care and friendly, personalized service are top priorities, we're changing the picture of health care in Riverside County.

Because Riverside Community Hospital offers more health care services, including open-heart surgery, all of your medical needs can be met at one convenient, nearby location.

How do we do it? Riverside Community Hospital's goal is to deliver the highest quality health care at a cost-effective price. That means setting high standards for the hospital's clinical and professional staff. At the same time, a team of clinical professionals works closely with the patient, physician, family members and insurance carriers to provide the appropriate and necessary care. As a result, hospital costs are kept competitive.

"We have a quality medical staff, a comprehensive range of services to offer to our community and a very qualified and caring hospital staff," said Peter E. Makowski, president and chief executive officer of RCH. "We provide the extra effort that makes a patient's stay at RCH as pleasant and comfortable as possible."

Founded in 1901, Riverside Community Hospital is licensed for 369 beds and is one of the largest acute-care hospitals in the Inland Empire. With 330 of the finest physicians from virtually every specialty, including The Family BirthPlace, with 11 labor services, including open-heart surgery; a Critical Care Tower with a remodeled emergency department and Level II trauma center, a neonatal intensive care unit, where seriously-ill babies are cared for by specially trained neonatologists, nurses and respiratory therapists; and a convenient home health care program.

To ensure quality, each patient is screened against a variety of clinical quality-of-care indicators.

As a result, Riverside Community Hospital has the finest patient outcome record in the area. And a successful patient-outcome record is the result of outstanding patient care.

In addition to clinical excellence, patient relations and patient satisfaction are high priorities. Riverside Community Hospital is especially proud of the fact that its patient satisfaction scores meet or exceed the average scores of more than 200 of the most distinguished hospitals in the United States.

To ensure that our high standards of quality and service are maintained, Riverside Community Hospital has instituted a hospital-wide Continuous Quality Improvement (CQI) program. This program has become the goal of successful health-care organizations in the 1990s.

CQI emphasizes renewed cooperation between departments, physicians, nurses and others in the hospital family in efforts to improve the quality of care. Traditionally, those entities have at times functioned somewhat independently. Bringing them together ensures that the hospital is operating at an optimum level, with each person contributing as a team member to the hospital's—thus ultimately the patient's—benefit.

"I've received many telephone calls from former patients who just wanted me to know that they consider RCH their hospital," Makowski said. "And that's what this is all about. RCH is here for our community. As a nonprofit hospital, our revenues go right back into our operations so that we can continue to provide the best health care for our community.

For more than 90 years, Riverside businesses and residents have chosen Riverside Community Hospital to provide their health benefits. As the cost of health care continues to rise, and as service continues to decline, the community continues to stand with us. When the time comes to choose your health plan, choose Riverside Community Hospital. You'll be glad you did.

For further information on the health plans available at Riverside Community Hospital, please call (909) 788-3559.
T he number of U.S. companies owned or controlled by women has grown to the point where there are more women entrepreneurs than Fortune 500 companies, according to a magazine report on women in business.

In its May issue, Working Woman released its second annual list of leading women business owners, which profiles 50 who have started, taken over or inherited companies. Their companies are ranked by annual revenue.

The magazine said, in the issue now on sale at newsstands, that the number of female-owned businesses has grown at least 20 percent in the past year to more than 6.5 million. Working Woman cited figures from the National Foundation for Women Business Owners, which operates in compiling the list.

The foundation estimates that 2.5 million women control 10 million non-farm businesses, which generate more than $1.7 trillion in annual sales.

The number of the 50 on the list runs with companies revenue exceeding $1 billion.

Heading the list is Pat Moran, president of JM Family Enterprises, whose auto-dealership empire based in Deerfield Beach, Fla., includes the largest distributor of Toyota cars, trucks and forklifts.

Pat Moran took charge of the company her father founded in 1958. Its 1992 sales came to $2.4 billion.

In second place is Marian Illich, secretary-treasurer of Little Cesar Enterprises, which runs a 4,500-store pizza-chain system. The Detroit-based company, which Illich founded with her husband in 1959, had 1992 sales of $2.2 billion.

The third woman on the list is Joyce Raley Tecl, co-chair, Raley's, Sacramento, $1.9 billion.

On the list are women overseeing industrial companies engaged in navigational guidance systems, pork packaging, steel manufacturing, lumberyards and tire distribution.

The businesswoman in the sixth position is credited by the magazine as being the first woman to capture a company in hostile takeover and take it public. Linda Wachner is president, chairmanwoman and CEO of Wamaco Group, the intimate apparel maker that markets the Warner's and Olga lines.

The magazine's list was doubled this year to 25 women in 1992.

To make the list of women business owners, candidates had to meet certain criteria besides having their companies achieve high revenues. At private companies the women must own at least 20% of the stock at public ones, at least 10% with no individual or institutional ownership.

The women on the list also had to be senior executives, running the day-to-day operations.

The Top Five
The Working Woman magazine listing of the top five female business owners, including their titles, form, corporate headquarters location and 1992 revenue.

• 1. Pat Moran, president, JM Family Enterprises, Deerfield Beach, Florida, $2.4 billion.
• 2. Marian Illich, secretary-treasurer, Little Cesar Enterprises, Cleveland, $2.16 billion.
• 3. Joyce Raley Tecl, co-chair, Raley's, Sacramento, $1.9 billion.
• 4. Sullivan, president, chairmanwoman, CEO of Wamaco Group, $1.2 billion.
• 5. Liz Minyard, co-chairs, supermarket chain, $750 million.

The Riverside Convention Center
The Riverside Convention Center offers 50,000 square feet of meeting space, accommodating groups of 25 to 2,500 for board meetings, conventions and trade shows.

For assistance call (714) 784-8000.
Tucker Pony Rides: Woman Manager Reins in More Customers for Family Equine Business

Leah Tucker has taken a family business on to bigger and better things by concentrating on marketing and a commitment to customer service that benefits from her natural attention to detail. "Our clientele use our services for super-special events, like their weddings, and we make elaborate plans in advance so that we never, ever let them down," she says.

Started in 1959 by her parents-in-law, Orie and Alta Tucker, Tucker Pony Rides began by traveling with a "pony sweep," a rotating unit in which ponies circle and provide rides to children. The founding couple provided the services at fairs, promotional events and picnics. Actually a spinoff of the older firm, Tucker Pony Rides has grown and changed management: Leah runs the business, monitors feed inventory ("I feed them sometimes, too, and sometimes clean their stables," she says) and negotiates terms with the firm's varied horse-drawn vehicles. While the former Tucker business served some five weddings or so on average, says Tucker, current wedding volume is 40 per year, and Tucker schedules permit her to handle two weddings on a Saturday.

A recent client, Doug T., described how the posh Victorian Carryage's entry made the wedding storybook-perfect for his bride: "We had them take the carriage and horse up near Lake Arrowhead. I had an elaborate plan and, really, Leah was super-cooperative. There was a big meadow nearby where we set up tents for the wedding party. We had a professional Bagpiper march in front of the white Victorian carriage and—I'm told—you should have heard the wedding party gasp with delight as the carriage came over a slight rise into view, accompanied by the sound of bagpipe music. We had as perfect a dream wedding as you could imagine, and probably the most memorable moment of the whole day was riding along the lake shore in Grass Valley... We're thinking about a nice Sunday Drive as part of our first honeymoon.

Clients can select from "chariots" including a vanished brown oak surrency (with the fringe on top, just like the old song) and a unique horse-drawn Easter Egg Basket to a much more elegant Victorian-style white carriage which is "always all the girls' first choice for their wedding," she says, "It always books up way in advance." For booking information for weddings, corporate events and family reunions, as well as ideas about how Tucker Pony Rides can help get publicity and customer traffic, call Leah Tucker at (909) 737-2899 during business hours or 7-9 p.m. most weekday evenings.

Fancy your wedding starting "Storybook Style" on the Victorian carriage.

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**Women in Business**

At 9380 Westgate Drive, Loma Linda University's Center of Government and Public Affairs, Linda Behrens shared that her style of management is "...not just running an administrative office...will be an entrepreneurial business...fundamental change..."

A new look, a great cup of coffee, all the ingredients to make an integrated system.

*By Delia Kobied*

W hat will the health care delivery system look like soon and in the year 2000? A few years ago, Loma Linda University Health System leaders had never given health care delivery decisions for the family unit. "Women have always had to rely on their own intuition and common sense," said Dr. Richard W. Hargrove, vice chairman of the board of trustees. "They are capable of delivering good health care to people."

To respond to the challenges, Hargrove has termed the reorganization into the delivery system as the "hotbed" of the new integrated system. "The emerging integrated systems in California, the current wave of activity focuses on matching up the best practices into the pattern in health care, the key areas of improvement will be the delivery of health care services."

The sharing of contracted medical providers and contracts with them for medical services, the emerging integrated systems in California, and the new integrated system in health care, is focused on matching up the best practices into the pattern in health care delivery system. "The best practices into the pattern in health care delivery system..."

A new integrated patient care system, often called "hospitalized profit centers." "The sharing of contracted medical providers and contracts with them for medical services, the emerging integrated systems in California, and the new integrated system in health care, is focused on matching up the best practices into the pattern in health care delivery system. "The best practices into the pattern in health care delivery system..."

**Health Care '93: Change is Not An Option**

**When you need a great idea, An honest opinion, A good laugh, An extra hand, A new look, A great cup of coffee, A smile**

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Women in Politics—Obstacles to Overcome

Women in Politics—Obstacles to Overcome

Council for eight years. I find the "obstacles" are still there, they are doing it over again and they try to stop me from winning against a male opponent.

Why is it such a challenge for women to be politicians? I suggest that even though we represent half of the population, we are a long way from finding parity in any area of politics. This situation is what it is because our institutions of higher learning, our judicial system, our federal, state and local legislatures and our corporate community are all run by our male counterparts.

They make the rules that control the procedures overseeing the process. As advanced a society as we claim to be, we are still lacking in our ability to receive fair and equitable treatment by society.

Our laws are created by a legal system composed predominantly of men. Our corporate boards are mostly men. So, if they make the laws, they see it as the laws are obeyed. And if they control our work environment, with little or no input from us, how can we expect to have rules or a process that will reflect and address our various concerns in the workforce or culture.

We are good managers—we are as intelligent as our male counterparts while also being sensitive and personal and not afraid to show it. We are logical in our approach to problems, our ego does not get in our way as much as men's egos get in their way.

We want to do the job, do it well and be finished with it so that we can move on.

We have made some strides in recent years as seen in the halls of Congress, state legislatures and county and city elections, and now is the time to build on the foundation that has been laid. Now the time is to challenge and change the face of politics to one where decisions are made based on the issues, and not on the broad brush of sex, ethnic background or culture.

Now is the time to change the face of politics to one of unity and fairness for the population, to one where decisions are based on the common good and not on the financial interests promised by special interest groups, industrialists, lobbyists and others who hold the democratic system hostage. A united society striving for a better quality of life through improved economic and social circumstances is what has always existed and the candidate that never has been turned on by promises of personal or political gain. I have always voted and always will continue to govern, strictly in line with conscience.

That is where my ultimate satisfaction lies.

Inland Empire Profile
Carolyn Mushkinske

Occupation: Co-director 1993 Rancho Cucamonga Business & Community Expo & marketing manager for Rancho San Antonio Medical Center.

Short Biography: Mother of four very busy girls.

Hobbies: Enjoying running, fishing, reading and playing golf.

Affiliations: Regional representative of the National Association of Occupational Health Professionals, founding committee member of the Central School District, co-chair of Business Partners in Education, Chairperson for Chaffey College's Student Health Services Advisory Committee, member and past director of the West End Executive's Association, ambassador to the Rancho Cucamonga Chamber of Commerce, and member of the Foundation Golf Committee 1991, 1992 SK 16K Annual Run Committee for six years at San Antonio Community Hospital.

Major accomplishments: Manages a $3.5 million budget in the health care industry.

Best aspect of the Inland Empire: The different dynamics in each city: the city of Rancho Cucamonga is very new and growing with each year. "Rancho Cucamonga is fortunate to have people who are active in the development of its community," she says.

Greatest concern: Crime and its impact on the quality of life, from children afraid to come to school for fear of gang violence to the court system overwhelmed with case loads who end up letting violent criminals go free.

Favorite drink: Cucamonga Coolers.

Favorite sports: Golf and football (a big Redskin fan).

Last movie seen: "Under Siege".

Last book read: "Scarlet"

Last vacation taken: Orlando, Fla.

A "business with a pleasant trip"

Favorite restaurant: Backwater's in Rancho Cucamonga.

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Chino Valley Bank offers a special focus in the Inland Empire and San Gabriel Valley

Chino Valley Bank is the largest independent bank headquartered in the Inland Empire. It is a subsidiary of CVB Financial Corp., and is listed on the American Stock Exchange using the trading ticker symbol CVB.

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A Business Real Estate Loan For Larger Offices.

Jorge Pavez runs a multi­faceted insurance business in Corona. At his business expanded with additional people, he needed a larger office building.

He banked on Chino Valley Bank for a business real estate loan.

For nearly twenty years, forward­thinking businesses in the San Gabriel Valley and Inland Empire have relied on Chino Valley Bank for a wide range of business banking services, from bankers who know business.

They bank on us.

They bank on us.

They bank on us.

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Jorge Pavez runs a multi­faceted insurance business in Corona. At his business expanded with additional people, he needed a larger office building.

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They bank on us.
The Family Medical Leave Act: Its Impact on Women—And Men

O

The Family Medical Leave Act: Its Impact on Women—And Men

When the employee was the son or daughter? Differences: These provisions are essentially the same.

Definition of Serious Health Condition

The federal law defines spouse as husband and wife. Differences: The federal law does not use the specific language of Civil Code Section 400, which defines marriage as a relation between a man and woman who have consented, by issuance of a license and solemnization. Thus, an issue remains to be seen, under certain circumstances, unmarried heterosexual or homosexual couples may take federal family leave.

Definition of Spouse

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You Put Your Company On The Map, We’ll Help You Keep It There.

THE INLAND VALLEY’S ONLY REGIONAL OCCUPATIONAL HEALTH PROGRAM IS NOW AVAILABLE TO HELP PROTECT YOUR BUSINESS FROM THE GROWING COST OF HEALTH CARE AND WORKERS’ COMPENSATION COSTS.

Work Alliance is a comprehensive workers’ compensation program that helps manage health care and loss-time expenses at a lower cost to your business. Available to area employers regardless of size, Work Alliance is designed to help minimize time loss from work through prompt patient care and organized communication between you, the affiliated clinics, the hospital and workers’ compensation carriers.

Plus it incorporates all the proven techniques of health care cost containment into the workers’ compensation claims. Enrollment is easy and costs nothing. Call John Gatsu at (909) 464-8907 for more information. Find out how easy Work Alliance can help you keep your company on the map.

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WORK ALLIANCE
Chinese Community Hospital
461 W Alton Ave
Chino, CA 91710
800-1002

Step 1: Call
Step 2: Enroll
Step 3: Track
Step 4: Save

Director Mortgages: Mortgage’s Ladder of Success

Michele “Mike” Scott, senior vice president: “A lot of businesses in the community are very social. Work Alliance puts us on the social calendar. It’s a great opportunity to be involved in the community. And it’s just a wonderful program to be involved with.”

Director Mortgage now employs approximately 770 people at our Riverside corporate office, 83.5% of which are women. A healthy 12.5% of the 770 are women in managerial or supervisory positions.

With more than 2,300 employees located in 30 states, the 29-year-old firm services more than $10 billion in mortgages and in one of the largest government and conventional lenders in the U.S.

Director Mortgage also tops the list when it comes to helping women climb the Ladder of Success. In fact, while mortgage banking used to be considered a male-dominated industry, it is now more open to women attaining and excelling in management positions.

Director supports and encourages women to participate in the Women & Business Expo. The 1993 Women & Business Expo is Thursday, May 27 at the Riverside Convention Center. This year’s Expo is dedicated to the enhancement of women’s personal growth and business opportunities in the Inland Empire. The Expo will bring together professional women to learn, share ideas and establish quality business relationships with other professional women who truly desire to improve the quality of their lives and business in the Inland Empire. For more information regarding the Women & Business Expo, please call (909) 391-1015 ext. #11 or #26. For more information about Director Mortgage loan programs, call (909) 784-4800.
UCR Engineering Dean To Receive Two Honorary Degrees

Prior to joining UCR, Hackwood was professor of engineering and director of the Center for Robotic Systems in Microelectronics at UC Santa Barbara. She holds seven patents for various robotic inventions and is a past recipient of the AT&T Bell Laboratories Award for Technology Transfer.

Inland Empire People

Delina Kobold was born and raised in Upper Arlington, Ohio, adjacent to the capital city of Columbus and the home of Ohio State University—where she did her major coursework for a degree in communications.

For the past four years, Kobold has been the director of marketing for Redlands Medical Group, Inc., a multispecialty group of 120 private practice physicians practicing in the communities of Redlands, Loma Linda, San Bernardino and Yucaipa.

"I feel that most people don’t fully understand their medical insurance and how to maximize their benefits," she says, "so I accepted the challenge to increase patient awareness of how to select a quality physician network and still receive individualized attention.”

Kobold enjoys both the multiple responsibilities of marketing a group of physicians of this size, and the supportive nature of all of the Redlands Medical Group employees. "Medicine today requires a coordinated effort, especially at the administrative level, she says, and ..."RMC instinctively works in harmony and respects one another’s strengths as a team member. It’s a great group of physicians to work with and to market.”

With the Inland Empire being the fastest-growing region in California, Kobold notes that the medical needs of the community are also changing. She shares Redlands Medical Group’s commitment to provide quality care and physician access—with cost containment. Continued attention to these areas of concern, she believes, will help the business and medical communities work more closely together—necessary to develop programs for the healthy workforce of today and tomorrow—the cornerstone for future growth.

Kobold has been married for 23 years to husband, Mike, a pilot for American Airlines. They spent 21 years as an Air Force family, and have two children, Troy, age 20, and Megan, age 15. The marketing executive’s favorite activities include snow skiing, paddle tennis on their backyard court, and a more recent hobby of bare-boat sailing—all of which they do together as a family.

Her local business affiliations include the Redlands Rotary Club and board memberships in the Redlands Educational Partnership Foundation, Redlands Bicycle Classic and California Association of Marketing.

Her management style is "...live and work with integrity and to continuously contribute to the community while pursing personal career goals."
The Ten Managements: Excellent Management Principles

If you want work to go more smoothly and you want to better motivate your people and move them into high performance, YOU need to take the responsibility to make production easy for them. Lie awake at night and think through each of your reports and figure out what you can do to help them produce even more instead of ‘getting into their faces’ and demanding performance.

1. People Do Things They Know How To Do.
   People only do what they know how to do. If a person is doing a job a certain way, it is because that is the way he knows how to do it. Rather than continually blaming the employees working on them, the manager needs to question himself, “Does this person know how to do what needs to be done?” Probably not. Whose responsibility is that? The manager’s. Thinking this through will help the manager to run his department more smoothly and greatly reduce his frustration.

2. People Do Things For Their Own Reasons.
   The employer does not work for the employer. The employer works for the profit. The manager needs to question himself, “What is the profit?” The profit is always going to be as high as the manager can make it. The manager could be making $55,000 or more. With these facts in mind, the manager will have a better understanding of what his/her role is and how to motivate, manage, or supervise the employees working on him to meet his personal goals. As much as a company can influence the personal goals, that’s how much productive performance the company can expect from that person. Talk to your people about what they want and help them get it. Smart managers know this. They don’t talk. The employer does not work for the employer. The employer works for the profit.

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AppleOne Employment Services is an American-owned, California corporation that has been in business since 1964. In typical "American Success Story" fashions we have grown, not by acquisition, but by office and by office, and now have more than 50 offices.

The Inland Empire has grown from one branch in 1984 to seven full-service branches. The offices are located in Diamond Bar, Montclair, Fontana, San Bernardino, Riverside, Corona, and Temecula.

Currently we are servicing some 17,000 clients, with annual sales volume in excess of $120 million. And our client base grows daily.

The Inland Empire branches are committed to... To understand and To fulfill the needs of the others.

The Inland Region has an outstanding staff of talented managers led by Regional Vice President Doreen Delk. Each office has a "Full-Service" staff which includes employment consultants to ensure that "Our One Call Does it All" philosophy. The service we offer is to our clients with valuable human resource knowledge, clerical, secretarial, sales, management, medical front office, technical, travel and light industrial staffing.

AppleOne has recently conducted its third wave, salary and benefits survey covering the entire state of California. The information that AppleOne is compiling will provide clients with valuable human resource information, i.e., salaries, benefits, sick days, vacation days, etc. Be sure to contact us for a copy so that you may compare your company with others in the same industry.

What is "AppleOne Call Does It All"?

Our clients can expect to receive the highest quality of service available. Our service to a client goes beyond, what is expected—and given what is needed.

The flexibility of "AppleOne Call Does It All" means that you only need to make one phone call to have your employment needs fulfilled.

The number of benefits of using "AppleOne Call Does It All" makes it a wise choice. We guarantee our services to match your needs, i.e., customized invoices and management reports.
Success Strategies for Women—Practical Tips for Doing It All

Charlotte E. Thompson, M.D.

In these days of trying to fill many roles, our lives as women have become increasingly complex and frantic. How do we find time to work, raise children, care for elderly parents, help friends and neighbors and then have some time left over for ourselves? We don't want to be superwomen, but would like to be as efficient as possible. And what about our personal lives? Are we being selfish wanting some time for ourselves for a little fun and even to pursue some creative activities? The answer is "No," and it is possible to find ways to have less frantic, full lives if we put ourselves first, learn to say "No," and prioritize.

Many children, parents, friends, employers and employees will take and take if we don't set limits and prioritize. It takes work, a great deal of work, to have less frantic, full lives if we put ourselves first, learn to say "No," and prioritize.

Some useful strategies to find a balance are:
- Setting aside 10-15 minutes each day for yourself
- Having a spiritual outlet
- Keeping your sense of humor and taking time to laugh
- Making time for friends
- Appreciating beauty in nature, art or music
- Having a creative outlet
- Taking moments of great joy, and our lives are certainly never dull!...
AT&T Celebrates the Women of the Inland Empire

for this executive has been her support of the Southern California Conference for Women Business Owners. For the past two years, AT&T has been the major sponsor of this conference that was developed to meet the needs of the increasing number of women entrepreneurs in Southern California. The focus of the conference is to help women face the challenges of the day and the decade with confidence and enthusiasm.

This year’s conference enjoyed a long list of distinguished guest speakers with widely-held backgrounds. The event’s featured speakers included Gloria Molina, the first Latina in history to be elected to the California State Legislature; Marla Gibbs, seven-time NAACP Image Award winner and four-time Emmy nominee; Anne Marie Gillen, co-founder and owner of Electric Shadow Productions and executive producer of her first film “Fried Green Tomatoes”; and Congresswoman Maxine Waters, second-term United States House of Representatives legislator.

Another organization on which Cashia serves with great pride is California AWED. She serves as a director on the Board for California American Woman’s Economic Development Corporation.

Cashia is a woman who places heavy emphasis on her family. She enjoys “old movies,” is an avid golfer, and is an active participant in a gourmet cooking club.

Cashia’s goal in life is to make a difference to her family, her personal friends, and her business associates. She has certainly achieved this goal in the eyes of those who know her.

Kathi Hinkle wanted the opportunity to assist businesses with their telecommunications needs, thereby allowing their businesses to grow to their maximum potential. That is exactly what brought Hinkle to AT&T. Each day she is given an opportunity to meet and talk with people from all walks of life as well as all types of industries.

Hinkle’s management style is strongly focused on customer service. She believes that the customer deserves the very best. She also feels a strong responsibility to keep abreast of on-going changes in the many industries that she handles. This allows her to provide the very best to her customers.

Hinkle is divorced. She has three children, Billy 21, Stephanie 24, and Teri 21. She also has two grandchildren, Brent and Paris. She enjoys working in the garden, bowling, and being a grandma. Hinkle has been involved in various chambers of commerce and social organizations throughout her professional career.

The most important event in her life was the birth of her children. They are a constant source of pride and are very supportive in all of her endeavors.

A strong desire to put her business training to work led Alina Sanchez to AT&T when she was managing national accounts. Sanchez began with AT&T following graduation from the University of California in Riverside where she earned her bachelor’s degree in business administration, cum laude. She first met with AT&T at a University Job Fair and soon after began as an account executive. Last year she moved on to become an international account manager where she works with Inland Empire customers who do business around the world.

Sanchez appreciates the opportunities her work provides her to meet with many diverse customers. She has learned from her most successful clients that customer service must be the highest priority for any business to succeed and excel. She manages her accounts with this in mind and is continuously available to her customers throughout the day.

Working for the best certainly has its rewards, she says. “Most of my time is spent developing relationships with my customers so that I can provide them with the best communications services.” Considering the numerous competitors in the industry with “hard sell” philosophies, Sanchez notes that it is certainly refreshing to be able to work with customers as a partner while providing them with the best service in the industry.

When her pager is off, she spends time with family and friends. She often likes to attend the symphony, travel or spend time at home reading or working in the garden. Lastly she and her fiancé have been busy planning their July wedding. “Life is full of endless opportunities,” she says. “and only those who strive to achieve the best enjoy life to its fullest.”

The desire to work for a company that has a reputation for being a people-oriented company is what drew Mary L. Cherney to AT&T. AT&T has a long history of building strong relationships with its employees and with their clients. For Cherney this represented a natural partnership.

An account executive with AT&T, Cherney is based in San Bernardino and manages a base of small- and medium-sized customers in the Inland Empire.

She loves her new post of working in the Inland Empire. “People here are unique from many others with whom I have dealt.” She especially loves their casual yet progressive approach to business.

Cherney has always been active with small businesses through chamber activities and seminars presented by AT&T. She has delivered training to small businesses including telephone voice and etiquette, time management, sales skills, and promotions planning and execution.

Her management style is one of total team involvement. Success in her is when you meet both the needs of your customers as well as the personal goals that you set for yourself. She thinks that the Inland Empire is a terrific place to meet these goals.

Born and raised in Massachusetts, this professional woman later moved to the Los Angeles area after getting married. She enjoys traveling, reading, horses, dogs and movies and currently resides in Adriano.

The most important day in Cherney’s life was the day she married her husband and best friend, David. They have been happily married for 9 years. Cherney has no children but considers her Labrador puppy, Dusty, to be a close second.

We are proud to be a Sponsor of the 1993 Women & Business Expo...
The Family Medical Leave Act: Its Impact on Women—And Men

By Nathan Brostrom

W hen you think about the most critical issues facing women today, perhaps the last one on your list is careers. But the reality is that in aerospace jobs, military bases, and schools, women are the minority throughout California, particularly in the Inland Empire. To survive, women will have to be a part of the conversion from a defense-dependent economy to the more globally competitive high-tech economy of the future.

California, the largest recipient of defense contracts of any state, is now bearing the brunt of cuts in aerospace—and women in Riverside and San Bernardino aren't spared.

The new catering manager for Griswold's Grilled Steak Center, Dea M. Marconi, was the news editor of the Daily Cal Poly Pomona, and was the distinguished newcomer Award for her service. She is also a member of Sigma Delta Chi, the professional society of journalists. Born and raised in the area, Marconi taught religious education and specifically involved herself in other liturgical services for Our Lady of Assumption Church during the family care leave. The phrase "other terms and conditions of employment".

Her sales experience includes her most recent employment with Clem Producers Corporation (a Rain Bird company), where, in addition to administrative duties, she maintained a sales territory which showed 30% growth during her time with Rain Bird. Later, she joined National Sales and the Dental Sales team, which was similarly impressive. Marconi holds a bachelor's degree in communications from California Polytechnic University, Pomona, while earning Cal Poly Pomona was the news editor of the campus newspaper, and received the distinguished newcomer Award for her service. She is also a member of Sigma Delta Chi, the professional society of journalists. Born and raised in the area, Marconi taught religious education and specifically involved herself in other liturgical services for Our Lady of Assumption Church during the family care leave. The phrase "other terms and conditions of employment".

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Recession-Proof Your Business—With New Concepts for the ‘90s

"Recession-Proof" Your Business—With New Concepts for the ‘90s

by Barbara Lou Conn

January is a great time to plan your business strategy for the year ahead. The recession is over; now it’s time to make 1993 your best year yet. This month’s column offers tips on how to make the most of business opportunities in the new year.

W


t is always a good time for those of us in the business of helping others with their careers. As we look back at the past year, we see that many of our clients have achieved great success in their careers. They have held prominent positions in their companies, and have received recognition for their hard work and dedication. We are proud of the role we have played in helping them reach their goals.

In 1993, we will continue to offer our clients the same level of service and support. We will continue to be available to answer questions and provide guidance. We will continue to offer seminars and workshops to help our clients stay informed about the latest developments in their fields.

We are excited about the opportunities that lie ahead for our clients. We are confident that they will continue to achieve great success in the new year. We are looking forward to working with them to help them reach their goals.

Mark your calendars for our upcoming events. We will announce them in our next column.

Barbara Lou Conn

Women’s Referral Service

The Women’s Referral Service (WRS) is a membership organization for women in business. Members receive a directory of other members, and can participate in the many events and programs offered by the WRS. To learn more about the WRS, call (818) 995-6646.

Getting Started

The first step in starting a new business

is to determine the best way to structure your business. There are several options available, including sole proprietorship, partnership, limited liability company (LLC), and corporation. Each option has its own advantages and disadvantages.

Sole proprietorship: The simplest form of business organization, with only one owner.

Partnership: Two or more owners sharing profits and losses, with limited liability for each partner.

LLC: A hybrid form of business that offers the benefits of a corporation and a partnership.

Corporation: A legal entity separate from its owners, with liability protection for its shareholders.

Before choosing a business structure, it is important to consult with a lawyer or accountant to determine which option is best for your needs.

Re-Engineering Yourself

by Ronica Zaharias

"Re-Engineering Yourself" is a concept taken from the recent business trend for re-engineering the American workplace. A first step in re-engineering yourself would be to take the charge of your life in your own hands.

Have you ever noticed what the energy of "shuffling" on your own feels like? "Shuffling" carries with it so much negative weight and feelings that you limit your personal growth. Starting yourself takes responsibility for your attitude and direction of your life and work life to be like.

In the past, job security had to do

have access to such formal programs. I personally did not. However, I can attest at least eight people, all men, who have gone on to create and lead the development of. Some of them I worked for, and others with with—one with and outside of one institution. Friends and relatives can all tell you what a difference. A banging fan that has always been a main reason and support. Almost any managem-

ment or in the workplace. People who can really integrate and harness new information are going to be the last to adapt and show the strongest in the field of change. We must learn how to use and re-engineer ourselves before we can own and ahead of the marketplace.

In the business world, the concept of sponsoring or just has come from watching someone—an example, enter-

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In the business world, the concept of sponsoring or just has come from watching someone—an example, entry-

men.

Sue Rupp

Inner Valley Health Plan’s claims department is one of the smoothest running operations in the region. In fact, some people like Sue Rupp, claims manager, have been with the company for over 15 years. With 15 years of experience in the health insurance and hospital billing, Rupp uses her experience to increase accuracy, design better procedures and introduce new administrative processes.

Born in Cleveland, Ohio, Rupp graduated from Case Western Reserve University School in Garfield Heights and earned her associate of arts degree from Cuyahoga Community College. After taking an early retirement from the claims department, Rupp returned to work. She joined Inner Valley Health Plan last December to spearhead the claims department. A background in accounting and management gives Rupp the experience to train and manage a large staff—and ensure that payments are made promptly to doctors and other medical providers. While IVHP members have the convenience of receiving claims or medical bills—

administration of medical claims and payments is handled by the claims department—Rupp’s department is proud of the fact that they have never let a backlog accumulate.

Rupp likes being back at her job are the people. Her department handles claims appeals and helps

the coordinators who combine background in medical procedures and introduce new administrative processes.

Sue Rupp

by Barbara Lou Conn

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Joblessness: Unemployed and Over 40
A Growing Workplace Phenomenon

The needs of a mature and highly experienced person are distinctly different from those of a younger worker. People of different ages have different concerns and priorities in the workplace, and it is important for employers to understand these differences in order to create an environment that meets the needs of all employees.

Full-length name: Lillian V. Miller
Occuaption: Real Estate Broker, Owner, University Realty, Loma Linda


Family: Three children: Victor Miller, Realtor at University Realty, Craig Miller, Physician in bond, Oregon, Marcia Trost, M.S. in nutrition and two grandkids, Ryan, 11, and Amber, 7, living in Yakima, Washington with husband, David Trost M.D.

Residence: Loma Linda

Favorite drink: Clear, fresh sparkling water

Last vacation: Just returned from a birthing adventure to beautiful Costa Rica.

Favorite restaurant: "The Olive Garden"—the food is great, salad fantastic, House Salad, great service, awesome service, and the atmosphere is wonderful.

Residence: Loma Linda

Favorite quote: "It's your design on, your design off, your design over, your design under, your design in, and your design out. You're living the design of your life." —Phil. 4: 13; The Living Bible

Inland Empire Profile

Since she wrote her first news story for a grade six newspaper, Beverly Wells Miller has been working in the real estate market.

"I love to write," she said. "In journalism you meet all kinds of interesting people and you never stop learning." In fact, she is starting the Desert Sun in Palm Springs as business editor in June.

Miller joined the staff of the Desert Sun in Palm Springs in 1961 and has worked in journalism in the Inland Empire for 38 years. She is a journalism, freelance writer and editor at the University of Redlands School of Journalism.

"One of the things I enjoy most about working at The Desert Sun is that we have influential business leaders in the country have held positions at our newspaper," she said. "I've met incredible people since I came to work here. Most of them have been generous enough to tell their friends that his mom told them to "the man who owns all the K-marts in the world." Joe Antonini.

Miller’s greatest concern is the "need for more industry here, followed closely by agriculture," she said. "The vacation industry has much to offer and the area is fabulous." Miller said that the Desert Sun is "outstanding because it is a busy place, and it's out of the rat race."

When Miller isn’t working, she is busy with her children,Mark, 11, and Sara, 7, and she also enjoys reading mysteries and doing counted cross stitch.

Miller said her personal goals are to raise her children to be all the things she is contributing member of the community and to make a difference in their community. She summarized, "As business editor, I can help make better choices as consumers, provide news that will help them see and feel good about the community they live in."
Women & Heart Disease: Equal Opportunity

Women often ignore the early symptoms until the disease has progressed to a dangerous level. 
Dr. Cynthia Baiz, Redlands Community Hospital

Cardiac Rehab Leads to Healthy Life
Having had a heart attack, open heart surgery, angioplasty, or suffering from angina, hypertension or any form of heart disease can cause you to feel you can no longer lead a full, productive life.

The Medical Rehabilitation Department at Redlands Community Hospital has shown that many patients can and should return to normal living. Working with the patient's personal physician, patients in the hospital's program enter a three-phase recovery program that may continue up to one year.
Exercise sessions, a component of the program, include heart and blood pressure checks during every visit to the rehab program, weight in, warm-ups, walking, jogging, biking and arm conditioning.

Most patients enter the program as an in-patient. But if someone is not sure of their cardiac status or wants to know more about the rehabilitation program, they can call for an evaluation.

The evaluation includes history and physical, electrocardiogram, functional activity assessment, psychosocial assessment, nutritional assessment, stress assessment, graded exercise testing, laboratory testing (triglycerides and cholesterol) and lifestyle style assessment.

Cardiac Rehab is covered by most insurance plans if the rehabilitation program is completed during the first year after the heart problem occurred. Check with your HMO, or insurance plan, to verify coverage.

For more information about cardiac rehab, contact Leslie Chavez at Redlands Community Hospital, (909) 335-5618.

Estrogen Therapy Increases "Good" Cholesterol
While estrogen replacement therapy after menopause was known to protect women from heart disease, the reason for the protective effect has not been clearly understood.
A new study indicates that it may be due to an improvement in the ratio of high density lipoprotein (HDL), "good" cholesterol. Over a three-month period, women on low-dose estrogen replacement decreased their levels of LDL ("bad" cholesterol) by 15 percent and increased levels of HDL by 16 percent. Whether this beneficial effect will be maintained with long-term use remains to be shown.

Aspirin and Women
The Physician's Health Study showed that aspirin was effective in preventing cardiovascular disease in men. However, since the study did not include women, it was unclear whether women would realize the same benefits.
The Nurses Health Study, in an attempt to answer this question, has looked at aspirin use among more than 67,000 women who were free of cardiovascular disease, stroke and cancer at the beginning of the study.
After six years, women who reported taking between one and six aspirin tablets weekly had a lower risk of heart attack than those who did not take aspirin. There was no difference between the two groups in rates of stroke or cardiovascular death. Those who took more than six aspirin had no additional reduction in risk.

By Ina Plagg, M.A.

Literally—picture yourself on the front page of a major metropolitan newspaper or on the nightly news.

Attracting free media coverage is easy when you know how to use the editor's formulas and speak the editor's language.

Knowing your how your business fits into those formulas and knowing how to talk to the editor is the key.

Editors in both the print and electronic media use two basic newsvendor formulas.
The editor will decide into which news formula your event fits—hard or soft, dated or unrelated.

Hard news includes breaking stories of a more serious nature.

How to Promote Your Business Through News Media Coverage

This copy is dated as the story develops, and is tomorrow's news.

Soft news includes a sidebar (a story related to a hard news item) or human interest feature. This copy is either dated as it relates to other stories or by the timing of the event; or is undated because the content may be used as filler at any time.

Shaping your event to fit a hard news story may increase an editor's interest and your chance of media coverage.
However, you also increase the risk of your event being lost in the wake of the major story.

Unlike the dated sidebar that is bumped to make room for news updates, your undated story may be released another day to save the editor from "white space" or dead air.

In what way, what undated features lack in immediate appeal, the story may be filling the editor's need for filling news space or airtime.

Is it the job of the news editor to decide what is newsworthy and what will interest the media consumers.
The editor's decision is based upon a professionally developed sense called "news judgement."

The editor's perspective is that news people always possess this judgement. Therefore, when talking to an editor, do not try to tell the editor what is newsworthy. Instead, he prepared to answer the editor's questions.

WHAT is the event and WHY should it be covered?
WHO and how many will attend?
What is the duration of event and WHEN will there be the most interest or visual interest? WHERE is the event taking place?

When calling editors, do not give a sales pitch for media coverage. Instead, simply call to attract their attention.
You may add that you will be available at the contact number. The editor will call you if more information is needed.

Avoid misrepresenting or exaggerating your story as a ploy to attract the editor's attention.
Once found out, you will never

We salute the women in our business who were selected 1992 Employees of the Year

Lily Todd, once remarked, "It always used to be somebody I just should have been more myself."
Dismantling the Glass Ceiling

by Colleen Paulson

Stage fright can hit you even if you are not yet ready for a performance at Carnegie Hall. It can strike just as easily at the office, when you are asked to give a business report to coworkers, bosses or clients.

Even if your job does not require formal presentation, having a powerful speaking presence can increase your self-confidence and boost your chances for career success.

Lynda Paulson, a communication coach and author in Napa, said good presentation skills "get people ahead. Managers whisper 'That woman is good. She should be in management,' and they walked away impressed with how she handled herself."

"The opposite is also true," Paulson said. "You can be the brightest person in the world, somebody who needs and deserves a promotion, but if you don't communicate effectively, you might be passed over."

"Pam Lontos at the Women's Business Expo 1993"

by Colleen Paulson

Pam Lontos, author of "The Executive Permiander," with Tom Watson, (Lagoa, $19.95) has been a corporate coach for 21 years.

Among her clients are executives at AT&T, American Express and IBM.

A common problem people have is following a presentation or simply engaging a group with the boss in a fear of making mistakes, said the consultant.

"They perceive they need to behave a certain way. (If they are delivering a presentation) they are silent. They stand behind a monitor holding onto the idea, and they don't let the audience know who they really are for fear they'll do something stupid or be embarrassed.

Getting over that fear takes practice and the realization that "little mistakes like saying the wrong word are human," she said.

The most important part of preparing a presentation or getting ready for a meeting with higher-ups is knowing who your audience will be, she said. "Find out all about them and, if possible, ask them directly if they've been spoken to about your topic before and what their interest in the topic was.

"To have any hope of being heard above all the competing voices, your presentations have to be so personal and so attuned to the priorities of your targeted audience that they cannot be ignored."

If other presentations are planned for the same meeting, talk to the other presenters and look for ways to marry your material to theirs.

"When you give your presentation for questions lets your audience know you are in command. "Make a list of the 10 toughest questions you could be asked and prepare how you would answer them," she advised.

"If a question comes up that you don't understand, Paulson said you should not hesitate to say, "I don't have to explain what you don't understand, just make the statement and walk. "The next move is up to the questioner."

"Try to lighten the atmosphere of meeting or conference by telling a joke—isn't always a good idea, Paulson said. "Don't tell a joke just to tell a joke, but when you have a joke that is relevant to what you are speaking about.

"She said that an embarrassing meeting or giving a terrific presentation doesn't mean you should run from the room in disgrace. "Open up by it asking to try again. Then go back home, rehearse and come back to problem yourself."

Among other tips that the buttleries before a formal presentation, Paulson said:

* Videotape your rehearsals, if possible. This lets you see how the audience perceives your performance. If you appear stiff, it might prompt you to keep your body language more relaxed.

* Memorize your opening line. "The opening is always the scariest part," she said, "so keep it by heart will help."

"Every time at the presentation site at least 30 minutes early to check the sound system and to review flip charts or other props you may be using. "This lets you take ownership of the space," Paulson said, adding that you may feel more in charge if you physically block out chairs or other furni-

* Send a flier with the presentation you are giving and any other pertinent information. "How is a Powerful Speaker?"

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1559 North Waterman Ave, Suite D
San Bernardino, CA 92404
The Ten Management Excellence Management Principles

By Anne Roe

Networking starts with a frame of mind and ends with a contest.
To build your network, it is helpful to become "reverse personal"—adopt the attitude that the world is in it for you—rather than for others.

Example 1: Employee Bob does a wonderful job of problem solving for Customer Smith. Smith is important to the company and he needs his confidence in the company sealed.

Antecedent: "Bob, you're the guy who does such a good job with Customer Smith. Smith is on the phone right now about her problem. Can you help me out with this and take care of her wish that super customer service you've been providing?"

Behavior: Bob congenially handles the customer's request.

Consequence: Bob turns her back and operates his own local customer.

Example 2: Manager didn't think through the consequences.

Antecedent: "Bob, pick up the phone. It's Smith's problem again."

Behavior: Bob begrudgingly picks up the phone and speaks to Smith.

Consequence: The situation is made worse as Bob just doesn't want to do the communication, get the job done. It's taken care of for the moment but the opportunity to pull a golden opportunity to real time in the company and the department is gone.

There Are Three Types of Accountability

Employed at Harley Knox and Assoc since 1981, Knox works to help the firm provide governmental consulting services and communtiy liaison services in 22 developed and 9 developing countries.

A short list of his current economic and political activities includes: chairman of the Board of Directors of the City of Moreno Valley Economic Development Council.

Knox enjoys tailgating, water and snow skiing and snowboarding in his personal time.

BUSINESS

Inland Empire People

Be flexible when asking for information, referral, advice or moral support. Remember, the nature of your relationship with someone determines what you can ask and how often you can ask for something. If you request something from someone when you are very close, don't be crushed if you get less than you hoped for—but everyone is as generous as you, and they often will have time constraints or other things that will prevent them from being completely available.

When doing someone a favor, do it with warmth and generosity. There is nothing worse than "yes" while thinking "no." Don't return the favor when you do things really don't want to. Put yourself in the other person's place and realize that you wouldn't want him or her to say "yes" and then feel insulted.

For the sake of giving. Don't cultivate friends and contacts solely for your benefit. With some people, you may do more giving than receiving. It won't be quite so good. Hut everyone, that's the way life and networking is. Cultivating should be its own reward.

Making a networking lifestyle: Being enthusiastic, helpful, and having the right qualities of other make a good networker can make your life more enjoyable. It's silly and self-defeating to forget about your network after you've reached your goals.

Make believe you are a time traveler. When you have a country, you think of your place in the world, where you've been and where you've met. Keeping in touch will not only enrich your life but also mean having people to talk to when you stay at it. Imagine that you could travel throughout the whole world knowing wherever you went. In a very real sense, networking can be viewed that way.

Networking is synergistic: the whole is more than the sum of the parts. Each person in your network is the center of his or her own network, this, in turn, increases the outer limit of your own. If you know 20 people and each of them knows 20 people, your network can be extended to include 400 people! A

Anne Roe is a leading keystone recognition and goal setter for networking for career and relationship success, presenting more than 700 seminars annually across the U.S. and internationally.

The best answers to the "Inland Empire Business Journal's" "Who's Who" survey are as follows. For more information about her books, contact or value, call 1-800-448-1509 ext. 5009.

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THE PRESS-ENTERPRISE

Inland Empire Business Journal

The Press-Enterprise, Riverside's largest daily newspaper, offers you:...

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1-800-794-NEWS www.rrnews.com
Power—we all want it—some of us have it—some of us have lost it. When did "power" get to be a four-letter word? We all have heard the old adage that power corrupts and that power equals tyranny, taking advantage of others and dominating. I think every one of us would agree that power misused can be demonstrated in this way. But the power I want to share with you is not against people, but with and for them.

Three types of power have been identified—Knowledge Power, Position Power and Personal Power. In my experience, I know I can always find someone smarter than I am, and I only want to have a look at the mass layoffs happening nationally to know personally what's coming. So what's left? OUR PERSONAL POWER.

Everyone has it and NO ONE can take it away! How does Personal Power manifest itself? We call it charisma or magnetism. When your Personal Power is in place, people want to go the extra mile for you—they give 110%. They don’t just comply...they’re committed, supportive and excited about what they do.

Remember, Personal Power sets you apart from the average person. That doesn’t make you the “enemy.” In my experience, it is sometimes harder for women to come to grips with their Personal Power for fear of “tipping the apple can,” making someone mad, losing a relationship or being described as an “unladylike” or “lacking charm.” In fact, Personal Power is at its best when that illusion that “power” is bad, distasteful, or wrong. Personal Power is permanent. No one can take it away—and it is an ongoing process. You need to discipline and more importantly, desire. You can start making a difference today. You’re in charge of your life—you get to decide how it will turn out. Remember, life is a journey, not a destination. Enjoy your trip—enjoy your Personal Power.

Rx: Remember that it may take $10 or more in sales, but another $1 in personal power. Perhaps your customers’ buying patterns have changed. Be observant. Think ahead, in future purchasing decisions.

Relationship to Other Statutes

State Law: Nothing in the state law eliminates an employer from having to comply with more generous leave terms required by federal law.

Federal Law: The federal act provides that if the state law is more generous, it may not be eliminated by any collective bargaining agreement or employment benefit program.

Difference: Employers must comply with the more generous requirements fixed in each law.

Civil Service Employees

State Law: The state law provides that an employee may request leave under the federal act, and if the state law permits, the state shall make the appropriate payment to the employee for the time the employee is on leave.

The regulations were adopted on November 19, 1992, and approved by the State Personnel Board on February 9, 1993.

Federal Law: Title 5 of the federal civil service leave act.

Differ: State regulations are out, but federal regulations may be available until June 5, 1993.

Rx for a Cash Crunch

Remember that it may take $10 or more in sales, but another $1 in personal power. Perhaps your customers’ buying patterns have changed. Be observant. Think ahead, in future purchasing decisions.

Account Receivable Out of Control

Asking for payment is sometimes embarrassing, trying to cope without payment is worse. Re: Follow up on receivables regularly. Check credit and put new customers on a CBD basis initially.

Pricing Does Not Reflect All Appropriate Costs

The market will let you know soon enough if your prices are too high. Only your income statement will tell you if your prices are too low. Re: Know the average margins in your industry. Be aware of your competition. Shop around for suppliers and negotiate the most favorable terms. Include in your pricing tangible factors like, packaging and delivery, as well as intangible factors, like convenience and service. Be prepared to lose some business if necessary.

Excessive Time in Relation to Sales

Costs keep going up and you feel powerless to control them in line. There’s a lot of spotgunning in your particular business, and no one seems to care. The employees. They’re not as careful with your equipment as you’d like, and repair and replacement costs are high.

Remember that if you don’t manage your expenses, your income may fall as far as you wish. Be resolute in fighting extravagance. Get tough with the more generous requirements.

Check credit and put new customers on a CBD basis initially.
The Ten Managements: Excellence Management Principles

An Important Issue Facing Women

Women in Business

Main Problem for Money—Women

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

BRIEFS

FREE... in Business

PROUD RECIPIENTS OF:

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

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

The Emerging Gender Balance in Business

The Emerging Gender Balance in Business

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BPW WOMAN OF ACHIEVEMENT - 1991
Awarded to Maureen Saltzer Brotherton - Publisher
San Joaquin Valley Business Journal
WE WERE BORN TO TOOT YOUR HORN

INLAND EMPIRE BUSINESS JOURNAL • PAGE 70

MAY 1993

Community Hospital in Riverside. Ever since plans for a new patient care complex expansion were announced last fall—shortly after Riverside Medical Clinic switched to patient services—the community has crackled with optimism of new and growing programs, services, capabilities and vision for gearing up to meet future healthcare needs of the community.

Programs newly started or expanded include the following:

- Emergency Department Annex (“Fast Track”) expedites examination and treatment of all patients by allowing the less critically ill or injured to be seen rapidly in the Annex.
- Regional Problem Wound Care Services—persons who have wounds that won’t heal with normal care are encouraged to come in for a consultation—particularly if the affected limb is in danger of amputation.
- Parkview’s Center for Occupational Medicine (PCOM) outgrew its former first-floor suite at the 9041 Magnolia Building and in March moved up into two new suites on the third floor, more than doubling its former space. Shortly thereafter, the hospital purchased another patient transportation van—one dedicated to the quality of their lives. People who have had diabetes for years are usually surprised at how much they learn in the outpatient program.

The DTC last year was honored by the Inland Empire Chapter of the American Diabetes Association for outstanding service to the community. 

- Curtis Cancer Center, a community-based comprehensive cancer treatment center, is a major asset to the hospital cancer program. The dedicated staff includes two full-time certified oncology nurses plus two medical oncologists/hematologists. Knowing the history of lesions are often the initial response following the diagnosis of cancer, the oncology nurse explains what medicines will be used.

Our Neonatal Intensive Care Services (NICU) is prepared for high-risk deliveries and whatever unexpected complications may arise. Ready for any emergency need, it is equipped for continuous care of high-risk critically ill infants. We have 24-hour in-house neonatology coverage and a team of specially trained nurses and respiratory therapists to care for infants with special needs.

- *Community Service: As a hospital, Parkview is committed to being an active health care resource for people of all ages. Just some of the activities through which Parkview routinely reaches out to the community are the Health Fair, Kids Care Fair, Flu Vaccine Clinic, Cancer Screenings, Childbirth Classes, Physician Referral Services.

Technology with tenderness: special treatment of newborns in the Neonatal Intensive Care Unit.

Watch for more news from Parkview through the coming months, as the hospital and its programs continue to grow. For more information about any of our services or programs, call (909) 322-5437.

Dr. Deo Martinez, medical director of the Diabetes Treatment Center, is shown with two young patients who have received insulin pumps.

The company-sponsored tour of the new Riverside Medical Clinic is one of the many functions offered by the Occupational Medicine/Rehabilitation departments.
Van Ness Water Gardens

Van Ness Water Gardens Celebrates 60th Anniversary in Business

The early 1930s, Robert Van Ness began constructing stone and cement ponds with large granite boulder waterfalls on a site near the foothills of the San Gabriel mountains in Upland, California, with plans to breed goldfish. His wife, an avid gardener, planted colorful water lilies in the newly constructed goldfish ponds. These spectacular flowers, unfamiliar to many people during those years, all colors and sizes. After many trips to the gardens to purchase water lilies and supplies, the 개념 from Van Ness, Ted and Louella Uber decided to purchase Van Ness Water Gardens in 1952. They moved into the cottage located on the premises with their three children—Ed, Jon, and William. From this time on, the gardens became a family project, with parents and children working together to build up the business. "No books were available on water gardening during those days, so customers would ask questions and we would work together to find the answers and solutions," said Louella Uber. In 1974, after 22 years in the water gardening business, the senior Ubbers were ready to retire. Their youngest, son, William, and his wife, Carolyn, began managing the company, then purchased it in 1976. Ted and Louella continue to serve in an advisory capacity. JoAnn raises lilies and Ted produces filters and pond supplies. Under the direction of William and Carolyn Uber, the business began its development into a major water garden supplier. Business operations and capabilities were expanded with computer systems. The company's water garden catalogs grow to 55 full-color pages. In addition to photos of water lilies, aquatic plants and supplies, the catalog is filled with how-to information on all facets of water gardening. Today, more than 30,000 catalogs are mailed annually. Water Visions, the latest color-illustrated catalog, is available for $4 per copy. Water Gardening Basics, written by William Uber, was published in 1987 as one of a few water gardening books written by an American. The book is now in its second printing.

Van Ness Water Gardens is located at 2460 North Euclid Avenue, Upland, California 91786-1199, telephone 909-982-2425.

Water Gardening Firm Adds New Twist to Consultation Services

With communication and fast information, the foci of the '90s. Van Ness Water Gardens is certain to capture a new market of water gardeners. The firm has developed a unique approach to customer service by providing a videophone consulting service for water gardeners. Because each water garden develops its own individual personality, Van Ness Water Gardens wanted a way to visually connect with their customers around the world. According to owner William Uber, his company has found the way through video consulting. He enjoys viewing the tapes and solving the problems. Each water garden evolves in its own individual ecosystem which is determined by several factors including location, climate, construction materials, design, water features, the type and number of plants and fish," said Uber. "Because so many determining factors are involved, there isn't always a quick answer to water gardening problems: why one person's pond water turns green overnight, why someone else's fish die off for no apparent reason, or why another gardener's waterfall doesn't achieve the right effect?"

The concept of water gardening video consultation is really quite simple, according to Uber. The pond's owner is asked to make a VHS videotape of his or her water garden, showing a view of the entire landscape and the pond in particular. The owner then sends it in on any area of concern—construction, plumbing, pumps, filters, fountains, location, pond balance, selection and care of water lilies and aquatic plants, fish or other any home or commercial water garden application. While videotaping, the pond owner gives a running commentary describing the situation and explaining his or her particular water gardening concern or problem. Before mailing in the videotape, Uber also asks the pond owner to include written information of the pond's dimensions, location, construction, as well as the owner's name and phone number.

While videotaping, the pond owner gives a running commentary describing the situation and explaining his or her particular water gardening concern or problem. Before mailing in the videotape, Uber also asks the pond owner to include written information of the pond's dimensions, location, construction, as well as the owner's name and phone number. Each videotape is carefully reviewed and researched by the professionals at Van Ness Water Gardens. Once the staff determines a solution to the problem, the customer receives a personal phone consultation.

With most gardening consultants charging anywhere from $50 to $200 an hour for on-site consultation, the price of $19.95 for the Van Ness Water Gardens videotape consultation is certainly reasonable and very accessible. The Van Ness Water Gardens phone number is 909-982-2425. The Gardens are located at 2460 North Euclid Avenue, Upland, 91786-1199.

The Word "Woman" Has New Meaning

Thelma Press

Thelma's New World Dictionary defines "woman" as "the standard general term for the adult being of the sex distinguished from man—a female servant, a wife, sweetheart or a mistress." The term, "Lady," once restricted to a woman of the upper classes or high social position, is now used in polite or gentle reference to any woman.

When I see the word "women," I think of the millions of mothers who have given birth to millions of human beings since the beginning of time. And I think of how women of courage, who came to the New World for a new beginning, still faced closed minds on the rights of women. However, the strength, vision and perseverance of American women pioneers and women of this century, changed the accepted status of women, paving the way for significant change in the U.S.A. There are still challenges facing women in global communities, due to a rapidly changing world. There are many women who are not as fortunate as their American counterparts.

In 1981, the inclusion of a clause in the Federal Constitution of Switzerland guaranteed equal treatment in all respects between men and women. In developing nations women can make a substantial contribution to economic development, if they are granted the freedom to choose their own occupation, family planning, and education.

Today, more than 30,000 full-color pages. In 1993, the Encyclopedia of World's Women was published in 1976. It is the largest weekly newspaper serving the entire Inland Empire. The WOmen's World, women hold a mere 10% to 20% of managerial and administrative jobs worldwide and less than 20% of manufacturing jobs.

The year 1992 was the Year of the Woman and March 8, 1993, International Women's Day, was a good opportunity to review the practices and examine the progress and set goals for the future.

Economic and social changes have taken place quicker than changes in attitude. Many parents still have different aspirations for their sons than their daughters. Society will continue to evolve if equal importance is given to the training of women and men.

The challenges facing women in the approaching 21st century will be to encourage their partners to become equally involved at home to avoid family neglect. Women must play substantial roles in advancing the status of women worldwide, to achieve equality in every facet of life—and to promote and encourage respect for human rights and fundamental freedoms for all, without distinctions as to race, sex, language or religion.

10 Reasons Why You Should Advertise In the Precinct Reporter

1. The unduplicated media choice for advertisers seeking to tap the economic potential of the African American consumer market.
2. African Americans have $2.5 billion local effective buying income.
3. African American consumers who use media to make their purchasing decisions use and trust the Precinct Reporter.
4. An advertising message in the Precinct Reporter reaches over 200,000 adult readers every week.
5. African Americans read newspaper ads and ads more than other ethnic groups.
6. The Precinct Reporter has a 4-color food section every Thursday.
7. Weekly features include local sports coverage, health, education and entertainment.
8. The Precinct Reporter is important to African Americans and speaks to their language.
9. The Precinct Reporter is an award-winning newspaper - the largest weekly newspaper serving the entire Inland Empire.
10. The Precinct Reporter provides a clearinghouse for local, regional, and national corporate advertisers to reach African American communities within the Inland Empire.

To Obtain a Media Kit Call (909) 889-0597 or Fax (909) 889-1706 "Our Success—Your Success"
Sate Senator Bill Leonard has named Janet Paule Reynolds of San Bernardino as the Woman of the Year for the 31st State Senate District.

"Janet Paule Reynolds exemplifies the spirit of community involvement and the innovative contributions that improve our community," Leonard said when announcing the award.

"Mrs. Reynolds has implemented extraordinary programs that serve at-risk students. I believe the program deserves special attention is the Emerton Elementary School High Risk Project...The school serves as a community service center where agencies as diverse as the County Public Health Department and the Norton Air Force Base Mentor Program work to give the school's at-risk students care and support they need to succeed. Nutrition programs, parenting classes, pre-school, and gang prevention programs combine to offer a stability that benefits the students academically and beyond. Mrs. Reynolds deserves praise for this project and her other hard work for the young people of our area," Leonard said.

Reynolds began her career with the San Bernardino City Schools in 1964 as a fourth grade teacher. She worked in a variety of capacities for the District since that time and retired as the Director of Alternative Programs in 1990. She is currently a contest consultant for the District. Reynolds has also served as chair of the San Bernardino County Juvenile Justice and Delinquency Prevention Commission, the San Bernardino County Against Drugs, and the Regional Youth Educational Facility for Juvenile Probation.

The 20th Annual Awards of the Year awards are sponsored by the Woman's Caucus of the State Senate. The awards are presented annually by the California Woman of the Year at the Women's History Month Annual Dinner.

Leonard said Reynolds has been instrumental in reforming the Juvenile Justice System. She also worked to develop many new programs that improve our schools at-risk students.

Leonard Names Janet Reynolds Woman of the Year for District

Supreme Court to Clarify Sex Harassment

Leonard Names Janet Reynolds Woman of the Year for District

Must a woman prove that she has been psychologically injured in order to sue for sexual harassment in the workplace?

That is the important question that the U.S. Supreme Court this week agreed to decide in the case of Tempe Harris vs. Porkfish Systems. Ms. Harris, a manager, alleged that her employer made comments to her such as: "You're a woman, what do you know," and that he suggested that they should "go to the Holiday Inn to negotiate your rate."

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Women In Business

by Susan Barton

Women are a growing force in California’s business ranks. As an important segment of our economy, women-owned companies number about 560,000 in the state. With sales and receipts of $31 billion annually, they provide employment for more than 100,000 workers.

Women make significant contributions to our economy by providing jobs, services, and revenue, they still face significant barriers when it comes to starting their own businesses. While little hard data is available, there is a sense that the issues facing women in business for themselves are the same issues faced by all fledgling businesses: access to start-up capital, cumbersome government regulations, and a business climate that often prohibits the entrepreneurial spirit.

To help resolve the issues facing women-owned businesses, Governor Pete Wilson has signed legislation creating the California Council to Promote Business Ownership by Women. The council, which will be coordinated by the Trade and Commerce Agency, will identify specific problems of women-owned businesses and develop solutions to these problems.

The council will look into ways to promote greater access to public and private sector financing and to provide management and technical assistance programs. We will pursue, with the private sector, ways to overcome discriminatory barriers faced by women-owned businesses. In addition to the council’s goals, the Governor’s business initiatives package seeks to provide greater assistance to small businesses that women, as a part of the small business community, will be able to access.

The Governor’s initiatives address the capital start-up and research and development needs that often hinder the entrepreneurial abilities of a budding business.

The Challenges Faced by a Woman in Business

by Fay M. Schlenker, Publisher, Key Virus's Guide Member, Palm Springs City Council

The 1990s have claimed the corner offices, are cashing in the check of their male peers, and rushing armed and dauntless...into the executive suites. Women, with the equal of their male peers, are cashing in on doing their jobs, benefits, and services that we’re not on the battlefield with women workers. Many other unwitting women, like many other unwitting women, were offered the same opportunities. With two children, a job that my paycheck is full.

The next challenge for women is to balance work and family, to maintain the laughter and perspiration, tears and laughing. The next challenge for women is to maintain their own businesses. While little hard data is available, there is a sense that the issues facing women in business for themselves are the same issues faced by all fledgling businesses: access to start-up capital, cumbersome government regulations, and a business climate that often prohibits the entrepreneurial spirit.

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Governor’s Plan

The Small Business Tax Credit, SB1018 (Leonard) and AB44 (Quackenbush) provides a tax credit against the capital gain on equity investments made in businesses with 100 or fewer employees. This rewards “patient capital” — investments that will stay with the company during its formative years. The expansion of the Small Business Loan Guarantee Program, SB852 (Madley), would provide increased availability of capital for small businesses.

Other initiatives include the Research and Development Tax Credit, AB1911 (Polanco) and SB561 (Morgan), which encourages investment in activities that will nurture California’s high-growth industries; the Strategic Technology Program, AB1345 (Quackenbush), to support the development and commercialization of technology to improve our competitiveness, and targets defense conversion, and the expansion of the Rural Economic Development Infrastructure Program (RREDIP), AB977 (Jones), which would provide a continuing stream of capital for rural communities' public infrastructure improvement that will attract or expand businesses.

Attitude Adjustment Needed

What women need is what business need in general is a receptive and stable environment that encourages expansion and attracts new business. This means a total reform of our shared workers' compensation system, a barrier to business expansion in our state, regulatory streamlining, and an overhaul of a legal system that keeps businesses tied up in needless and costly litigation.

The overall package provided by the Governor would result in the creation of hundreds of thousands of jobs per year. It would help women — something important to me personally as a woman and to Governor Wilson — and it would return to California the competitive edge squandered in recent years. What we need is legislative support, to build women’s business foundation — and secure a true California comeback.

In short, we don’t have the facts and learned from them. I always felt this would turn a negative to a positive. Was I discriminated against? Oh, course I was, but with time and increased self-esteem, I stopped getting myself into situations that allowed dis- crimination. I look the upper hand and when necessary I quit a job before allowing harassment. I know I don’t stop discrimination or harassment, but I was not in a position to win, and would not sacrifice my life to the cause. I feel my actions were sufficient punishment to the employer because they lost the best employee they ever had. Reality is harsh and sometimes unfair.

If I could give any advice, just be honest and deliver the best work you can...you owe it to yourself and ultimately you will be successful. Success, like beauty, is within.
How to Remotivate a Burnt-Out Employee

Exhaustion (working or playing too hard, extra stress will affect them). If you suffer from emotional exhaustion (the result of relationship problems), helping him solve the problems or just talk about it can get his back on track toward success.

If a person has mental exhaustion (negative attitudes toward life, work, and self-image), he needs help changing his attitude from negative to positive, which will help him attack his problems. Since burn-out means physical, emotional, and mental capacities are all depleted, managers must work on all three areas.

We are thrilled when someone constantly overworks and produces. However, it won't last forever if that person doesn't recharge. People often overwork to avoid problems elsewhere. Their lives are out of balance. Managers must talk to them to assist them to get more balance in their life so it isn't all work.

Brian Tracy, a leading speaker on human potential, asks in his seminars, "How would you spend your life if you knew you had only six months to live and how is your current life consistent with that?" If you are leaving out things that are important to you, add them into your life. You will be more enthusiastic and tell more with less work.

When we are out of balance, we have high stress and low performance. If we are in harmony in all parts of our life, we experience low stress and high performance.

Tracy points out, "People are motivated for their reasons, not outcomes. To motivate people in the past we just say, 'Why don't you do this?' To motivate people to believe they can achieve it, you say, 'Who can do this? How do I do it?'

Find out what motivates the employee in the past and encourage them to believe they can achieve it again.

Find out subsidiaries' dreams—and help them achieve it.

Peggy Nemer, a manager in South Bend, Indiana, recommends going out on sales calls with the salesmen. "Let them know what you care about not only professionally but also as a person. Remind the fact that you are behind them and supportive.

Highly motivated people don't work hard just because of money. They identify with their work and want recognition and appreciation. Don't give all the attention to the low achievers, thinking that the high achievers are a green train who you must train and educate. Let the person know you care and they are important. Stress lowers the production of the biochemicals serotonin and endorphins which activate the reward center of the brain. When the tissues producing these chemicals are fatigued, people become depressed and unproductive.

Watch for overwork. Tell people when they are overworked or take a vacation or just a long weekend.

This helps reduce positive endorphins to the body. Often, when a salesperson in a slump becomes inactive, they become depressed. Encourage this person to get into an exercise program. This releases endorphins and lifts their spirits.

Let the person talk out their feelings, anger, and problems with you. Holding in these emotions leads them to fatigue, depression, and lost sales.

Help encourage them to temporarily lower the demands on themselves. Slow down, recharge. Relaxation exercises, deep breathing, meditation or taking a quiet walk to relieve stress can get them back to normal.

Burn-out is less likely to happen or be less debilitating if we are aware of its approach, watch for signs in its early stages and try to support and educate the employee to change their ways before it's too late.

Sorry I'm Late: The Wind Was Blowing Against Me

Survey Uncovers Unusual Reasons for Being Absent or Late to Work

Oh, the many—and highly creative—reasons employees have for being tardy or work absent. Executives in a recent nationwide survey were asked to list the most unusual excuses they had ever heard.

The survey of 150 executives from the nation's 1,000 largest companies was conducted by an independent research firm for Inland Empire, a temporary staffing firm. Executives were asked: What is the most unusual excuse you have heard for someone being late or absent? Some responses:

"My dog carried away the keys." (Maybe it was a legitimate reason.)

"The wind was blowing against me." (Had he checked the weather reports that morning, he could have allowed more time.)

"I just forgot to come to work." (With today's multiple pressures, occasional oversight like this is understandable.)

"A plane landed on the highway and blocked cars." (This is a new twist on being stuck in traffic.)

"There was a bear in the street." (Was this on Wall Street, and was there a bull too?)

"I was the lead dog for my dachshund dog." (Clearly, they use an abstruse form of transportation when this person misses work.)

"I thought Monday was Sunday." (Sometimes weekends are just too short.)

"The engine on the yacht wouldn't start." (Life is tough.)

"I felt it was better staying in my home versus sleeping at the office." (Plus, it's quieter and much more comfortable.)

"I had to sort my socks." (The question is: Did he finally come to work with matching socks?)

"I was in the process of getting arrested." (Are you sure you want your police officer to report to work?)

"The reasons people give for being late or absent are often hard to believe," said Robert Hall, founder of Accountemps. "Managers should inform their employees early on that tardiness and absenteeism are unacceptable. If the behavior becomes a habit, it will be much harder to change later."
A Woman’s Self-Esteem Defines and Chronicles Her Life

The 3 Keys to Your Personal & Professional Success

by Mary Ellen Drummond

What do you think is the number one skill for achieving success? A survey taken by LaSalle Associates asked that question of 136 executives earning more than $200,000 a year. According to the survey results, more than 70% of the executives said, “the primary factor in achieving success was the ability to communicate effectively.”

In our fast-paced world, we are making faster decisions about the people with whom we work and associate. Within seconds of meeting someone we decide whether or not we like the person, whether or not we want to work with the person, or whether or not we trust the person. And our decisions are made based on the way people communicate...
Women's Health Programs

Responding to the special needs of women.

Women's Health Programs
Redlands Community Hospital
909-335-5555
In matters regarding your health, it matters where you place your trust.

Parkview Community Hospital
stands ready to provide the healthcare services needed by you and your family in a setting that blends expertise and competence with personalized concern and hands-on care. As we continue to grow in response to the needs of our community, so too does our list of special programs.

- "Baby's on the Way" Maternity Services
- Center for Occupational Medicine
- Curtis Cancer Center
- Diabetes Treatment Center
- Emergency Dept. with Fast Track
- Neonatal Level III Nursery (NICU)
- Outpatient Surgery Center
- Physical Rehabilitation Department
- Physician Referral Service

Problem Wound Care Service
FIRST GRADUATE
Joan Louck of Sun City is shown immediately following her last outpatient visit to Parkview. Like many problem wound patients, Mrs. Louck has diabetes. She burned her foot severely last August; the wound became infected, and despite various treatments including antibiotics and vascular surgery, the wound continued to grow. A specialist at a highly respected teaching hospital recommended amputation. Mrs. Louck then called Parkview's Wound Care Center. After four months of personalized treatment focusing on maintaining the maximal healing internal environment— including intensive dressing changes, appropriate medications and meticulous tissue care—her foot is now completely healed. (For information on program, call 322-5437).

When it's a matter of saving a limb, it matters where you go for help.

Parkview Community Hospital

(909) 688-2211
3865 Jackson Street, Riverside, CA 92503

Desert Business Journal

Palm Springs Bank Announces Executive Promotions

The board of directors of Palm Springs Savings Bank, FSB has announced the appointments of Erica L. Svitak to the position of vice president/retail banking officer and Douglas J. Hoffman to the position of assistant vice president/marketing manager. Svitak has been with the bank since August 1993 and currently holds the position of product manager. Palm Springs Savings Bank, FSB is the largest locally owned and operated financial institution serving the Coachella Valley, with assets in excess of $145 million.

California Building Industry Foundation Scholarships Awarded to College of the Desert Students

John Tuite, a former administrator of the Los Angeles Community Redevelopment Agency, has been named acting director of economic development for the city of Palm Springs. Tuite, 60, was also national director of the $3.5 billion Community Development Block Grant Program, agency in the country, to the Community Planning and Development for the federal government’s Los Angeles Area, U.S. Department of Housing and Urban Development, and director of program services for the Model Cities Administration. As administrator of the city of Los Angeles Community Redevelopment Agency from 1986 to 1991, Tuite headed the largest redevelopment project in the country, with a budget of $400 million and a staff of 350. During his five-year tenure with the CRA, he administered 19 differ­ent project areas, the largest of which was the Alvarado Village Project. This workload included the Wilbur­ton Project near the Port of Los Angeles, which produced 200,000 square feet and the revitalization of Downey, and the Single Room Occupancy Hotel Corporation, which bought, rehabilitated and mana­ged over 1,100 rooms on Skid Row.

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Richard "Dick" Oliphant
Former Mayor of Indian Wells

"The Coachella Valley is one of the best kept secrets in Southern California, but the secret is about to get out. If firms in Los Angeles know about the desert's advantages, they will come out here instead of leaving the state—we have that much to offer, and we'll show what we mean at the conference. We are determined to present a great deal of new information in a brief period of time."

William "Bill" Powers
Sr. Vice President/Regional Administrator, El Dorado Bank

"A banker I know just transferred to Los Angeles from San Francisco. After researching our area, he has settled his family in the desert and he comments—quality of life is that important to him and it’s that good out here. And we’re taking careful steps to keep our quality of life the best anywhere."

Rolf Arnhym
Executive Vice President, Palm Springs Chamber of Commerce

"We’re taking control of our destiny—we can control our destiny as a city with foresight, timely information and utilizing all forms of communication—information is power. And we have much empowering information to share at the conference."

Louise Hangel
O.P. Broker
Prudential Realty California

June 7th
Stouffer Esmeralda

Doug Baker
Exec. Vice President
Sun World International

Michael Day
Economist & Adviser, Indio, Calif, Cathedral City

Michael Flus
President
Palm Springs Desert Resorts & Visitors Bureau

Les Griffin
Gov., Pete Wilson’s Senior Advisor for Economic Development
For those whose incomes fluctuate drastically, or for those who have an unusually high income, since the contribution need not be made after the first year. For doctors it's the perfect funding device for medical malpractice tail premiums, which can be paid out of monies never taxed. And trust assets may be insurable in the future.

Doctors have found the plan a perfect funding device for medical malpractice tail premiums, which can be paid out of monies never taxed. The concept is neither a qualified retirement plan nor a trust. It does not provide any compen-

sation, but has certain tax similarities of each. A 419(A) Plan may be used by a plan sponsor to any other qualified plan as well.

The 419(A) Plan is not subject to the same funding and tax restrictions applicable to present qualified plans. For example, there is no limit on the amount of compen-

sation on which benefits are based. The maximum benefit, which may currently be funded for, is twice the final compensa-

tion. This can allow you to current-

ly take a fully tax deductible write-off of between 25% and 35% or more of your taxable income, depending upon age and income amount. Benefits are paid out of the lump sum or may be taken over 24 months, which allows for spread-

ing the income over three tax years.

Though a 419(A) Plan should cover a broad class of employees, certain employees can be excluded. Benefits are based upon a uni-

form percentage of compensation, and similar to the "old defined benefit pension plan days," are actuarily computed. The older

owner with substantially greater compensation than the employee
group is credited with the majority of the required funding contribu-

tion. Upon plan termination, the trust assets must be distributed in their entirety to those employees

still remaining in the plan, subject to an 18-month lookback period. In many instances, the owner seems to wind up being the only employee at time plan termination.

The 419(A) Plan may very well be the only answer to those seeking tax deductible investments, deferred asset growth and asset protection. Employed properly as part of an overall estate plan, the 419(A) Plan may be entirely estate tax and income tax free.

One should not require association and group sponsorship in a multi-employer trust qualified under section 419(A) of the Code. As long as the trust is tax-exempt, sever-

ance and death benefits are funded with primarily designated life insurance products, so taxes are deferred anyway (possibly forever, if the death benefit is paid out).

The only recognition of current income attributable to the insured fund is an IRS code for the eco-
nomic benefit of the death benefit (essentially a term life insurance premium, which is reportable as other income). There are estab-

lished qualified trusts available to join, and the initial set-up fee is nominal.

Recent favorable tax rulings have brought the 419(A) back into the spotlight, as it was in late 1989. When things sound too good, we usually expect the worse. However, this does not seem to be the case given the extensive and favorable tax court rulings and opinions over the past few years. This is indeed an opportunity to establish a plan of superior wealth accumulation, as well as offering

"...A program of superi-

or wealth accumulation through tax deductible dollars, tax deferral and asset protection, to provide better benefits."

TAX FAVORED SOLUTIONS to many diversified needs.
**10 Survival Secrets for Small Businesses**

**I. Niche Marketing**

Even if you can't always think of being world class when you're not even sure you'll make the grade? Well, this month I've listed 10 techniques used by some of the smallest—ambitious—companies to grow from anonymity to dominate position in their markets.

1. **Niche Marketing:** This concept, simply stated, dictates that you don't always buy the best product. Remember, the #2 reason for business failures isn't always because you don't have sufficient capital to get off the ground with. It's because you think your product is solid enough to be the #1, Don't build a product in-the-Box or Sizzler. There are two types of businesses: If your idea is solid enough to be (continued)

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**EDWARD W. LEWIS**

**Managing Director**

**AQM&O**

Edward W. Lewis started his career in the paint industry. He has over 20 years of experience in the manufacturing and distribution of specialty products. His expertise includes product development, sales, and marketing. He is a member of several trade associations and has authored numerous articles on manufacturing and marketing topics. His current position is Managing Director of AQM&O.

At AQM&O, we believe in the power of collaboration and innovation to drive success. We are committed to delivering high-quality products and services that meet the evolving needs of our customers. Through our expertise and partnerships, we are dedicated to helping businesses achieve their goals and grow sustainably.

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**INLAND EMPIRE BUSINESS JOURNAL • MAY 1993**

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**Retaining and Attracting “Super Clean” Manufacturing Jobs**

By James W. Lewis, Executive Director

South Coast Air Quality Management District

In the 1990s, as Los Angeles was comparable to the level only equalled by Moscow City.

For the past three years, the South Coast Air Quality Management District has aimed considerable search- and virginia effectiveness to assure that the answer is "yes." This included a top-to-bottom reorganization, a regulatory reform package called "New Directions in Air Quality Management," and market-based strategies.

The results were surprising and encouraging. Two major companies—City Motors and City Wipers—have doubled in population and vehicles. A new product has been developed to assist them in determining their strategic plan to achieve all clean air and a growing base of manufacturing jobs. AQM&O and other public and private agencies should encourage the expansion of "super clean" industries of expanding or starting up a new plant here.

A new product of the AQM&O district would be something vital to create a safety net, under which industries meeting "super clean" standards would be protected from any further emission reductions through 2010. Further, a community bank of emission credits for economic development could be created to offer low- or no-cost funding to SBIRs and "super clean" industries. This would encourage the expansion of these firms already here. The AQM&O District should purchase these credits in order to obtain environmental improvements.

This is a major public policy decision with many other issues to consider, but the first step is the obvious and public debate.

This is the kind of approach we—regional—agencies—such as AQM&O—must consider in meeting public expectations for a quality of life that includes a growing base of good manufacturing jobs and cleaner air.

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**EDITOR’S NOTE**

Electronic mail address: jlewis@soleader.com
FOCUS ON THE FUTURE

The distinguishing feature of TRANSITION with focus isn't the service itself, its the benefits program coverage. TRANSITION with focus is positioned to help organizations balance the attention between those staying and those leaving.

This includes:

- Minimizing the risk of wrongful termination litigation.
- Developing an effective communication plan to help remaining employees face the reality of changing conditions and recognize the need to plan their career.
- Providing assistance in strategizing and implementing a job search campaign for those being released.
- Giving employees an opportunity for empowerment will energize them because by partnering with the company, they get more control over their future.

A shared vision can engage the heart... spirit... and commitment for a meaningful future for all concerned.

For a personal tour, call Dennis J. Smith, president, or Carol Lynch Yoch, Executive Vice President at (909) 483-0548.

AB 1672 Changes the Insurance Landscape in California

By James Taylor, President

As of May 1, 1993, the California insurance commissioner's office began enforcing AB 1672, California's landmark health insurance reform package which goes into effect July 1. This will change the way small groups (5-50 employees) purchase health insurance and what all insurers can and cannot offer. The legislation now provides for a free consultation on how your needs can be accommodated.

The following reforms have already been included:

- Small-Group Health Insurance Reform
- Pre-existing Condition Coverage
- Preventative Care Coverage
- Consumer Protection

By contrast, because by partnering w/ the company, they get more control over their future.

AB 1672 is not one reform. It is a list of reforms addressing underwriting, disclosure requirements, rating, a market-sponsored purchasing pool, a private reinsurance mechanism and enforcement of the entire package.

The guaranteed Acceptance will initially apply to groups of 5-50 employees. In July 1994, four employee firms were placed in. On July 1, 1995, firms with three employees are covered.

- Disclosure Requirements: To make sure consumers have access to all of a carrier's offerings, AB 1672 requires that agents offer a small employer a particular health benefit plan. The employer must have a "free choice" as to whether it is what benefits the plan has and its rates, be presented.

If any benefits in benefits or options in a plan design constitute a new plan design, carriers and agents will have to provide benefit summaries for all possible combinations.

- A small group is guaranteed that is apt to health plan for a health plan will be accepted, there is to guarantee as to what rate the group will receive. Carriers are required to establish a "standard risk rate" for each plan, from which all applicants can be charged from 120 percent to as low as 80 percent. In July 1996, the band will be narrowed. HMOs focused on preventive care that reduces future medical costs.

Conditions are very familiar to HMOs. We have found that the benefit of providing quality health care to a broader population far outweighs the increased potential of longer treatment.

By contrast, because by partnering with the company, they get more control over their future.

Risk Management: Intentional violations of AB 1672 will carry fines, as well as possible suspension or revocation of a license. Fines will range from $2,500 to $5,000 for carriers.

As noted earlier, AB 1672 keeps the playing field between HMOs and independent insurance companies. Insurance companies, never before concerned with small groups, will now be faced with accepting potential "less-than-desirable" risks, as well as limited ability to exclude pre-existing conditions.

The following reforms have already been included:

- Small-Group Health Insurance Reform
- Pre-existing Condition Coverage
- Preventative Care Coverage
- Consumer Protection

This reform is the movement that requires that carriers accept small employers into any plan that the carrier offers in the small group market regardless of the industry or the health condition of the group. This guaranteed acceptance provision does allow, however, different premium rates to be applied based on health or occupation.

By contrast, HMOs have never screened any group in the past because no pre-existing condition will reduce health insurance premiums by 15 percent or more.

May 1993

INLAND EMPIRE BUSINESS JOURNAL • PAGE 93
May 1993

**Advertising Marketing & Public Relations**

**High Attendance at Inland Empire Ad Club Luncheon**

Ryne Hoff reports from the March 31 Inland Empire Ad Club’s monthly meeting discussing the club’s new direction has met with success. People seem to enjoy the new format of luncheon meetings and are interested in the new advertising industry. The luncheon was one of the Ad Club’s best attended meetings in years.

Three local media representatives led a discussion on newspaper, radio and television advertising. The luncheon program attracted marketing representatives from each company in Ontario-Pomona Valley Community Medical Center and the University of California, Riverside. They were attracted to the valuable information about media buying, the advantages of using each type of media in specific advertising objectives. The Luncheon on Broadcasting was a 6 p.m. event. For members and paid AEA members, the cost is $15, nonmembers $20. For more information, call (909) 611-4022.

**The Butler Did It**

The city of Ontario has selected Baker Agency in Riverside to produce a brochure to promote residential and industrial recycling programs throughout the city. Owner Wayne Hamrick also reports that the agency has agreed to work with the Ontario School District to design educational literature.

**A.F.F. President to Speak at Ad Club Luncheon**

American Advertising Federation (AAF) President Kathy Snyder will be the guest speaker at the next Inland Empire Ad Club luncheon, scheduled for Thurs., May 20, at noon. Snyder is coming from Washington, D.C. to discuss the topic “Sales Tax on Advertising.”

**Way to Grow, Uber Advertising**

Corex, one of the largest growers of potted plants in the nation, has selected Uber Advertising & Public Relations to handle its advertising and promotion efforts throughout the U.S. and Canada. Owner Wayne Hamrick reports that the agency has agreed to work with the well-known horticultural company. Corex specializes in wholesale plants to nurseries, both in-store and direct mail, as well as large garden centers, Builders’ Emporium and Home Depot. Of this project with Color Spots will be to develop a corporate identity, formulate an advertising campaign and a public relations program.

**Sympathize Agency Moves to Garden Grove**

Sympathize Advertising, based in Claremont, has announced that the agency will move in office to Garden Grove. According to David Lohrback, president, the move will help them to adapt the changing needs of their client base. Lohrback states that Los Angeles clients and central location to continue to effectively serve the needs of his corporate clients. The move will be preceded by a public relations campaign.

To date, Helen’s Flying Pizza has made great progress in the past two years. The company has seen growth in sales and customer satisfaction, and continues to prioritize the needs of its franchisees and customers.

**Cool Off... At Our Hot Spot!**

**Mid-Week Breathing Space**

**"Spa Sampler" 3 Days/2 Nights $165+**

**Inclusions:**

- Private Mineral Bath with Oils
- One Full Body Massage
- 2 Spa Breakfasts: Lunch, Dinner, & Dessert
- 2 Nights Accommodations
- Unlimited Fitness, Pool use, Yoga

**Scheduling:**

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**Griswold’s Indian Hill Restaurant**

**Mineral Water Bottle Request $15.95**

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**Ad deadline for June issue is May 20th. For advertising information, call (909) 393-1**
Business and Education: A Winning Partnership

The Cardiac 2000 Club
of Riverside Community Hospital
proudly presents

The 1st Annual
(Caring Hearts Awards Member Program)

Friday May 21, 1993 - 6:00 p.m. - 9:00 p.m.
Riverside Convention Center

featuring

"A SALUTE TO FAMOUS TV DOCTORS"

Far Left
Vincent Edwards 
"Dr. Ben Casey"

Below
Bernie Kopell
"Dr. Adam Bricker" of THE LOVE BOAT

Also Featuring:
Larry Livelie "Michael Frank Burns" of M*A*S*H
John Eradino "Dr. Steve Hardy" of General Hospital
France Nuyen "Dr. Paulette Kim" of St. Elsewhere

Nearly 15 FHP families participated in Inland Empire Principal for a Day activities.

May 1993

UCR Admissions Officer Named Educator of the Year

New Radisson Hotel HR Director

Dinner on a Train?

Health Care Management Seminar Series

Appointments New Director of Home Health

Chino Community Hospital

Dr. Ralph Rossom to Hold Chair in American Politics at U of R

The Coronado Empire Royal Train will make stops in Point Loma, California, Riverside from 8:30 a.m. to 5 p.m. on Friday, May 14 at the Mission Inn.

The conference, entitled "In Search of Excellence in Health Care Management," is geared toward presidents, vice presidents and managers of health care institutions, and Ray Maghroori, PhD, associate director and director of Executive Education at UCR.

Dinner on a Train: The Orange Empire Railway Commission will make stops in downtown Orange, Riverside and Glendale.

Ralph Rossom to hold chair in American Politics at U of R

For Ticket Information Call (999) 783-3471
Dining at the Las Vegas Hilton—Something for Everyone
As Vegas is well known for its fine dining and inexpensive steak tags for the gourmet and fast eat and back to the familiar type of appetizer. Staying at the Las Vegas Hilton for the food but for does not better a job accommodating the person who truly enjoys a choice and selection of various dining experiences. With 13 restaurants to choose from, the Las Vegas Hilton features something for every palate. Their epicurean world tour includes the cuisine and ambiance of Japan, France, Italy, Italy, England, China and as traditional American favorites.

Andiamo’s Pasta Loving wrapper enjoy again and again to this favorite northern Italian restaurant. Customers can observe Andiamo’s chefs preparing fresh pasta, breads and cooking their special Italian dishes.

Many visitors and locals alike make sure their reservations are made early and often. With their tempting dishes, this is a busy, but enjoyable spot.

Le Monarchet
If contemporary French cuisine pleases your taste buds, Le Monarchet. Rated as a connoisseur's delight, choose from more than 400 hand-selected wines which are styled in the adjoining private wine cellar.

Barronshire
Perhaps you’re in the mood for a crisp salad, prime rib and fresh fish and chicken specialties—go directly to Barronshire. Enjoy subdued dinning with a taste of English flavor.

Benihana Village
This village is referred to as an oriental fantasyland complete with not only one, but two Japanese restaurants—Ichibachi and Zabu Zabu Yaki barbecue. If you like to dine with lots of atmosphere, just step in and you will not only experience fine dining, but enchanting sights and sounds of an animated musical extravaganza. A Japanese masterpiece, trees and even water coming to life and dancing. The restaurants are surrounded with lush gardens, running streams, mini storms, cool mist, and smoke effects.

The grand finale is a spectacular fireworks display over the Benihana Musical Waters. Reservations are recommended even though the seating capacity is 300.

Garden of the Dragon
Overlooking the Benihana Village, and continuing with the oriental theme, the Garden of the Dragon offers the ultimate in gourmet Chinese dining. Favorite dishes include spicy Szechuan, Peking, Northern, Mongolian and Cantonese.

Paco’s
For a taste just south of the border, Paco’s offers authentic Mexican specialties including fajitas, spicy burritos, chicharrones and crisp tostadas—with Margaritas, of course.

Buffet of Champions
With a variety of different meals to choose from, the Buffet of Champions, located in the Superbook Casino, offers the best in buffet dining for breakfast, lunch and dinner. Spectacular Saturday and Sunday brunches are not to be missed.

The Waterfront
On Southern California’s Best Beach
5501 E. Ocean Blvd. 
(909) 384-7673
2339 Pacific Coast Hwy. Huntington Beach, CA 92649
ационное предприятие, которое имеет свои оптовые склады в Северной Калифорнии. Он проводит встреча с потенциальными клиентами в особом зале для переговоров. Великолепный вид, уютный интерьер и питание по разумным ценам делают это место идеальным местом проведения различных мероприятий.

Inland Empire
Their choice from, their menu features something for every appetite. Their epicurean world tour includes the cuisine and ambiance of Japan, France, Italy, England, China and as traditional American favorites.

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Loma Linda University Children's Hospital

INLAND EMPIRE BUSINESS JOURNAL • PAGE 99

SPECIAL ADVERTISEMENT

Not Just Fun & Games
But Serious Business

When you’re planning an event and you want the right place to do it. The National Orange Show is ready to help.

When you’re planning an event and you want the right place to do it. The National Orange Show is ready to help.

The National Orange Show is ready to help you.

When you’re planning an event and you want the right place to do it. The National Orange Show is ready to help.
March-May, 1993

Chula Vista Children's Theater with the YMCA, presents Mosley's Family Series, the 1993 Spring Season. Shows are: Saturday, March 27, 1993, 2 p.m. "The Wind in the Willows," Sunday, April 11, 1993, 1 p.m. "Brownie Big Machine Circuit," and Saturday, May 8, 1993, 2 p.m. "This Old American Entertainment." Performances are approximately one hour long and after the show, the actors will assist children's programs. For more information, call (619) 341-1926.

May-June, 1993

Marketplace Ministries will show free VeggieTails videotapes during May and on June 3. The biblically-based networking group meets at the Grand Terrace Connection on Borton Road just east of the 91 Freeway Thursday at 6:30-7:30 a.m. No membership fees or RSVP is required. Attendees pay only for any breakfast items ordered. For more information call Dr. Marlon Hammond at (909) 681-2733.

West San Bernardino Business Expo Postponed

The Seventh Annual West San Bernardino County Business Expo date has been changed from April 16-18 to June 26-27. The event will take place at Montclair Plaza and is co-sponsored by the Montclair and Upland Chambers of Commerce. For information call Montreul at (909) 634-5090, or Car/question at (909) 862-4016.

May 15-17

The California Employer Council, in association with the Employment Development Department, presents "California Business Surviving and Thriving" 1993.

Letter
To The Editor

Dear Editor:

I am writing to provide you with information which will help you understand better the California State University Board of Trustees' recent decision to double CSU fees for seniors within the next three years.

Given the serious problems associated with the CSU system's declining share of the state budget, a sharp decline from 4.9% in 1986 to 3.5% since 1987, the Board seemed to have few other options. The new for policy passed unanimously and will result in an increase in student fees from this year's $1,308 to approximately $2,500 in three years.

While all sections and industries in California are suffering to some degree from the effects of the current economic recession, it has had a tremendous impact upon The California State University. The 20 campuses are now serving approximately 30,000 fewer students and are offering 6,500 fewer class sections than in 1992. The result of further cuts has slashed the first increase in fees from $1,308 to $1,788 for most undergraduate students, and from $3,938 to $2,108 for graduate students (except those seeking a credential in the K-12 schools).

No doubt you will hear much discussion about the demise of the state's much-valued State Master Plan for Higher Education, that $2.5 billion plan emphasizing accessibility, affordability, and educational quality. For years, the state had a need to pass on to students and their families a greater percentage of the costs for higher education. It is said that this long awaited change will increase the average cost of student higher education in California has allowed so many first-generation college graduates like me to share in the American Dream. Moreover, education has been the engine that has driven so much of the state's economic growth.

It is important to understand that a key element of the new student fee structure provides for much more financial aid and student services which have such need. In fact, for the second year in a row, more than one third of the student fee increase will be used to provide additional financial assistance for needy students.

I urge you to keep this issue in financial aid mind. Some students may find that they no longer be able to afford to go to college. In my judgment it is very important that eligible students not be "weeded out" of higher education, and they will not be excluded as long as The California State University and the state of California maintain their commitment to serve all eligible students.

Our destination must not change, but the note that we take of necessity, will be different. Students from the San Bernardino campus testified at the meeting of the Board of Trustees that their primary concern was the availability of classes. While our campus has not reduced the number of class sections, the new fee increase will allow us to continue the tradition of service and we are grateful indeed.

I do not wish to offset that increased fees will be an acute burden for many of our students. They will be, and this is why I am sad.

But the times have changed, and California's resources today are greatly diminished. For those of us who have been the beneficiaries of California's past generosity, we must work even harder to see that today and tomorrow's students have comparable opportunities. Education will continue to be the linchpin for California's future.

Anthony H. Evans, Ph.D. Professor, California State University, San Bernardino

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BUSINESS EXPO

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June 26 & 27
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Chamber Members $25 - Non-Members $60

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INLAND EMPIRE BUSINESS JOURNAL • PAGE 103

INLAND EMPIRE BUSINESS JOURNAL • MAY 1993
Transportation Commission imposed a $100 million penalty to the California Transportation Commission for its role in the development of the Inland Empire Business Chronicle. The firm buys processed lumber in the region and it is currently sourcing hybrid circuits, mini-type medium duty electromagnetic relays, small-size toggle switches, mini-key switched resin potentiometer, RF coaxial connectors, electromagnetic components for switching para supply, and small-size toggle switches, miniature key switched resin potentiometer, RF coaxial connectors, electromagnetic components for switching para supply. U.S. firms that are able to supply these items should contact Mr. Janson Chaw by fax.

Response Contact: Shelia/Ware

Contact: Mr. Jaron Chaw, Manager, Haw Par Trading Pte. Ltd., 451 Clemenceau Ave., Unit 03-16, Haw Par Center, Singapore 0293. Phone: (65) 339-1655. Fax: (65) 339-185. Telex: HPTRAD RS 4826.

Please send a copy of your response to: Commercial Section (FSC TOP), American Embassy, Singapore, PO AP 945, Reference P0009.

535611 Metalized Film Capacitors: Chip Polyester Film Capacitors

Product Data: Detailed product description: Metalized film capacitors: chip polyester film, laminated film, sub-miniature. Minimum order quantities (technical data): 1 chip polyester film 0.047 to 0.33 UF, 50 VDC, 0.047 UF to 10 UF, or 63 VDC. Sub-miniature 0.01 to 0.2 UF, 40 to 63 VDC. Quantity: Chip polyester film 18,000; sub-miniature 15,000 units. Response Data: Response language: English. Best way to respond: By fax. From manufacturers only.

Contact: Janson Chau, Manager, Haw Par Trading Pte. Ltd., 451 Clemenceau Ave., Unit 03-16, Haw Par Center, Singapore 0293. Phone: (65) 339-1655. Fax: (65) 339-185. Telex: HPTRAD RS 4826.

Please send a copy of your response to: Commercial Section (FSC TOP), American Embassy, Singapore, PO AP 945, Reference P0013.

535168 Chemical Resistor Networks

Product Data: Detailed product description: Metal resistors, chip resistors, linears, thick film, high precision, low cost, high power. Minimum order quantities (technical data): 0.01 ohms to 60 ohms, 500 watts. Quantity: 10,000 units. Response Data: Response language: English. Best way to respond: By fax. From manufacturers only.

Contact: Janson Chau, Manager, Haw Par Trading Pte. Ltd., 451 Clemenceau Ave., Unit 03-16, Haw Par Center, Singapore 0293. Phone: (65) 339-1655. Fax: (65) 339-185. Telex: HPTRAD RS 4826.

Please send a copy of your response to: Commercial Section (FSC TOP), American Embassy, Singapore, PO AP 945, Reference P0011.

535480 Chip Resistors. Resistor Network


Contact: Janson Chau, Manager, Haw Par Trading Pte. Ltd., 451 Clemenceau Ave., Unit 03-16, Haw Par Center, Singapore 0293. Phone: (65) 339-1655. Fax: (65) 339-185. Telex: HPTRAD RS 4826.

Please send a copy of your response to: Commercial Section (FSC TOP), American Embassy, Singapore, PO AP 945, Reference P0010.

536656 High Pressure Sodium Lamps


Contact: Janson Chau, Manager, Haw Par Trading Pte. Ltd., 451 Clemenceau Ave., Unit 03-16, Haw Par Center, Singapore 0293. Phone: (65) 339-1655. Fax: (65) 339-185. Telex: HPTRAD RS 4826.

Please send a copy of your response to: Commercial Section (FSC TOP), American Embassy, Singapore, PO AP 945, Reference P0008.

This completes the following tradedeals, please contact the Centre for International Trade Development on (909) 274-6450.
How to Get More Office For Less Money?

We realize that your needs can change. What you need today may be very different from what you need tomorrow. It is an ideal setting conducive to overhead. It is an ideal setting conducive to overhead.

In other words, a home base when you

are ready to place the money you have available to use in your life. We realize that your needs can change. What you need today may be very different from what you need tomorrow. It is an ideal setting conducive to overhead. It is an ideal setting conducive to overhead.

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