Happy Holidays

THE NATIONAL DUCK STAMP STORY
CONCERNED CITIZENS PROTEST AutoNation USA

TAKE OUT
HEALTHCARE

CLOSE UP:
ZEV BUFFMAN

CORPORATE PROFILE:
CALIFORNIA BINDERY

WHO'S WHO
IN ACCOUNTING
INLAND EMPIRE
business journal

DECEMBER 1997

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SPECIAL SECTION

HEALTH CARE TAKEOUT 19
SECOND PAGE 33
BANKING IN THE I. E. 35
FORECAST BREAKFAST 40
WHO'S WHO IN ACCOUNTING 52

AT DEADLINE

Inland Empire Home Prices Rise

October home prices in San
Bernardino and Riverside counties
rose 4.9 percent above last year’s
prices, according to figures released
in late November by the California
Association of Realtors.

The average price for a single
family home last year was
$110,410, compared with $115,850
this year.

Statewide, the average price
jumped 10.1 percent from $174,450
in 1996 to $192,070 this year.

That increase was the sharpest since
September 1991, when prices
climbed 12.2 percent.

Statewide home resale activity
was up 5.8 percent from 577,320
resales a month ago and up 22.3
percent from 499,470 resales in
October 1996.

Ontario Auto Center Hills
Lancaster Plaza

The Ontario Auto Center sold its
200,000th car in late November,
which is during its fourth quarter —
usually a slow sales period.

Jim Lamparter, president of the
Ontario Auto Center Dealers
Association, said that based on
sales for the first eight weeks of the
quarter, the center will likely set a
record for the quarter.

"This comes on the heels of a
record year in 1996," Lamparter
said.

Although the mall is still open, most shops have left Plaza Continental Mall in Ontario and few shop
ners are seen walking past stores, especially on a weekday like this one.

Plaza Mall Surrenders,
Mills Celebrates Anniversary

Owners of Plaza Continental announced in November their plans to
hang up the towel on the Ontario
outlet mall, amid the one-year
anniversary of the Ontario Mills.

Retailers in Plaza Continental have said that the mall had trouble attracting shoppers before anyone had even heard of Ontario Mills.

But some experts have said the Mills added fuel to the fire, or lack thereof.

"The Mills was the final coup
deal of nails in the coffin," said Paul C.
Bernard, a vice president with com-
tinued on Page 5

for ways to grow as a business,
Robinson said.

"We will get to a point somewhere
down the line where we are not grow-
ing," Robinson said. "And we have
some debt issues out there with the hotel and remodeling of the late '80s and '90s. If the fair is not growing,
it could be the kind of situation where
the county could essentially take over
the land."

County acquisition of the Fairplex is not a threat right now, Robinson
continued on Page 55

Cummings Looks Ahead
by Rebecca Jo James

Toyota of San Bernardino's
Chief Cummings has moved behind
the scenes, making things happen.
But lately he's been feeling the
pressure to move a little further out
in front.

"I've been getting a lot of
requests to move into one of two
directions," Cummings said,
"either to go into the state Senate or
Congress."

Although he hasn't made an
official declaration, Cummings has
taken an "official stand" on issues
that he finds compelling.

"I take issue with the educa-
tional system and would focus on
language barriers and the availabil-
ity of text books," he said. "We've
got to make children ready for the
modern world. I would be a propo-
ponent for proper text books and
computerization."

Cummings said he would also
encourage incentives for teachers.

"We have some outstanding
teachers out there who are doing a
great job," he said. "They need to be
recognized for their efforts."

Cummings also takes issue
continued on Page 38
**Power Competition and Consumer Knowledge**

Celebrating Charter Schools

As an Assemblyman Bill Leonard

We recently celebrated American Education Week — the third week of November, and it gave us an opportunity to focus on the fact that we can improve the quality of our charter schools.

We are about to make changes in the way we can improve the quality of public education in our country. Recent reports indicate that only one of the most important reasons why we need to improve the quality of public education is because of the "satisfaction levels are wide and deep" among parents, teachers and students of charter schools.

Nearly 60 percent of students say they like the charter schools because of the "satisfaction levels are wide and deep" among parents, teachers and students of charter schools.

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Results thus far have been impressive.
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The Hudson Institute completed a two-year study of charter schools around the country earlier this year. It concluded that the "satisfaction levels are wide and deep" among parents, teachers and students of charter schools. Half of the parents say they like the charter schools because teachers have more time for their children, and the parents say they like the charter schools because they are successful.

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The state is doing more than simply pull back cent per kilowatt. The state is doing more than simply pull back cent per kilo
CLOSE-UP

Zev Buffman: The Man with the Midas Touch

By Rebecca Jo James

His passion for living is only matched by his passion for entertaining — for making people laugh and create. The funny bone is often embedded somewhere between Buffman’s ears, yet he manages to make his way through any situation with a smile. Buffman’s confidence and charisma are infectious, and he knows how to use them to his advantage. He is always on the lookout for a good laugh, and he is not afraid to share it with others.

Buffman, born in Los Angeles, grew up in the entertainment business by his father’s side. He never thought he would wind up working in the entertainment industry, but he ended up staying in the business after his father’s untimely death.

Buffman has been involved in the entertainment industry for over 30 years. He started his career as a writer and producer for Saturday Night Live, and he eventually became the show’s head writer. He has also written and produced for a number of other television shows and films, and he has worked as a comedian and actor.

Buffman has had a number of successes in the entertainment industry, and he has been able to maintain his sense of humor throughout his career. He is known for his ability to make people laugh, and he has been able to use his talent to create a successful career for himself.

The current president of the Southern California Bindery & Mailing Inc., Buffman has been in the mailing end of the industry for over 30 years. He has been able to maintain a successful business, and he has been able to do so by putting his passion for entertaining to work. He is always looking for new ways to entertain and to make people laugh, and he has been able to do so with his success in the mailing industry.

Buffman has been able to use his skills and experience to create a successful business in the mailing industry. He has been able to put his passion for entertaining to work, and he has been able to create a successful business for himself.
Your CEO: Are Profits Telling the Real Story?

by Peta G. Penom

Grandstanding, inattention at team meetings, broken promises—an employer who exhibits these unpleasant and counterproductive behaviors can expect a less-than-adequate performance evaluation.

But what happens when a CEO who is acting like the archetypal potbellied turkey or the bitch goddess? Who appears to have a great performance in any way other than bottom-line numbers?

CEOs may be the least evaluated group in the workplace even though the board of directors of public corporations has a legal requirement to judge the performance of senior management on behalf of shareholders. Private-owned firms may have advisory boards representing stakeholders to counsel and coach the CEO, but in many smaller companies—especially those in which the CEO is also the majority owner—there is no one to give constructive feedback on the CEO's non-financial performance.

That is a mistake. The numbers only tell part of the story. They can give you a snapshot of the success or failure of a company today and yesterday. But they cannot provide a thoughtful interpretation of how the leadership of the organization is performing.

If you have more than one or two "yes" answers, it is no wonder that you are queries at the thought of being evaluated on your performance as a CEO — you are doing a miserable job.

The best CEOs—who lead their companies into dazzling new directions and sustain growth and profitability over the long haul—know how to invite collaborative thinking about all aspects of the organization, including their own performance. They are unafraid to ask for help in writing a job description for a CEO—defining a healthy, ethical leadership style— and grading their own progress in achieving these goals.

When profits are good, it is easy to deny the value of performance appraisal of the CEO. But if you wait until results have pluniged, it may be too late.

Evaluation of the CEO is an early warning system of troubles to come. Set up your system now and begin to enjoy a valuable and continuous stream of objective, constructive criticism that will help you and your organization excel.

Peta G. Penom, Ed.D., is a management consultant with TEAMS Inc. She can be reached at (415) 388-8000.
The The Games People Play (2.0)

by J. Allen Leinberger

It has been a good year for computer games, even more so for computer games. Private businesses and the federal government have begun games from their desktops. Get caught running Duke Nukem in the Pentagon or Postal At Zakam, and you can be fired.

On the other hand, technology has advanced into 3-D graphics and Dolby sound. Look at sound and bigger and better than ever.

And there are enough computer games out there now to break them down into categories, including, but not limited to, strategy, role playing, puzzle, adventures and action.

The adventure category includes the much-awarded Starfleet Academy.

Are You Getting the Most Out of Windows 95?

The Windows 95 operating system was designed to be a user-friendly, object-oriented interface that simplifies the tasks of file management and hardware and software configuration. If that statement leaves you chuckling or muttering, ask yourself the following: Are you bi-musual? Use BOTH buttons on your mouse! Right clicking on selected objects in Windows 95 will produce a shortcut or context menu that provides most of the commonly used commands. A simple right click eliminates the need to go to menus or toolbars. Try right clicking on folders, files, the desktop, the taskbar and even the start button. To create a desktop shortcut, find the file, hold your right hand corner of the desktop, right click, drag the object to your desktop, and select "create a shortcut" from the menu. The right click also works in all application programs — right click on selected text or objects.

Are you object-oriented? Most of us know our children could reconfigure our computer systems in the time it takes to read this article, but that's because they're object-oriented. Everything in Windows 95 is an object. An object has properties. Think of a stop sign. It's hexagonal, red with white lettering, and made of metal. Those are its properties. Selecting the properties command from a shortcut menu allows one to view and change (be careful) settings and information about the selected object.

Are you aware of the clues Windows 95 offers? One thing to look for is as ellipse (ellipses are the three dots found at the end of menu commands or on command buttons), which will always take you to a dialog box where you're offered a number of options. Another item of assistance is the cursor. If you like a cursor at any point in your game, it's in the upper right hand corner of a dialog box. It provides "What's This?" help. Click on the question mark and then click on any option to get more information.

Computer tips are provided monthly by the Academy of Computer Technology. For more information, call (909) 445-1456.

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Marketing Techniques for Cyberspace: Search Engines

by David Platt

Search engines focus mainly on storing information about pages in the World Wide Web (WWW). With millions of pages in Cyberspace, it has become important to know how certain search engines function. More importantly, however, is to know how to market your Web site so that it will be found within the first search on a subject.

Yahoo, Altavista and Beaucoup are three of more than nine-hundred search engines in existence. These three do, though, provide a fair representation of how many search devices function and how they look for and catalog Web pages.

All search engines vary in their method of indexing and cataloging Web sites (URLs). Some will index specific words while others, on the other hand, may index every possible part of a Web page. Some of the key components a search engine index into a database are the URL, the title, site content and keywords.

Many search engines are programs called spiders or (wander or weave) to catalog and index Web pages. Spiders basically roam the Web, searching for hyperlinks and finding new or updated documents and then adding them to a search engines database. An engine such as Altavista uses spiders to find the location on Web pages submitted to their database.

Yahoo (http://www.yahoo.com) is perhaps one of the best cataloged search engines on the Web. It is easy to use and filled with the type of information most Web users want. Yahoo works in a directory and groups Web pages by classification, such as art, government and science. Within sub-groupings of these classifications, information specific URLs can be found. The method for submitting a URL to Yahoo is rather straightforward and easy. First, a sub-category for a subject must be accessed, then the Add URL button must be selected. The user must submit information concerning the Web site — URL, title and a short site description. After all the information has been entered and submitted, the Web site will appear in the specified category in Yahoo's database. However the amount of submissions Yahoo receives on a daily basis, a Web site may not appear in the database for seven to ten days.

Altavista is the extreme for search engines. It offers simple and advanced search features to find Web sites, making it a fast, sometimes complicated, but certainly more powerful, thorough and useful search tool than most search engines. A subject search in Altavista can find hundreds of thousands of pages with the downside that many of the documents with the subject requested.

But with the proper search techniques Altavista can provide a near the ability to locate pages based on subject, keyword, host, title, domain range and many more. To enter a site in Altavista, one must simply submit a URL to their database and their spiders go to work at searching the contents of the site. Within a few days, the Web site can be located. Beaucoup (http://www.beaucoup.com) offers a different and interesting method of finding and indexing Web sites. By far it is one of the most comprehensive search engine catalog on the Web. Beaucoup categorizes search engines by subject such as health, software, and Internet, giving the user the option of using a specific search engine already focused on a category. Though a business would not be able to index on its own site on Beaucoup, the opportunity to index on a site using many different search engines across the pages and world made easier.

Further information on search engines can be found in "Web Search Strategies" by Bryan Pfeiffer.

David Platt is a consultant with Cybergift Business Services in Claremont. You may reach him at dpfeiffer@cybergift.com. Cybergift offers personal and business Web page design and hosting, and automated direct access to the Web through Ti and Web Circuits. Cybergift is also the creator and host for the Inland Empire Business Journal on-line site at "http://www.busjournal.com".
Konyha to Take Internet Company to New Levels

James C. Konyha, blasting into cyberspace with CyberStrategies Inc.—an Up­land­based Internet provider and soft­ware de­velopment firm—the air­waves are not unfamiliar to the new pres­i­dent, who is recently retired from the United States Air Force where he achieved the rank of Lt. Colonel. His last assignment was a select­ively manned unit of 38 millio­n dollars worth of assets, while serving as security manager and legal officer for De Anza National Bank.

Konyha’s new task is to offer a new business development service that will help CyberStrategies host as many as 100 million hits per month.

Additionally, the company will host the largest providers of standard­ized employment testing in the country, said Joseph Klein­kort, executive vice president for WebSTEPS.

“We currently test for hundreds of major employers throughout the United States and are expanding into cyberspace with new partner services,” Klein­kort said.

With more than 25 years of experience in the banking industry, Clark has worked for such banks as Citizens Business Bank, The Bank of California and First Interstate Bank. He attended Oregon State University, earning his certified management accountant degree with an emphasis in accounting and management information.

Clark is committed to community service, which is demonstrated by his involvement with the National Association of Accountants, Mensa, Kiwanis and Rotary International.

WorkSTEPS Saves Steps in Cutting Employee Injuries

Taking a step into the Riverside area, Parkview Community Hospital Medical Center will soon offer WorkSTEPS for local indus­try.

Christine B. Francessetti brings more than 22 years of experience to the position. Prior to her appointment,

Company’s Colton plant the 1996 Safety Award. The award was a sweet victory for Plant Manager Mike Robertson, who accepted the award at PCA’s national conven­tion in Hershey, Pennsylvania.

Robertson said it’s “safety for­ce” for the 120 men and women at the 106-year-old plant.

“With computer-controlled explosives loosen up to 30,000 tons of limestones in a single blast, safety must always be first in the minds of employees,” Robertson said.

Last year, the Colton plant processed more than 1.8 million tons of the four raw ingredients it takes to make cement—limestone mined from Mt. Shasta, with silica (sand), alumnum and iron ore—into more than 1 million tons of cement, Robertson explained.

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With groundbreaking slated for December, Centreporte-Chino is already 26 percent pre-committed.

That is why the Portland Cement Association awarded California Portland Cement

That is why the Portland Cement Association awarded California Portland Cement

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IN YOUR POCKET

IN YOUR POCKET

IN YOUR POCKET
**CORNER ON MARKET**

**Think Your Company Is Customer-Centered? Think Again**

by Ron Burgess

Marketing is not just a department; it is much more than advertising, selling or public relations. According to Webster’s, marketing involves “the commercial functions involved in transferring goods from producer to consumer.” While this is technically correct, marketing involves more than the technical execution of functions.

The definition of marketing that I prefer is “matching company assets with customer wants and needs.” A company’s definition of marketing involves determining whether a company is market-driven or product-driven.

Properly allocating company assets with their core competencies and customers’ needs is the first step in becoming truly customer driven.

In the past, the traditional organization worked well with mass-marketed products. In the case where the customers bought exactly the same product. Henry Ford reportedly said, “You can have any color of car as long as it is black.”

While the first automobiles were built to order for the rich, new production techniques reduced the cost of producing thousands of new products. Ford became an expert consultant in marketing, finding it tougher than they originally anticipated it would be (as he later learned from other computer system projects).

In many cases, the complete orientation of the company must be shifted in order to achieve a complete market-driven company. I call this the customer-centered organization. This innovative new form of organization builds information around the customer, not around process or products.

Information about who the customer is, what they buy, how they buy, what they like, what they dislike, and how they react is critical. The new type of organization orients its marketing functions to the customer, rather than around organizational charts, departments, or products.

The old mass-marketing approach that sold products using the Industrial Revolution-styled organizational structures.

The opening bank forwards the invoice and LC to a bank in the U.S. with which they have a business relationship. This U.S. bank uses a credit in the bank account to authenticate that what is received is in a valid instrument.

A letter of credit (LC) is a desirable and secure payment method for exporters facing uncertainty over credit worthiness of overseas customers or currency/ country stability. If the exporter meets stated terms, events and conditions, the LC allows for payment of a sale with foreign funds, with no specific time for a specified shipment. This promise to pay comes from a bank in the LC’s country.

**Viva la difference!**

Today, in a world where hundreds of thousands of new products are created each year, the differences in products are why they are purchased. Without this difference, only the low-price-producer wins the game. The new, sophisticated customer is demanding more than just a commodity: “goods,” demands much more from products in the way of features.

There are several reasons. The basic one has to do with change. There are new types of organizations that are doing business differently than those of the past.

Another reason is that many companies are unresponsive to the very customers they serve. This is partly because the core competitiveness of the company is focused on product manufacturing.

As internal feedback mechanisms, many companies have become more customer-focused. This customer-oriented organization provides the customer with what they want and need, not just what the company thinks they want and need.

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Ron Burgess is a business development strategist. He is available to assist you in developing your company’s customer-centered orientation. For more information, contact Ron Burgess by e-mailing to “rnburgess@earthlink.net” or calling (909) 789-7982.

If you are what you eat, why not cut back on fat?

Ron Burgess, president of R.A. Burgess & Associates, Inc., a strategy consulting firm, says, “In the current economic climate, companies are looking for ways to cut costs and improve efficiency.”

The opening bank forwards the invoice and LC to a bank in the U.S. with which they have a business relationship. This U.S. bank uses a credit in the bank account to authenticate that what is received is a valid instrument.

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Bernardino since 1891 and has maintained a strong relationship with the city of Colton, using more than 800 local vendors.

Customers Say "Kaiser"

A national survey indicates that Kaiser Foundation Hospitals have been named the overall "quality leader" in seven of 14 metropolitan areas in California. The survey, conducted by the National Research Corporation (NCR), questioned 160,000 households — 18,822 of which are in California. NCR asked the primary health care decision maker in each household to name the hospital he or she would choose first for all household health care needs. Other questions asked for the respondent's opinion of which hospital in their area they would choose first based on overall quality, physicians/nurses, image/reputation, community health programs and personalized care.

Kaiser Foundation Hospitals were named "overall quality leader" in Riverside-San Bernardino, Oakland, Sacramento, San Diego, San Francisco, San Jose and Vallejo.

Kaiser Permanente, the nation's largest HMO, has been providing comprehensive, affordable health care to the Inland Empire for more than 50 years. The nonprofit, group practice prepayment plan evolved from health care programs at industrial locations such as the Kaiser Steel mill in Fontana and was opened to public enrollment in 1945.

Today, Kaiser Permanente delivers quality health care to more than 8.7 million health plan members nationwide, including more than 2.1 million in the Southern California Region. It serves more than 420,000 Inland Empire residents at both its Fontana and Riverside medical centers.

Zienowicz Joins Fallbrook Bank

Looking for that second mortgage? Dean A. Zienowicz is in the mortgage business with Fallbrook National Bank. As the new mortgage banking officer, Zienowicz brings more than nine years of experience in the real estate industry to the bank's Home Mortgage Division.

"We are excited about having Dean associated with our bank," said Thomas E. Swanson, president/CEO of Fallbrook National Bank. "The addition of Dean to our Temecula office will allow us to better serve the needs of the Temecula and Murrieta markets."

Prior to joining Fallbrook National Bank, Zienowicz was a senior loan officer with Marina Mortgage Company Inc.
Health Care Takeout
HMOs and Congress Squeeze Home Health Care

"Most people are amazed that we still have a functional business," said Gwen Potter, Carilion owner and administrator.

The number of patients the company sees has been slightly decreasing for the past three years, Potter said. More and more, when a patient is referred to Carilion Health Services, the patient is signed on with an HMO, which automatically excludes the patient from receiving care from the company.

The decline in the number of patients has hurt the agency, which has had to lay off two secretaries.

And things will only get tougher as more provisions of the Balanced Budget Act take effect. The act roles back to 1994 levels the value of Medicare reimbursements to home-health agencies will be reduced by another 15 percent.

Despite the new requirements and the proliferation of HMOs, Carilion Health Services has kept open its four offices and serves between 700 to 900 patients annually.

Adapting to the changing home-health-care market has been easier for some of the larger hospitals, which offer several different levels of care.

Loma Linda University Medical Center, which offers several different levels of care, has not had to cut staff to stay competitive. The hospital is able to optimize the use of its employees, who work only when they are asked to, being neither full nor part-time employees, said Mattie Wren, administrative director of home-care services for the medical center.

The per diem workers are pulled from other hospital departments or from independent home-healthcare services.

In fact, Loma Linda has expanded its home-health staff by adding an employee who handles HMO contracts.

"We have a director of referral development, and he helps with contacting [HMOs] for contracting purposes, making sure that we have the opportunity to contract with whoever is providing services in the area," Wren said. "That's a position that we never had before."

But even a hospital as large and well respected as Loma Linda has still had to come to terms with a changing home-care market.

Competition has forced the hospital to adapt.

"We feel like we are quite competitive with free-standing agencies," Wren said. "We haven't always been. Going back five years ago we weren't. We were not working it as hard as we should have been. We weren't watching the detail. Everybody in health care is looking at every possible way to maintain your quality and cut your costs."

And the HMOs continue to pressure hospitals like Loma Linda to change the way they do business. Wren admitted that HMO case managers, who review the paperwork on patient visits, have put downward pressure on the amount of visits.

"Some of that is good, we have to justify why we make more [patient] visits," Wren said. "Some of it is a concern because this patient may need more home-care service but have difficulty getting it."

Despite the growing presence of HMOs and government pressure to cut costs, Wren and other leaders in the field of home health care continue to remain optimistic about the future of the industry.

"Everybody prefers to stay in their homes if they possibly can," Wren said. "I hope we will be left to a patient's choice."

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December 1997

Health Care Takeout
Companies Sell Prescription Drugs Directly to Consumers

by Rebecca Jo James

Advertisements on television increasingly step into the back of our homes, where a slow monologue begins to chime. Either we're too fat, too thin, too smelly, too hairy or too boring. New York Federal Drug and Food Administration has unbunched the drug manufacturers on to the screen.

In an ad campaign promoting the use of Valters to cure genital herpes, Zoor for cholesterol and Claritin for allergies, people are not lining up to get the new drugs. In fact, people are not lining up to get the new drugs.

A lot of people still rely on the physician to prescribe the drugs," he said. "The patient can always discuss the advertised drugs with the doctor, but I still think the physician will be the gatekeeper.

We've been caring for individuals, and small and large businesses since 1943. With service, choice, and convenience to none, over 35,000 members of our health plans know what it means to have Healthcare You Can Feel Good About.

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By the side to the FDA ruling is the acceleration of health care advertising agencies being bought by big consumer-drug shops. New York Federal Drug and Food Administration has unbunched the drug manufacturers on to the screen.

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Stead Heart Center Continues Tradition of Excellence with New Procedures

Established in 1986, the Stead Heart Center (SHC) at Pomona Valley Hospital Medical Center (PVHMC) offers every adult cardiac service (except heart transplantation) available in a community setting. In fact, more than 5,600 surgeries and 21,000 catheterization lab procedures have been performed over the last decade — a significant factor to consider when selecting a hospital for cardiac treatment. SHC is also certified by the American Heart Association as a member of the Emergency Heart Care Program.

Cardiac Surgery

"We are committed to keeping pace with the rapid advances in cardiac care today," says Choudary Volei, M.D., medical director of Cardiac Surgery. "We have added several exciting new services and procedures recently that will greatly benefit patients in the Pomona Valley and surrounding areas."

In the Cardiac Surgery Department, for example, three new procedures are offered:

- **Minimally Invasive Direct Coronary Artery Bypass (MID-CAB)**

  Unlike traditional bypass surgery, which requires a full chest incision through the breast bone and a lengthy period of recuperation, MIDCAB is performed on select blood vessels without a heart lung machine (which keeps circulation and respiration going during open heart surgery) through a small incision on the side of the chest. Besides less trauma to the patient, there is a faster recovery time from this type of surgery.

- **Minimally Invasive Valve Surgery**

  Patients needing mitral or aortic heart valve replacement or repair may be candidates for this procedure. It is performed with the heart lung machine but through a smaller chest incision than traditional valve surgery. As with MIDCAB, there is a faster recovery and return to normal activities since there is not an incision through the entire breast bone.

- **Ventricular Reduction Surgery**

  This is a surgical alternative to heart transplantation for selected patients with end-stage heart failure. This procedure attempts to relieve symptoms of congestive heart failure by reducing the size of the enlarged heart muscle so that it can pump more efficiently.

Cardiac Catheterization Lab

Under the direction of Cardiac Services Medical Director Rama Thumati, M.D., the Cardiac Catheterization Lab offers non-surgical procedures for heart patients. During a cardiac catheterization, a catheter (a thin plastic tube) is inserted into an artery near the heart. A dye is injected and pictures are taken of the coronary arteries and the main pumping chamber of the heart.

"The pictures determine the location and extent of blockage in the arteries that feed the heart. One procedure for reducing the blockage is Angioplasty, which uses a catheter with a small balloon attached to it. As the balloon is inflated, the blockage is flattened along the wall of the artery, reducing it and allowing blood and oxygen to flow freely. The balloon is then removed. Devices which aid in such procedures include:

- The Rotablator: A device that "grinds" through hardened arterial plaque that is difficult to reduce with angioplasty alone.

- The Gianturco-Rubin Stent, the Palmaz-Schatz Stent, and the new Wiktor and Gianturco Rubin Stent II. These devices resemble a sort of scaffolding, and are left in the artery after an angioplasty to help hold it open. Each stent is used in different coronary arteries depending on which is most appropriate for the patient.

- Transluminal Extraction Catheter: This uses a suction device to remove clots in diseased bypass grafts not suitable for angioplasty alone.

Cardiac Transport Program

Besides these procedures and services, the hospital offers a new Cardiac Transport Program. "PVHMC is the only hospital in the Inland Empire and San Gabriel Valley to offer such a program, which is used to transport acutely ill heart patients to the Stead Heart Center from other hospitals that do not have the range of services offered here," says Dr. Thumati.

The program differs from paramedic services in that it provides an advanced cardiac life support (ACLS) team specially trained and certified to administer special medications used to stabilize patients during a heart attack as well as intra-aortic balloon pumps that allow the heart to rest during a cardiac episode.

"The program provides a continuity of care for the patient," adds Dr. Thumati. "The nurse who picks up the patient also cares for that individual at the Stead Heart Center."

The program is backed by a team of 22 cardiologists, three cardiovascular and thoracic surgeons and a highly trained cardiac nursing support staff.

SHC provides cardiac testing, a cardiac support group, a smoking cessation program and ongoing wellness education seminars, including stress management. The Stead Health and Fitness Center offers individualized cardiac rehabilitation programs.

For further information, call (909) 865-9803 or (909) 865-9500, ext. 9129.
Major Medi-Cal Changes in Store for Inland Empire

Major changes affecting health care providers and thousands of Inland Empire residents will take effect this month, as the state completely changes the way Medi-Cal services are delivered in Riverside and San Bernardino counties.

"We are looking forward to providing our high-quality care to Medi-Cal patients in this managed-care setting," said Dr. J. Mario Molina, president of Molina Medical. "Managed care is all about preventive care, and that's where we do our best work. Our immunization rates are among the highest of any health care providers and children covered by Molina Medical get more check-ups than children covered by most other plans.

"We also understand that quality care doesn't do any good unless it's easily accessible," continued Dr. Molina. "That's why we have so many walk-in and same day appointment offices so that we not only have quality providers, but that our members have access to their services. And, as the emphasis continues to change in California, we hope we can continue to set an example for the business community with our focus on patient service."

As an effort to control rising Medi-Cal costs and to improve the overall quality of health care for low-income Californians, the state has moved many Medi-Cal patients over to a managed-care system that allows health care providers in a managed-care program to provide services for Medi-Cal recipients without plan contracts to those patients. Physicians without plan contracts will likely lose their patients as patients are moved over to one of the two available health plans.

In the Inland Empire, Molina Medical has contracts with hundreds of providers and owns and operates several Molina Medical Centers as well. Statewide, Molina Medical has more than 17 years of experience with managed care and currently serves more than 100,000 Medi-Cal and commercial health plan members through its network of more than 7,000 physicians and 100 hospitals and ancillary providers.

Molina Medical has also received the highest audit ratings from the state Department of Health Services — higher than any of the six other major health plans in the state. It's that commitment to quality, plus Molina's understanding of the need for easy accessibility to that care, that has helped make Molina Medical uniquely qualified to serve the Medi-Cal community in the Inland Empire.

"The changes don't just affect Medi-Cal recipients. Physicians and other health care providers who serve patients on Medi-Cal may have contracts with Molina Medical or Inland Empire Health Plan in order to continue providing care to those patients. Physicians without plan contracts will likely lose their patients as patients are moved over to one of the two available health plans.

But there was one catch. The exhibition had never left Washington and, according to "the powers that be," it would take some strong political pull.

Undaunted, Dutton pulled together letters from all levels of the political arena and presented them to Washington. That was 17 years ago. For the last 15 years, the Federal Duck Stamp Exhibition has enjoyed a seasonal Duck Stamp contest was held in 1949 with eight entries.

Although required when hunting, the Duck Stamps have also become increasingly popular among stamp collectors and nonhunting wildlife enthusiasts. As a way to contribute to wildlife habitat conservation, 98 percent of the $15 purchase price is used to acquire wetlands for ducks and other species.

Artist Wins Despite Duck-Painting Accident

by Rebecca Jo James

He was up against the deadline. He had added the final touches to the painting. It was finished.

To polish off his efforts, he opened a new bottle of lacquer and, hoping to set the paint, ended up with blobs of lacquer dotting his masterpiece.

Sounds like a losing proposition? Not at all. In spite of the lacquer, Robert Steiner's acrylic portrait of a male Barrow's goldeneye [duck] was chosen over 379 other entries to take first place in the 1997 Federal Duck Stamp Art Competition.

"I just kept working with the lacquer and smoothing it out," Steiner said. "After I won, another artist friend of mine asked me where he could find a bottle of that lacquer!"

This was the 17th time Steiner entered the Federal Duck Stamp Contest. He submitted a version of the painting two years ago, placing third.

"I did have a good feeling about this piece," Steiner said. "I just put the earlier version up in front of me and asked myself, "How can I improve on that?" I was actually a little surprised at how much improving I was able to do."

As a professional artist, Steiner owns his own print publishing company. Painting primarily waterfowl and retrievers, Steiner has won 41 state duck stamp competitions — setting a record in wildlife art.

His painting will now become the design for the Migratory Bird Hunting and Conservation Stamp, better known as the Duck Stamp. The stamps, which are required when duck hunting, have become increasingly popular among stamp collectors and nonhunting wildlife enthusiasts. Purchasing the stamp is an effective way to contribute to wildlife habitat conservation, with 98 percent of the $15 purchase price used to acquire wetlands for ducks and other species.
The Agua Caliente Band of Cahuilla Indians has donated a Disaster Medical Assistance Center (DMAC) to the city of Palm Springs.

The center will provide immediate aid and in the first critical hours after a disaster strikes.

Tribal Council Chairman Richard Milanovich announced the donation of a Disaster Medical Assistance Center to Palm Springs. The first unit, donated by Rhino-Lining USA Inc., was placed at Desert Highland Park in May.

"Agua Caliente has been here in this area for over 2,000 years," Milanovich said. "Because of the calamities that have occurred in the past, we know how valuable this disaster center is."

The Agua Caliente government office oversees tribal operations in the areas of land development and social care for tribe members. The Agua Caliente Band of Cahuilla Indians is also a major benefactor to the community. For this year alone, as of last April they donated a total of $500,000 to 30 different groups.

"This year, our response to disasters has concentrated on bringing relief into an area after the disaster occurs," said CFO Becker. "Our proactive methods have shown us: it is far more effective to be ready, in effective use of resources, in unnecessary panic of the populace. DMAC has developed a pro-active program to alleviate these problems in advance of disasters.

DMAC officials added that cities have always wanted more preplanned emergency plans but found the cost to be prohibitive. The firm solved the funding problem for this program by soliciting corporations to sponsor the DMAC units, which cost $55,000 each to build and stock.

In exchange for donations, sponsors receive a high-impact public relations and advertising package, which includes advertising on the units. Private individuals have also stepped forward in groups to sponsor the DMACs in their cities.

The DMAC units are strategically placed in highly visible and accessible locations, such as schools, hospitals, fire stations and shopping centers. Within an hour of any catastrophic occurrence, pre-assigned and trained doctors, paramedics and other volunteers who live in the area set up the DMACs and begin treating disaster victims.

continued on Page 30

DECEMBER 1997

A Natural Born Leader in Human Resources

Patricia Cummings Jacobson, recently named vice president of human resources by Inter Valley Health Plan, a federally qualified not-for-profit health maintenance organization (HMO) based in Pomona, overviews all aspects of the company's HR department.

Immediately prior to joining Inter Valley, Jacobson spent a year running her own firm, Jacobson Resources Group, following 10 years at PacifiCare, where she was a corporate director of human resources.

Jacobson began her career in human resources at Maxicare Health Plans. She was initially hired to the pharmacy operations department at Maxicare, but by the end of her eight years there, she had long since worked her way up to manager of the department, responsible for all segments of HR and all levels of employment and employee relations functions nationwide.

Jacobson left Maxicare in 1986 for a similar position at PacifiCare Health Systems, where her human resources and strategic staffing abilities played a key role at the then rapidly growing company. By the time she left PacifiCare 10 years later, Jacobson had assumed the role of corporate director in charge of all staffing strategies, executive staffing, corporate organization and human resources development.

Her reputation as an innovative and results-oriented HR generalist with a strong track record for working with growing managed-care organizations made Jacobson a natural to lead the HR department at Inter Valley Health Plan.

Jacobson graduated from California State University, Long Beach, and completed graduate level work in business at Claremont Graduate School. She resides in Oceanside, where she lives with her husband, two sons aged eight and five, and Big Boris, her six-foot, 172-pound great dane.

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Auto-managed care programs can produce many benefits for auto insurers, insureds, and medical providers. These benefits include:

- Easier access to credentialed medical injury specialists
- Decreased costs of auto liability premiums
- Increased accuracy of payment to medical providers through the use of automated bill review systems
- Fewer incidents of balance billing (cost shifting)

The future of auto-managed care in California

California, a mature state when it comes to managed care in the group health arena, has not been as aggressive in applying the concept to the auto insurance arena. However, as insurers continue to respond to consumer pressure to hold down premiums, the ability to offer a managed-care program for auto insurance seems likely. As yet, the California legislature has not mandated auto-managed care language. However, the legislature has applied a number of managed-care strategies to workers' compensation programs, thereby introducing managed care to a similar casualty area.

Technology's role in auto-managed care

Technology is playing a critical role in helping insurance companies with the development of auto-managed care. The most mature program, however, is in Colorado. Since 1991, the legislature has put in place a regional managed care program, which gives insurers the option of offering managed care to their customers. Under the policy's provisions, auto-managed care may go outside the network for emergency care during the first 24 hours after the accident. Importantly, participation and treatment by designated providers is encouraged since a financial penalty is incurred when policy holders seek care outside the network.

Auto-managed care programs at ADP Integrated Medical Solutions, a Bethesda, Maryland-based medical claims management firm specializing in the automotive industry. The firm has formed an alliance with the Regional Street to Secure medical cost savings for insurers through provider contracting and streamlining the process of injury data management. It can be reached at (800) 205-8081.

Health Care Takeout

Tiempo Family Resource Center Reaches Moms in Arizona as well as two other hospitals in Phoenix and Scottsdale have visited. A number of years back, I had the chance to visit a similar center at California Pacific in San Francisco and while it was nice, it was extremely clinical looking," said Hunt. "We've tried very hard to make our site patient-friendly and non-intimidating," said Hunt. "It's appealing to the eye and we've been visited by women from all across the Valley."
Proton Treatment a Success for Thousands

Since the Proton Treatment Center at Loma Linda University Medical Center opened in 1990, over 3,000 patients from all over the world have been treated for cancer and other diseases. Because the effectiveness of proton therapy for many diseases is well-established, Medicare and other managed-health-care providers cover many of the treatments and procedures at the center.

Historically, physicians have used radiation therapy, chemothera- py (drugs) or surgery to treat cancer. Proton therapy is a form of radiation therapy. The primary advantages of using protons instead of the x-rays or cobalt gamma rays used in conventional radiation therapy are that the protons can be stopped at the far edge of the target, eliminating any dose beyond the target. In this regard, protons from x-rays or cobalt gamma rays, which deliver a radiation dose both in front of and behind the target.

Why proton therapy?

Protons can be used in many disease areas to provide a high- target dose to the tumor.

Another benefit of proton therapy is that the dose decreases as the distance increases away from the tumor, which is referred to as a high- dose gradient. This is useful for small tumors in areas where normal tissues are sensitive to dose.

In front of and behind the target. Tumors that have not spread or the target, eliminating any dose proton beam therapy are those who The interest in and application of the patient over the telephone.

The interest in and application of proton beam therapy is increasing dynamically. Proton beam therapy, developed over 40 years ago by scientists conducting high-energy charged-particle research, is in high demand. Physicians use protons to treat patients at 17 facilities worldwide, and more than a dozen additional facilities are in the construction or planning phases. The Proton Treatment Center at Loma Linda University Medical Center was the first facility in the world with a particle accelerator designed and dedicated to patient proton treatment.

As leaders in the growing field of proton therapy, the clinicians and basic scientists at the Proton Treatment Center are dedicated to finding new ways to use proton therapy. A recent study of patients with a one-time proton treatment was recently completed by the Loma Linda University team and is referred to as a "wait-and-see" policy. Supervisor Larry Walker said the board didn't spend too much of the second $100,000 before it got into the discussion of privatization.

There are some curious sides, but none are significantly inter- esting to financing the institution," Walker said. Still, that hasn't kept the board from holding off on any additional

Universal Care Scores High in State Audit

In a recently released medical audit conducted by the Department of Health Services (DHS), Universal Care scored high marks among the managed-care companies that provide health services to Californians who rely on the state-funded Medi-Cal program. The audit of Universal Care, conducted by the Accounting and Financial Services Divisions of the Department of Health Care Services, found that Universal Care was well-managed with an emphasis on patient care. The audit also found that the company was made up of well-qualified management staff and that Universal Care was well-controlled. The audit also found that Universal Care had an excellent patient care services system, which was rated highly. The audit also found that Universal Care was well-equipped with state-of-the-art equipment and that the company was well-capitalized with an annual surplus of $100,000.

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The Riverside County district attorney’s office had to make a tough call: What to do when police leaders under the public trust by committing “white-collar” crimes. Should prosecutors go for the maximum penalty and risk appearing overly zealous or go for a reduced charge, opening the office to claims of double standards for middle-class criminals.

Jay Orr, who supervises the fraud division, said prosecutors performed a “balancing act” when they accepted guilty pleas from eight defendants in a high-end pyramid scheme and charged them with misdemeanors. 

“They just try to balance the facts that took place: the punishment they have already received with some losing their jobs, their homes in the community, their willingness to plead out,” Orr said. “If they were willing to take responsibility and plead guilty, then we were willing to give them a misdemeanor.”

The latest guilty plea was in October when former Desert Sands Unified School District Superintendent Dolores Ballesteros, 59, and other community leaders, including a former community college president, all pleaded guilty to charges in connection with the school’s bond issue.

The remaining defendant, Maritino Donas, has a Dec. 12 court date. Orr said she did not know if she would plead guilty and be charged with a misdemeanor, and the prosecutor handling the case, Edward Kotkin, could not be reached because he was on paternity leave at the time this story was written.

Panel Discusses Vision for Inland Empire by Rebecca Jo James

They came, they saw, but they’re leaving the conquering up to volunteers. In an effort to fire up Inland Empire collaboration, Assemblyman Joe Baca (D-62nd District) brought together a panel of business people representing various communities throughout the Inland Empire.

Another objection, according to group member Belsy Walker, is that they were “bought” into the scheme. Ballesteros said.

To order 909-484-9765

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- Del Amo: 2107 East Del Amo Blvd., Rancho Dominguez, CA 90220
- LAX: 504 North Nohl Street, El Segundo, CA 90245
- Los Angeles: 437 E. Washington Blvd., Los Angeles, CA 90015
- Pomona: 2631 Pomona Blvd., Pomona, CA 91768
- Torrance: 4910 S. Vermont Ave., #1, Torrance, CA 90502
- Van Noy: 3850 Rosecrans Blvd., Los Angeles, CA 90046
- Vernon: 3871 Soto Street, Vernon, CA 90802

**San Bernardino County:**
- Colton: 330 North Emporium Blvd., Colton, CA 92924
- Ontario: 1306 Inland Empire Blvd., Ontario, CA 91764
- Ontario (Airport): 3004 East Elsinore Court, Ontario, CA 91762
- San Bernardino: 591 Inland Center Drive, #418, San Bernardino, CA 92408
- Lake Forest: 22743 Larkfield Street, Lake Forest, CA 92630
- North Orange: 1645 North Twisted Ave., Orange, CA 92867
- Santa Ana: 3109 W. Warner Ave., Santa Ana, CA 92704

**Riverside County:**
- Moreno Valley: 6859 Day Street, Suite 302, Moreno Valley, CA 92555
- N. Riverside: 1760 Chicago Ave., Ste. J1, Riverside, CA 92507

**Orange County:**
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**Do Banks Believe in Small Business?**

by Rebecca Jo James

With major companies downsizing, ex-employees have taken their talents to the streets — the entrepreneurial streets, that is. But after the company name is decided upon, with a slogan and logo intact, where does the hopeful entrepreneur go for financial backing?

America's 22 million small businesses employ more than 50 percent of the private workforce. These figures alone have got the attention of Inland Empire banks, which have opened their doors for a slice of the pie.

PFF Bank & Trust just recently opened its doors to commercial lending. After being strictly a savings and loan conduit, PFF would rather work directly with the client than go through the Small Business Administration network, said Ken Wensel, commercial loan officer for PFF.

"It's too complicated," said Wensel. "If we can't do the loan on a direct basis, then it's not meaningful for us to do an SBA loan.

Two types of loans are offered through the SBA: 504 loans used strictly for real estate, and 7A loans used for everything else. The upside for a bank to use the SBA is that the loan can go for a longer term and is partially secured by the bank.

But Wensel, who has personally extended more than 100 small business loans in one year, says there is no real advantage to an SBA loan.

"The interest rate is virtually the same," he said. "But, if the borrower ever wants to do anything about the loan, the bank has to get permission from the SBA, involving another entity. There's no real magic for the client.

Abdulhakim, vice president for Union Bank, said the SBA loan is an option for clients who might normally get turned down because of credit. However, if a client does qualify, the bank would rather offer the small business loan at a fixed rate instead of a variable one, he said.

"We can do them faster than going through SBA and the cost is much less," said Abdulhakim. "The
Glendale Federal and AppleOne Offer Innovative Loan to Small Business

"It's a new way to do business, and it's a better way to do business," declared AppleOne founder and president, Bernard Howroyd about the Express Loan, Glendale Federal's latest innovation designed to help small businesses. "The Express Loan provides business owners with the two most important things to business growth: money and skilled employees.

While other banks give away toastiers, Glendale Federal has teamed with AppleOne Employment Services to give small business owners tools they can use.

The deal consists of a $10,000 to $100,000 loan with a one-page application, 24-hour approval and a low rate of prime plus 2 percent. As if that weren't enough to notice small businesses, AppleOne throws in

So...when's the last time your bank visited you?

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December 1997

Community Investment Reinvestment Loans: Hype or Reality?

by Rebecca Jo James

As the economy makes a slow rebound, the financial community is busy adapting to it all. For the banks, 1997 is a year to reflect on the growth of their shared commitment to customer service. Both companies are working to meet the needs of small businesses.

The Community Reinvestment Act (CRA), enacted in 1977, requires each federal supervisory agency to encourage financial institutions to help meet the credit needs of the communities they serve.

We've been told the CRA exists to encourage institutions to lend to the underserved. But as a CRA rating is something we believe is important, that's a normal part of our business.
Hesperia Museum & Nature Center Brings Nature, Man Together

Harmony between nature, man and the elements will come together at the soon-to-be-constructed Hesperia Museum & Nature Center.

The museum will serve as the world's first all-earth-constructed public building and offer a prototype for helping to solve two universal problems — homelessness and deforestation.

This mission statement has pulled the attention of the well-known singer, Bonnie Raitt, who has agreed to serve on the executive board as a founding member. Also committing his time to the project is NASA's planetary scientist Dr. Wendell Mendell.

Spearheading the project is Nader Khalili, an environmental architect, instructor, lecturer and author. Khalili serves as a consultant to the United Nations and a contributor to NASA.

When tested, Khalili's adobe buildings have withstood severe heat, cold, rain, snow, wind and earthquakes. The weather-resistant tiles are similar to the ones used on the Voyager space craft.

This opportunity for educating the public in creating a low-cost housing unit out of natural resources has prompted the Turner Foundation to award the museum with an educational grant of $10,000. This grant is in a holding pattern until the museum is built.

Once built, the museum will serve as a multi-faceted educational center for students, corporations and governments to view.

For more information about the museum or to make donations, call (760) 244-5488.
Taking Advantage of the Inland Empire Economic Recovery

By Shell Beckman and Barbara Siwenson

DECEMBER 1997

ECONOMIC FORECAST BREAKFAST

E&Y Report Paints Positive Picture of Inland Empire Housing Market

New home sales in the Inland Empire made solid gains over 1996, as the housing markets in Riverside and San Bernardino counties show clear signs that they are both on the road to recovery, according to a report by E&Y Kenneth Leventhal Real Estate Group.

"The combined effect of affordability, a resurgent regional economy, and growing employment, bodes well for the Inland Empire's long-term housing industry," Haggerty concluded.

This report was provided by E&Y Kenneth Leventhal Real Estate Group, which is part of Ernst & Young LLP.

MONTLY NEW HOME SALES TRENDS

San Bernardino Has A Great Lineup

The Inland Empire's long-term housing industry," Haggerty concluded.

This report was provided by E&Y Kenneth Leventhal Real Estate Group, which is part of Ernst & Young LLP.

MONTLY NEW HOME SALES TRENDS
USLD Communications Corp. recently reported results for the fourth quarter ended Sept. 30, 1997, of $646.9 million, representing a 29 percent increase over revenues of $502.3 million for the fourth quarter of 1996.

For the year ended Sept. 30, 1997, the San Antonio, Texas-based company reported revenues of $2,226.9 million, representing an increase of 26 percent over revenues of $1,603.3 million for fiscal 1996.

For the fourth quarter of 1997, the company earned net income of $67.6 million, or $0.40 per share (excluding non-recurring special charges of $11.9 million), compared to a net loss of $751.0 million for fiscal 1996 (excluding the spin-off and restructuring charges). USLD attributes the continued decline in SG&A expenses to management’s focus on reducing costs and increasing efficiencies.

Strong revenue growth and a reduction in SG&A expenses, as a percentage of revenue, contributed to a 11 percent increase in earnings before interest, taxes, depreciation and amortization (EBITDA), which grew to $23.5 million in fiscal 1997 (excluding the non-recurring special charges) from $11.1 million in fiscal 1996 (excluding the spin-off and restructuring charges). EBITDA, as a percentage of revenue, was 10.4 percent, 6.2 percent and 5.9 percent in fiscal 1997, 1996 and 1995, respectively.

"USLD's outstanding performance in 1997 demonstrates our commitment to profitability and revenue growth," said Larry M. James, chairman and CEO. "The company's 1997 revenue grew 26 percent over 1996. During the fourth quarter of 1997, direct-dial revenues reached an all-time quarterly high of $47.5 million. Furthermore, quarterly direct-dial revenue growth has averaged more than 40 percent over the last seven quarters, based on year-to-year comparisons.

"As an experienced operator services provider, we are pleased with the changing direction of the operator services industry and the turnaround performance of this segment of our business. USLD's operator service revenues of $16.6 million for the fourth quarter of 1997 signify the first increase in the last six quarters, based on year-to-year comparisons.

"This exciting growth is attributed to an 11 percent increase in the number of pay telephones the company serves, resulting from both existing and new customers. This performance is more evidence that the operator services business is changing for the better. In addition, USLD introduced its new local service product in January 1997, which generated revenue of $1.6 million during fiscal 1997.

"USLD is now offering local service throughout its major markets, and the installation of our first local switch is complete and servicing local traffic in San Antonio, Texas. I am very pleased with the performance of the USLD team, which remains focused and continues to achieve new heights of success in this dynamic industry."

Commenting on a proposed merger with LCI, James said, "As previously announced on Sept. 18, 1997, USLD signed a definitive agreement to merge with LCI International Inc. USLD has called a special meeting of stockholders to be held on Dec. 17, 1997, to vote on the merger proposal. The USLD management team continues to work with LCT's management to complete the merger transaction."

Certain statements contained herein are "forward-looking statements" as such term is defined in the Private Securities Litigation Reform Act of 1995. These statements are based upon the belief of the company's management as well as assumptions made beyond information currently available to the company's management. Because such forward-looking statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward-looking statements. Factors that could cause results to differ materially from those expressed or implied by such forward-looking statements include, but are not limited to, competitive factors, general economic conditions, customer relations, relationships with vendors, government supervision and regulation, product introductions and acceptance, technological changes, changes in industry practices and other factors discussed in filings made by the company with the Securities and Exchange Commission.

USLD Communications is a publicly traded company, providing service primarily to business customers throughout the United States. The company offers an integrated group of communications services, including direct-dial long distance, local service, pre-paid calling cards, travel cards, Internet access, data transmission and call center services. The USLD network consists of a highly advanced, digital switching system that provides nationwide fiber optic access throughout the United States.

DECEMBER 1997

INLAND EMPIRE BUSINESS JOURNAL • PAGE 43

GET LUCKY TODAY. BUILD A BRIGHTER TOMORROW.

Your support of Tribal Government Gaming increases your stake in the future of the Inland Empire.

• With 1,500 employees, San Manuel is one of the largest private employers in the Inland Empire.
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San Manuel, working to build a better tomorrow for everyone.
Many businesses have already gone past the point where a Web site (URL) is more than an electronic brochure. Organizations that manufacture, wholesale, retail and even install products now encourage product selection and direct purchases through the Web. 

Even businesses that provide services are learning to use their Web sites to enhance what they offer. They post private notices to existing customers (using code numbers or names), indicating when and where their service will be provided or whether additional information is needed to provide the service.

Some of the Web sites are fairly sophisticated, even though the businesses are quite small. The size of businesses is more important than providing a product where, when and how the customer wants it. McEachern and O'Keefe note an important point that often goes overlooked. Even though the Web is developing a global culture, complete with a language that has its own odd abbreviations and phrases, it is only a veneer. If you plan to do business internationally (easy to do on the Web), you've got to remember that the Internet's global culture is less than a byte deep. For example, a Web site that looks great to customers in the U.S. may appear bizarre or even insulting to customers in Asia.

The heart of the book deals with how you may need to organize your company to take full business advantage of the Web. The meat of this concept calls it "re-wiring." According to the authors: "Re-wiring is the process of structuring corporate resources on an Internet basis. In other words, before you rush to put a site up on the Web, you’d better redefine your goals and organize your business to achieve them."

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We're 66 years old. But that's just the beginning.
3. expose people (especially children) or potential health hazard,

2. result in the creation of a health hazard or potential health hazard, or

4. generate a substantial additional vehicular movement,

5. have an effect on existing parking facilities,

6. alter present patterns of circulation or movement of people and/or goods,

7. convert farmland within or adjacent to an agricultural preserve,

8. develop nonagricultural uses within 300 feet of agriculturally protected property,

9. have an effect on fire services, and

10. percolate waste materials or contaminants into groundwater resources, including, but not limited to, nitrates and petroleum-based contaminants.

Alan Tabor, senior manager of Stationary Source Compliance at SCAQMD, responded to claims with a Nov. 18 letter that said, "I certainly understand your concerns about the amount and type of emissions; however, since the AutoNation permit applications comply with AQMD rules and regulations, the permits must be issued without requiring additional control equipment."

SCAQMD approved the permits in a notice to the notified residents that they had until Nov. 24 to file an appeal. Mary Burns, a spokeswoman for the citizens group, said they plan to file a lawsuit against both Riverside County and the SCAQMD.

Editor’s note: At press time, a coalition of environmental groups had filed an appeal with the South Coast Air Quality Management District, asking agency officials to reconsider their decision to grant permits to AutoNation.

The appeal asks the AQMD to require an environmental impact report of AutoNation’s proposed project before granting the permits and that the agency impose stricter air-quality controls on the Mira Loma facility.

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Parkview Laboratory Awarded Accreditation

Parkview Community Hospital Medical Center's laboratory has achieved accreditation from the Joint Commission on Accreditation of Healthcare Organizations after an on-site survey found the laboratory to be in compliance with the commission's national standards for clinical and pathology laboratories. The laboratory scored 90 out of a possible 100 points.

"We continually strive to improve the quality of our services, and meeting the commission's rigorous national standards is an important recognition of our efforts," said Andy Chang, administration director.

The commission evaluated the laboratory's performance in complying with nearly 300 standards related to quality control, safety, infection control, leadership, management of human resources, management of information, ongoing performance improvement activities and other matters.

Formed in 1951, the commission is dedicated to improving the quality of the nation's health care services through voluntary accreditation.

"Above all, the national standards are intended to ensure optimum, systematic and organization-wide improvement in an organization's performance and the outcome of care," said Chang. "As executive vice president of the commission's division of accreditation operations, we are pleased to announce Parkview's intention to expand the laboratory services offered at Parkview Community Hospital Medical Center.

"We plan to offer a variety of outreach programs designed to provide doctors and their patients with better service. These services may bring the Parkview tradition of exceptional service and dedication to patient care in addition, the facility is continuing to strive to be a comfortable, user-friendly hospital for both doctors and patients."

Chang said efforts to improve don't stop when the commission's survey is over.

"Meeting the standards and achieving excellence is a continuous process," Chang said. "No matter how well we did today, we want to do better tomorrow."

Tiempo Family

continued from Page 29

lending library of books and videos and offers weekly classes on prenatal and perinatal education.

"We complement hospital services with offering advice and a helping hand to women who may have questions about being a new mom or those who have special needs and concerns," said Hunt. "Our staff has been trained to offer services such as breast-feeding techniques and care for premature infants."

Women who deliver babies at Desert High can visit Tiempo de los Niños for nursing assessments three days after discharge. Home health visit referrals are also available through the center, if advised by the woman's physician.

Tiempo de los Niños Family Resource Center is located at 555 Tachevah Drive, in the La Palmas Medical Plaza, Building 3 East, Suite 101. No appointment, hours are 9 a.m. to 5 p.m., Monday through Saturday. For more information, call (760) 410-6754.

Aerospace Company Lands $1 Million Training Grant

by Rebecca Jo James

Santa Barbara Aerospace will be starting off the new year with a different kind of resolution — to secure $1 million for training its employees.

Working side by side with the American Business Communications Corporation (ABC) and the Labor Employment Training Corporation (LettC), Santa Barbara Aerospace will offer its employees a training plan that will send the corporation into the high-tech sky.

"The training will be cascaded over a period of time and end in 1999," said Bob Steele, director of quality assurance at Santa Barbara Aerospace. "All employees will be traveling through the program."

Originally, Steele was working with the Job Training Network — developing an alliance with Santa Barbara's Private Industry Council and the Employment Training Panel. Research revealed that the state of California gave money to companies who trained their employees in order to maintain a workforce.

"Santa Barbara Aerospace already had 16 employees going to San Bernardino Valley College through the Job Training Partnership Act (JTPA). "Currently we have eight employees who have gone through the training course and 10 employees who will be doing structural repair on aircraft," Steele said.

Founded in August of 1994, Santa Barbara Aerospace was created as a result of necessity when maintenance was needed on an airplane.

"I originally, Santa Barbara Aerospace opened the doors to what was then a short-term venture to get the airplane done. Three years later, the company has expanded to the original location in Santa Barbara and a second location at the Santa Monica Base. The company has grown from 100 to more than 600 employees."

We are growing in leaps and bounds," said Steele. "Every single employee that fits into a qualified job category will get training."

The job positions targeted for training are: management, leads, front-line mechanics, painters, quality assurance, engineers, planning, facilities, materials group, administration and document control.

"Historically, the last two job positions are left out of training," Steele said. "It's difficult to capture the value they add to the company. But in the long run, you can see how a person in their position could save the company money."

Toyota Moves Ahead in Literacy Race

by Rebecca Jo James

Although a major event in itself, the celebration of Toyota's 40th Anniversary in the United States has also served as a significant event for the company's desire to join forces with the National Center for Family Literacy (NCFL).

"We recognize not only an established record of producing quality automobiles but also a rich tradition of serving the communities where we live," said Robert E. Darling, president and chief executive officer of Toyota Motor Sales, U.S.A., in a speech during the 40th Anniversary event.

"We are especially proud to bring this program, with its proven record of success, to our new friends and families in the area," said Darling.

The opening of the new center followed on the heels of National Family Literacy Day on Nov. 1.

The day was celebrated by communities across the country with special events and activities that showcased how parents and their preschool-age children are changing their lives and shaping their futures by going to school together.

"We are growing in leaps and bounds," said Steele. "If we combine the company's desire to join forces with the National Center for Family Literacy, our efforts will be even more noticeable."

Steve said the training for the front-line mechanics, "our bread and butter," will be very much like the on-the-job training.

"For every hour in the classroom, they will have two hours of OJT," he said.

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David P. Tuttle
Soren McAdams Bartells CPA Inc.

When the business community thinks of CPAs, their thoughts almost always point to auditors, taxes, financial reports, and general accounting work. Most do not realize that litigation services provided by a certified public accountant has become extremely popular and is considered one of the top growth areas for CPA firms around the Inland Empire as well as the rest of the United States.

David P. Tuttle, CPA, heads up the litigation services practice for Soren McAdams Bartells CPA Inc., the Inland Empire's largest locally-based CPA and business consulting firm.

After graduating from the University of California, Santa Barbara, with a bachelor's degree in zoology and a concentration in cellular and molecular biology, Tuttle decided to take eight classes at the San Bernardino Community College and the University of Arizona, Tucson, and an accounting certificate from California State University, San Bernardino. Notable among Tuttle's many accomplishments is one of the two consecutive Professional of the Year awards he received in 1996 and 1997 from California State's San Bernardino School of Business and Public Administration. The award is given by students in recognition of the profession they believe provides the greatest level of community service both locally and to the university accounting program.

Tuttle volunteers at Cal State San Bernardino, giving presentations on how to find a job as well as coaching students, reviewing resumes and conducting mock interviews. In addition, she is a frequent speaker on workplace topics at universities and junior colleges throughout the Inland Empire.

A founding member of the Accounting Managers and Controllers Network, Tuttle has established herself as a local career resource for accounting and finance professionals. She is active in the business community and in several professional associations, such as the California Society of Certified Public Accountants and the American Women's Society of Certified Public Accountants.

Tuttle says that she gains great satisfaction from helping people advance in their careers, with a special place in her heart for those who are the first in their families to attend college and for giving back to the community.

Barbara Bowly
Robert Hall International Inc.

Barbara Bowly, CPA, is the branch manager for the Ottawa office of Robert Hall International Inc., the world's largest staffing service specializing in accounting, finance and bookkeeping professionals. She joined the company in 1995 and has more than four years of experience in the staffing industry.

Bowly holds a bachelor's degree from Bola University, La Mirada, California, and an accounting certificate from California State University, San Bernardino. Notable among Bowly's many accomplishments is one of the two consecutive Professional of the Year awards she received in 1996 and 1997 from California State's San Bernardino School of Business and Public Administration. The award is given by students in recognition of the profession they believe provides the greatest level of community service both locally and to the university accounting program.

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Al Anderson
Swenson Corporation

Al Anderson, a principal of Swenson Corporation, is a professional tax strategist. He has focused his career on developing tax strategies for corporations and principal stockholders directed at improving the net capital resources deployed.

Since leaving Price Waterhouse LLP in 1996, Anderson has been the principal responsible for the Temecula office corporate group at Swenson Corporation. Anderson's 30 years of bookkeeping, financial advisory and tax expertise is helping privately held middle-market companies throughout the Inland Empire to improve capital efficiency.

Anderson is a member of a number of professional organizations, such as the California Society of Certified Public Accountants and serves on the boards of Sharp Healthcare in Murrieta and the Temecula Valley Economic Development Corporation.
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Library Markets Vice President John Alexio supervises Carley Cathery Matteo as she bags groceries in the new market on Euclid Avenue and G Street, is expected to stimulate the downtown economy and help revitalize the area, according to city officials.

Owned by Enrique Alexio, the store will help boost business for other tenants in the shopping center, said Councilman Alan Wapner.

Printing Company Donation Becomes Job Resource for Disabled

Foundation for the Retarded of the Desert Executive Director Richard Farber, board members and volunteer staff officials dedicated Koala-Tee Printing Company in November, a silk screen and offset print business that was donated to the foundation.

Koala-Tee Printing, appraised by Land & Gutter at $45,000, was "sold" to the foundation for $85,000, a fraction of the cost of equipment. Owners Ken and Audrey Larson made the donation and still continue to work at the print shop as volunteers.

"We are very grateful to the Larsons," said Farber. "They thought they were getting rid of a business. Instead they inherited a new family. The silk screen and offset print business helps secure the future of the disabled in the desert."

Commentary...

continued on Page 6

School District prior to becoming a charter school. Most schools that are in the bottom third in that district share the same demographic and geographic characteristics as Bowleg Green. Yet Bowleg Green is now the top performer of these schools.

Indeed, one of the most intriguing aspects of the success of charter schools is that they cannot discriminate, the acceptance of students. They cannot choose only the best and the brightest students. Instead, they develop programs that appeal to even the most challenged students, and they are helping those students succeed.

Charter schools in California have proven that deregulation has made a real difference in budgetary control, scheduling flexibility, and getting people involved.

Because charter schools can set funding priorities with specific goals, they have been able to devote more revenue to instructional and overall pupil expenditures, reduce class size, raise teachers' salaries and construct additional classrooms.

The printing company expands employment opportunities for the Retarded of the Desert's disabled students who are already in training at the facility in Palm Springs.

Instead of silk screen shirts, hats, sweat shirts and other items, Koala-Tee also produces offset print programming such as business cards, invitations, business forms, letters and more, said Farber.

Another business venture that employ disabled clients at the Foundation of the Retarded include mailing sorting, staffing, post office delivery and machine embroidery work.

A nonprofit organization headquarters is located at 73-255 Country Club Drive, Palm Desert. For more information, call (760) 346-1611.

Because charter schools do not have to abide by the traditional school schedule, they can create flexible schedules to meet students' needs. In California, some charter schools have lengthened the school year, provided extra reading instruction, and held weekly staff-development meetings.

Charter schools also have excesses at generating enthusiasm and support for their programs. Virtually every charter school holds annual meet-and-greet events, attend school projects, and help with administrative duties. Charter schools can also market themselves to parents, teachers, community members and administrators to participate in the policy and budget processes. Some charter schools allow individual teachers to negotiate their own contracts.

Charter schools provide a valuable option within our public education system. Teachers, parents and students have found increasing satisfaction in the flexibility and accountability offered by charter schools. We should focus on expanding charter schools to bring their flexibility and success to more students.

Pyramid Scheme...

continued from Page 33

for wrongful termination.

For now, she works as an inter­

mediate supervisor for the Travis

Unified School District in Northern

California on a six-month contract.

But why did such a prominent

leader in education choose to par­

ticipate in a pyramid scheme?

"I didn't see like there was anything wrong," Ballantines said. "The type of laws you play with great material and cost.

But despite lost jobs and other setbacks, many involved

remain visible in the community.

That upsets Joyce Monte, a college secretary who was one of the original whistleblowers.

"There's something behind their backs," Moore said. "But they're here. They have positions. I'm dis­

appointed. It's like if you're white­

collar, you don't have to pay the price.

In fact, not everyone involved was even prosecuted. Prosecutors said that targeted leaders of the movement, whoever held positions of pub­

lic trust, especially in educational and entertainments.
### Hughes Global Obtains $1 Million Army Contract

Hughes Global Services Inc., a new Hughes subsidiary created to provide local, state and federal agencies with access to commercial satellite telecommunications services, has received a $1.5 million contract from the Army's Tri-Service Telecommunications Organization, the Telecommunications and Advanced Technology Research Center (TATRC) for telecommunications, at Fort Detrick in Frederick, Md.

The contract is for 11 transportable very-small-aperture terminals, or VSATs, and one year's worth of DemandNet bandwidth services to support the organization's telecommunication requirements.

"This is a major step forward in the Army's use of the military to provide real-time, global telecommunication support to the soldiers in the field," said Maj. Gen. Donald W. Swanson, president of Hughes Global Services, based in Los Angeles.

The contract is also a milestone for Hughes Global Services, because it is the first contract for a commercial satellite contract tailored to meet unique government needs which will dramatically reduce the cost it pays for communications.

DemandNet is a dynamically reconfigurable global satellite communications (SATCOM) service. It enables the establishment of a network of high-speed, near-earth satellites that can be reconfigured to meet the requirements of various telecommunications users around the world, but it also will be able to teleconference to discuss diagnoses and treatment with medical professionals. Internet access, remote local-area network access and telephone services are also available," Swanson said.

"There are much broader applications for DemandNet than just cost-effective communications support to the military and medical community," Swanson continued.

"First, DemandNet could be universally applied to virtually any telecommunication application, whether military or civilian. Additionally, for other military needs involving other bandwidth services, such as critical telemedicine applications which can be reallocated, expanded or instantaneously changed, DemandNet may be an ideal, lower-cost solution. We are also exploring the benefits that this kind of capability may have for far-reaching global business operations."

Hughes will provide 11 VSAT terminals, DemandNet user training and 12 months of full-duplex bandwidth services ranging from 64 kbps to as much as 512 kbps and beyond. VSATs use proven, industry-standard commercial-off-the-shelf hardware. Terminals support both single- and multiple-carrier operations. Fully redundant configurations are available. Bandwidth management is handled by Hughes from its operations center in El Segundo.

In addition to DemandNet, Hughes Global Services provides other fixed satellite services, including global access to transponders and bandwidth, VSATs, networks, dedicated and shared hub services, and gateway and teleport services. Hughes also offers Digital video broadcast for distance learning, asynchronous training sessions, and other applications, along with regional and global mobile satellite services, also are provided. Hughes Global Services is a unit of Hughes Electronics Corp., which markets the Hughes Electronics name and products.

The Hughes Electronics name is used to calculate the earnings per share attributable to GMH (NYSE symbol) common stock.

### Small Business...

**Small Business ... continued from Page 35**

said they enjoy a three-way partnership with the SBA, the client and the bank — primarily focusing on the needs of the community.

"We are a community-oriented bank and we exist to help the community as we can," Murray said. "And we loan on things that have changed use or were vacant, and it really revitalized the community.

Murray said their primary market is small business or conforming loans requiring a 30 percent down payment with the remainder of the loan extended over 25 years. Although the loan matures in five years, many investors opt for refinancing. So far, Murray has extended more than 400 small business loans to community members in Los Angeles.

"In Temecula, we've been able to make loans so business owners can expand their companies," Murray said. "We've kept them local so they don't have to move their businesses and upset their employees. That is important to us," he said.

person for Bank of America, said they can bring a diverse selection of loans on the table.

"Being a big bank means we can be diverse in our product lendings," Margolín said. "This summer, we made a 10-year lending commitment in the nine Western states that includes 180 billion to small businesses."

Margolín-Fehd said ReCa was the leading SBA lender for the 7A and 504 products in the Los Angeles area.

"Small business loans are very good for business banks," she said. "The California economy is fueled by these, and banks recognize that lending to small business is a good thing to do and profitable for the bank. It builds a strong community tie. A lot of financial institutions tend to stick to the band-wagon to a large extent."

Don Murray, senior credit officer with First Republic National Bank, said they enjoy a three-way partnership with the SBA, the client and the bank — primarily focusing on the needs of the community.

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by Joe Lyons

San Bernardino’s Castaway is still the Castaway. There is a reason why, as you enter, you notice how much like other places it resembles. That is because those other places, mostly other Castaways, too. So did Gilligan and the Skipper.

The parent company actually has a number of “view-themed” restaurants, including another Castaway in Burbank and the Orange Hill Restaurant in the city of Orange. Unlike a lot of restaurant chains, however, the Castaway has its own unique menu, with a chef, George Tucker, who gets to express himself in his creations.

We ordered appetizers and got them all in a combination plate. They included coconut shrimp, crab stuffed mushrooms, Eleanor clams, potatoes and calamari. Individually, these would have cost $3.95 and $4.25.

Two soups are on the menu. New England style clam chowder and Welsh Cawl. The latter is $2.25. Both are delicious. The cheese soup is “cheesy,” and the clam chowder has a lot of great Ltd. Conservations.

As we came to the entrees, I discovered a difference between myself and publisher Bill Anthony. He prefers dishes like flat manger, (16.20) and grilled Hawaiian fish (20 of the dish) to be undercooked. I like mine well done. We ordered in the middle, but neither of us was disappointed.

When the chicken Jack Daniels ($20) comes out, it smelled like a Jack Daniels on the rocks for comparison sake. He reports they went well. We had it with the middle, but neither of us was disappointed.

The chicken Jack Daniels (1995) comes out, there is a Jack Daniels on the rocks for comparison sake. He reports they went well. We had it with the middle, but neither of us was disappointed.

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only in a limited number of states, tens of thousands, and are available in the hundreds of cases, not in the thousands, Riverside, CA 92276.

Terra Vino 1995 California Red Wine ($18) - This proprietary brand is made from 50 percent Zinfandel and 50 percent Semerano and Mendocino Cabernet and is a gold medal winner at the California State Fair. It has a medium body with soft, fruity, but definitely not wimpy, berries and plums flavor. Rating: 89.

Terra Vino 1995 Napa Valley Red Wine ($18) - This version is made from Vignoble's own 10 acres, old vines grape yard and is what is called a "field blend." Several varieties are inter-planted, the grower picks them, and they all go into the finished wine. The blend is 65 percent Zinfandel, 20 percent Cabernet and 9 percent Reserve. A really big wine. Black raspberry and dark plum fruit. Earthy and very complex. Rating: 91.

Vigil Vinyard wines are made in the hundreds of cases, not in the thousands, and are available in the hundreds of cases, not in the thousands, Riverside, CA 92276.

Wine Advertisers ...

Terrazza, Casa del Moral, 1614 Los Angeles St., Corona, debts: $203,109; assets: $182,600; Chapter 13.

Marvin G. Clark, Linda Sue Clark, aka Linda Rue Clark, 1501 East Dr., Riverside, debts: $154,955; assets: $145,955; Chapter 7.

Eric T. Bohon, Deb T. Bohon, 201 Bousat Avenue, Temecula; debts: $258,975; assets: $205,010; Chapter 7.

Ronald Richard Boup, Marcie Marie Boup, 19535 Live Oak Blvd., debts: $146,344; assets: $107,480; Chapter 7.

Michael J. Ellman, Geraldine Elman, aka The Silver Mist LTD, 45420 Solaris Way, Palm Desert, debts, assets schedule not available; Chapter 13.

Calvert E. Erwin, Joyce Erwin, 19360 Whitecap Rd., Temecula, debts: $261,700, assets: $157,000; Chapter 7.

Michael J. Magro, aka Ginger, 15040 S. Antonio Dr., Loma Linda, debts: $290,955; assets: $172,009; Chapter 7.

Dana Alicen Cabanas, Lori Ann Cabanas, aka Golden Opportunities, 3805 N. Montecito St., San Bernardino, debts: $73,908, assets: $172,099; Chapter 7.

Brenda S. Carey, aka Sherry Carey, 4400 Yerling Way, Riverside; debts: $261,700, assets: $157,000; Chapter 7.


Terry Arthur Beas, Helen Elaine Beas, aka Helen Clarke, 1801 East Dr., Riverside; debts: $291,496, assets: $270,310; Chapter 7.


Toni; L. Bird, aka Claire E. Bird, 277 Chickadee Cir., High Point, NC 27262.

Robert M. Filetes, President (714) 422-8313; Fax (714) 422-8313.

David Burke, aka Karen Bush, 15040 S. Antonio Dr., Loma Linda, debts: $290,955; assets: $172,009; Chapter 7.


Patricia J. Marcell, 8925 Buckbush Rd., Menifee; debts: $173,831; assets: $172,099; Chapter 7.

Richard F. Bouchard, aka Robert Bouchard, aka Regal Realty, 15040 Seventh St., Victorville, debts: $303,235; assets: $209,925; Chapter 7.

Mary Jo Arian, aka Lisa Arian, aka Ready Bankruptcy, 15040 S. Antonio Dr., Loma Linda, debts: $173,831; assets: $172,099; Chapter 7.

Daniel L. Swain, aka Corona, debts: $201,374; assets: $213,827; Chapter 7.

Leondra Ruffin, aka L. Ruffin, aka Wall, 6150 Ridge Dr., Riverside; debts: $190,691; assets: $190,691; Chapter 7.

Thomas R. Boll, aka The Flight, 43850 Paseo Diablo, Lake Elsinore, debts: $216,491; assets: $216,491; Chapter 7.

Mark J. Birk, aka Birk Advanced Transportation, 1460 Shadow Ridge Road, Menifee; debts: $242,882; assets: $242,882; Chapter 7.

Douglas W. Belknap, aka Belknap Homes and Construction, aka Fiji Water, aka Fiji Water, 79447 Sunstone Road, Lake Giselle, debts: $126,700, assets: $126,700; Chapter 13.

Jeff Brand, aka Jeff Brand, aka Sunset Sam, aka Sunset Sam, aka Sunset Sam, 79447 Sunstone Road, Lake Giselle, debts: $123,225; Chapter 7.

Michael A. Arenas, aka Michael A. Arenas, aka Ready Bankruptcy, 15040 S. Antonio Dr., Loma Linda, debts: $173,831; assets: $172,099; Chapter 7.
Get your finger on the pulse of the Inland Empire's economic growth at the 11th Annual Economic Forecast Breakfast at the University of California State University, San Bernardino, the breakfast table will take from 7:30 to 10:30 a.m. in the Student Union Events Center. The economic forecast for 1988 will be presented by chief economist, senior economist and bank at a panel of economic and industry experts will be discussing the future of the Inland Empire economy's recovery. For more information, please call 909/860-5977, extension 310.

You’ve watched the groundbreaking, watched the construction and probably thought it was time to open. It’s time. The new one! The Central California Tax Office is hosting a grand opening celebration, this coming week, Wednesday through Friday, for a Grand Opening Gala Dinner on Dec. 6. The gala committee has announced that $30,000 to benefit San Antonio Community Hospital. Tickets are $125 each. For reservations, call 909-784-9430.

Get around the town during Cruise Night. Sponsored by the Desert Oasis, the event will start at Satye’s, located at 26820 Jefferson Ave. in Chino Springs. The party will feature a free buffet, dual-quad, position 409, turn up the tunes and cruise from 3 to 6 p.m. For more information, call Tom McCarthy at 909-299-4634.

Get into the holiday spirit with the Christmas in the Desert,online — it's spirits — into the Whitney. Wrap up your day at 4 p.m. and head on over to the Fourth Annual Christmas Tree Lighting Ceremony. A 30-foot tree will light the evening skies as carolers set the mood with their soft tunes. The event is open to the public. For more information, call 909-699-3202.

Want to take your business to the next logical step? Learn how to market your business on the Internet. Hosted by the California Electronic Commerce Resource Center, the three-hour course will discuss high-profile business ventures on the Internet, web page marketing strategies, methods of reaching a broader audience on-line, services clients via e-mail, on-line catalogs and electronic commerce, how to fulfill your business networking needs and the newest and fastest programming languages. The course will be held at the California Manufacturing Technology Center, 2151 Conference Center Way, Suite 108-C, Riverside. Cost for all workshop at $425. For more information, contact 909-956-6424.

Enjoy the ride on the cutting edge of Christmas Day. Take your trip through the beautiful twin-spired splendor of Temecula and stop to enjoy the Christmas in the Desert, online. Enjoy four-course meal (one of four courses served) for $34.95 per person. The times for the meals are 11 a.m., 3 p.m. and 7 p.m. For more information, call 909-699-3202.

Homemade crafts, artwork and much more line Temecula’s Third and Fourth Friday Night Market. The market features a variety of stalls among the Farmers Market, which lasts from 8 a.m. to 12 noon in Downtown Temecula. You might even find great new inspirational ideas for the Year.
by Camille Bounds, Travel Editor

Pristine, beautiful, glorious and lovely are all adjectives that have been used to describe South Lake Tahoe. They all fit, they all describe—but, when the light changes during the day and the blues and emeralds blend into brilliant hues of marines and crimines, and as the sun sets with the reflection of the mountains on the water casting their snow-topped peaks off the edge of the lake—they all seem inadequate. The beauty of South Lake Tahoe is to be experienced, not described. The beauty of Lake Tahoe is to be experienced, not described.

South Lake Tahoe: A Touch of Eden

In winter

This is a premier ski destination with at least 13 downhill resorts and 15 cross-country-skiing centers. Snowmobiling, snowboarding, skijoring, regular-riding and ice skating round out just a few of the varied winter activities offered.

Year around

Take a two-hour cruise aboard the Hornblower’s Tahoe Queen—the famous paddle wheeler cruises around Emerald Bay and the famous paddle wheeler cruises around Emerald Bay for close-up views of historic Vikingsholm Castle, Fannette Island and Eagle Falls. Board a free five-minute shuttle to the casinos and Las Vegas style entertainment.

A lovely place to stay

The Inn by the Lake is located on the eastern shores of Lake Tahoe, offering breathtaking views of the lake and mountains and great food at good prices.

Getting there

Southwest has flights from Ontario, Orange County, Burbank and Los Angeles to Reno. Connect with the Casino Express (near the baggage area), which provides an almost hourly shuttle service to South Lake Tahoe in a one-hour and fifteen-minute comfortable ride on a luxury bus. Call (800) 446-6128 for information and reservations.

A vital pulse in health care.

December 1997

Featuring:

B.B. King

Maria Muldau

Clarence "Gatemouth" Brown

Saffire-The Uptight Blues Women

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Nicholas Payton

Lots of Dancing!

New Year's Jazz at Indian Wells

December 29 thru 31, 1997

at the Renaissance Esmeralda & Hyatt Grand Champions
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(800) 558-6297, ext. 102A
Visit our web site - www.llu.edu/proton

Is Proton Therapy right for you?
Consulting your physician and talking about your options are the best ways to determine a course of treatment, but here are some of the advantages of Proton Therapy at Loma Linda University Medical Center:

- Proton Therapy has been used for the effective treatment of cancer since 1954. Loma Linda University's Proton Treatment Center received FDA clearance in 1988 and is the only hospital-based facility of its type.

- Because Proton Therapy is non-invasive, it has minimal side-effects on healthy tissue or organs outside the treated area.

- Treatments are done on an outpatient basis. For example, prostate cancer patients can undertake most normal activities while in treatment and thereafter.

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Loma Linda University Medical Center
11234 Anderson Street, Loma Linda, CA 92354