Happy Holidays
Future
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[Image 0x0 to 1240x869]

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The suit was in direct retaliation against the I.V.D.A.'s proposed tax increment device which would have affected Redland's jurisdiction over undeveloped 1-10 corridor properties. Redlands remained aloof from Inland Empire.

INLAND EMPIRE Business Journal
VOLUME 4, NUMBER 12
DECEMBER 1992
$2.00

At Deadline

By Leonard A. Goyanes

The recent territorial bifurcation over the physical reuse of Norton A.F.B. has culminated into the creation of the San Bernardino International Airport Authority. The transitional split from the Inland Valley Development Authority grew out of litigation originally initiated against the I.V.D.A. by the city of Redlands, the city of Highland and the East Valley Association as co-respondents.

Inland Empire has Three of Top 100 Private California Companies

California Business published a survey of the top 100 private companies in their November issue of the magazine. The annual survey reflects unshaded times, with a few bright spots. In general, California's private companies have been hard hit by the state and national slumps. The Inland Empire had three companies attain this prestigious status. Stater Brothers Markets Inc. of Colton, the grocery store chain ranked number 10 with a 1991 revenue of $1.46 billion. The real estate development and property management company, Lewis Homes Group in Upland, had the 49th highest revenue for last year. Riverside can boast the 97th highest revenue for private California companies with Bourns Inc. which manufactures electronic parts. The list also reflects incredible diversity within the Golden State. The survey covers aerospace, agriculture, computers, energy, entertainment, restaurant management, heavy construction, publishing, insurance, real estate, retailing and transportation.

The comprehensive research was conducted by M.Z. Group, a leading national research and business information company. More than 140 companies with revenues of at least $100 million were identified and contacted, of which more than 60 percent responded with information.

Chino Valley Bank Ranks #1 in Region

Chino Valley Bank reports the most assets of any Inland Empire Bank, according to Sheshunoff Information Services Inc., a leading information provider to the banking and thrift industries. California ranked first in total non-performing loans at $8.3 billion, reflecting a 4.6 percent decline during the second quarter, but still a net increase of 1.3 percent for the first half of the year. This equates to over 3.1 times the level in New York, which ranked second in total nonperforming loans at $2.2 billion.

"The second quarter decline in California's non-performing loans was a surprise given the current trends in that state, but it should be noted that this was somewhat offset by an increase in repossession assets and other real estate," said Ron Rusling, president of Sheshunoff Information Services Inc.

"As long as interest rates remain stable, the industry should be able to continue to concentrate on improving asset quality," commented Rusling. "As we move into an economic recovery, the key to the industry's continued profitability will be to make quality loans while carefully managing its exposure to interest rate risk."
Inland Empire: We've been engineering your cities since 1929.

Back when the Inland Empire was not much more than a stop for travelers en route to desert resorts on Southern Beach cities, there was JPD. In 1929, a man named Ruben Ayala moved to the Inland Empire from other states that more effectively use their natural resources, and established this company in the Inland Empire.

Summary of the Lists

The Chambers of Commerce has been listed alphabetically for 42 cities in the Inland Empire, on page 58. The list includes the chamber's address, executive director, president, and phone number (don't forget, that as of November 1991, 19 agencies have been merged and the western portions of San Bernardino and Riverside Counties have changed the area code to 909.)

The oldest city on our list, Redlands was established in 1849, while the youngest, Cathedral City was incorporated in 1984. Temecula boasts the largest chamber of commerce with 10,000 members and Highland has the fewest with 98 members.

On page 56 check out the list of the top travel agencies serving the region. For the third year in a row, Corporate Travel Services topped the list with $14 million in Inland Empire sales for 1991. Uniglobe Regency Travel came in a distant second place with $5.5 million in sales for the same period.

California Aerospace in 2000

C urrent economic news and attitudes in California reflect characteristically negative for the West Side. Western priorities drive this mood of pessimism deeper than in California's aerospace and defense industry. Effective by mitigating political and economic changes, all major aerospace markets suffer from unprecedented cutbacks, and an uncertain future is more ineluctable than at any other time in recent competition.

Compounding this is California's loss of its dominant defense and commercial competitive position. We have found that in the year 2000, California can still be America's aerospace leader, particularly in conventional and supersonic flight. It has maintained its leadership for the past five years and is expected to continue to be the target of most aerospace and defense work. This presents a challenge for the state's aerospace industry. In the year 2000, California will still be able to attract aerospace investment. However, the greatest challenge will be to rally the state's leadership to the issue of how to change in California and its resident aerospace industry.

According to California's communities and citizen groups will pay a high price by ignoring this industrial decline. Instead of helping to turn around a dramatically reduced aerospace market in the year 2000, the difference between California's ability to perform as a leader in aerospace and in a state that has continued to current loss of market position is slight.

In May 1991, the Los Angeles Area Chamber of Commerce released a report that California's aerospace industry was undergoing a severe con- 

California Aerospace in 2000

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Photo: Daily Inland Empire.

**Editorial**

**INS Reissues New Green Cards**

The Immigration and Naturalization Service (INS) is recalling 1.5 million green cards nationwide. INS spokespersons say the new cards will have the new person's photograph, fingerprint, signature, and other details which serve as proof of the individual's permanent immigrant status. Thanks, INS, on behalf of all employers. ▲

**Commentary**

**Rescuing California's Economy**

By William G. Bohel, Executive Officer
Building Industry Association/Ruby View Region

Although people discuss growth management wisely, it is not well understood. To meet the challenges of a growing state, each town and city must plan to accommodate the increased population that will follow. Any comprehensive growth management plan must look first to market-buildings, which serve as proof of the person's permanent immigrant status.

California must continue to reform regulatory activities, while setting spending priorities, and establishing tax policies that have a beneficial effect on the state's economy. The state is already facing pressure to make reforms in public policy issues. This appointed position has all the requirements of your position, and personal energy that would be required if you were an elected politician.

**IEBJ: Close-Up: Steve Albright**

By William F. Bohel

**A closer look**

Full Name: Stephen David Albright

Age: 41

Occupation: CEO of the Inland Empire Partnership

Family: Married with two children

Hobbies: Plays tennis and golf, and gardening

Favorite Restaurant: Mario's in Riverside

Last Book Read: Blue Highways

Last Vacation: A little beach town in Central California called Cayucos.

**California Aerospace in 2000**

California can and should like to increase total aerospace demand, at least to its present level of $170 billion, taking into account the following factors: 1. California's relative position. In the aerospace/defense industry, as we see it, the state wants to continue to be one of the areas of the country that could continue to be the center of growth. 2. California's diversity of political, community, and business leadership. This is a challenge to the state's continuing leadership role in the aerospace industry. 3. California's significant involvement in the aerospace industry is a significant factor in this leadership role in U.S. aerospace. The state has numerous advantages that can be leveraged to defend its competitive position in the 21st century. In the remainder of this decade, the aerospace industry will be a major contributor to the state's economic growth. The state has numerous advantages that can be leveraged to defend its competitive position in the 21st century. In the remainder of this decade, the aerospace industry will be a major contributor to the state's economic growth.

**Ontario Airport Looks to Mexico**

The Los Angeles Department of Airports Board of Commissioners on Nov. 23 approved plans for a federal inspection center at Ontario International Airport. This will be the only federal facility for non-stop flights between the Valley and Mexico. The plans call for a $35 million terminal to be built at a single bound, which will be the first in the nation to accommodate scheduled flights. The terminal will become a commercial proposal for Norton Air Force Base employers.

**Superman Meets His Match**

The superman of DC Comics was able to keep the large buildings at a single bound, and with strength to push a locomotive, he was the one to stand up against the Daily Planet smores Superman's death after over 50 years of service. Superman died on Nov 14 from injuries sustained in his battle with superman moody downs. The villain cared his way through dozens of superheroes and left most of Metropolis in rubble before dying at Superman's hands in the feature. He had this thousand had mounted the death of the Man of Steel, who stood for truth, justice and the American Way. We, at the Daily Planet, wish Superman the eternal peace of Krypton. ▲

**What Price for Clean Air?**

By William Pah

The South Coast Air Quality Management District (AQMDD) has released the annual air pollution report, which includes data on five years to 2010. The report shows that the air quality in Southern California has improved significantly in recent years, with a 20% decrease in the county and California for the area. This is a good sign, and it shows that the efforts we're making are paying off. The AQMDD has made great strides in reducing emissions and improving air quality.

**EJB: How would you characterize your political career?**

Albright: For the most part, I have avoided partisan politics. However, most everything we do in economic development in the area of business attraction is in the interest of the state, the governor's appointee the last four years to the South Coast Air Quality Management District, representing a no position that you could hold that is not in line with the state public policy issues. This appointed position has all the requirements of your position, and personal energy that would be required if you were an elected politician.

**IEBJ: In general, where do you see the Inland Empire heading?**

Albright: The Inland Empire has a very bright future. Right now, the region is seeing a trend toward manufacturing jobs starting out to be the Inland Empire. All the projections indicate the growth that occurred in the last 20 years will continue in the 1990s, perhaps a little slower than in the previous five years. Out of this will continue to be one of the areas in California that sees both population growth and business growth rise the out of 1990.

**IEBJ: What do you see as the biggest obstacle in achieving this plan?**

Albright: The Inland Empire has a very bright future. Right now, the region is seeing a trend toward manufacturing jobs starting out to be the Inland Empire. All the projections indicate the growth that occurred in the last 20 years will continue in the 1990s, perhaps a little slower than in the previous five years. Out of this will continue to be one of the areas in California that sees both population growth and business growth rise the out of 1990.

**IEBJ: What is the mission of the Inland Empire Economic Partnership?**

Albright: Our mission is a very simple one: to promote the prosperity of the Inland Empire business community and to promote the region as a desirable place to live. We have to be good partners and willing to coordinate problem-solving efforts so that we can maintain a competitive edge for our constituents. Our challenge is to do it in such a way that we can work with government, but still maintain some control in terms of being privately funded.

**IEBJ: What are the benefits of the merger between the Inland Empire Economic Partnership and the Economic Development Partnership?**

Albright: The most apparent and obvious benefit is bringing two organizations together. The Economic Development Partnership worked in Riverside County, and the Economic Development Partnership worked in San Bernardino County. Even though both of us came to the same time for different reasons, we provided a place of existence. We've had the Inland Empire Community Development Agency, and provided financial planning, risk management and legal business counseling. The merged entity also has an incubator facility to help new and emerging businesses. They may need help in getting started in the facility and get some assistance until they can succeed on their own. ▲

**IEBJ: What will be some of the most challenging tasks you face during your tenure at IEBP?**

Albright: We will continue to be the Inland Empire together. Despite the challenges, our community continues to grow, and economically the two counties have been far apart even though they share a common border. They've been very good at determining their competitive, in dealing with each other and their politics. It's not going to be easy, but the future looks bright with the far eastern part of Los Angeles County. We also have a challenge of deciding which programs we can afford to take on that have the most effectiveness for economic development. We will pride ourselves on being primarily a privately funded economic development group. Our challenge is to do it in such a way that we can work with government, but still maintain some control in terms of being privately funded.

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Based on survey of major California banks taken in July 1992.

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Bank Asset Mix Shifts

Loans and leases outstanding at commercial banks declined 1.0 percent to $2.02 trillion during the first half of 1992. This decrease was generated in large part by a 2.3 percent drop in commercial and industrial loans and a 1.2 percent decrease in consumer loans. Meanwhile, banks continued to add to their holdings of securities, increasing that portion of their asset portfolio.
Financial Statement Fraud

By Barry A. Knight, CSU, San Bernardino, and Keith E. Ehrenreich, Cal Poly, Pomona

Despite regulatory efforts, several extraordinary audit failures during the past decade have raised questions not only about financial reports, but about the ability of the public accounting profession to govern itself. These audit failures have shaken the confidence in the system and have prompted several governmental committees, regulatory agencies, and others to question whether the auditors are falling in their public responsibility.

The best example of a management's hidden agenda is the subtle priority of reaching satisfying profits rather than maximizing profits in order not to raise expectations too high for future performance.

The best move...

Audit failures have shaken the confidence in the system and have prompted several governmental committees, regulatory agencies, and others to question whether the auditors are falling in their public responsibility.

Financial institutions

Network recognition or misrepresenting governmental committees, regulatory agencies, and others to question whether the auditors are falling in their public responsibility.

The failures have been caused by fraudulent activities, changed economic conditions, poor management or some combination of these. All the cases involved misrepresentations in the organization's financial statements. In the public's judgment, the auditors should have detected the fraud or recognized that failure was imminent and taken steps to insure that the public was warned on a timely basis. Thus, fairly or unfairly, these business failures have, in the public's eyes, become audit failures because the financial statements were misleading or deceptive.

Hidden agendas and Management Fraud

Hidden agendas are those covert, not always apparent, priorities of management that may lead to something other than optimal decisions for the stockholders of the company, particularly in the long run. The best example of a management's hidden agenda is the subtle priority of reaching satisfying profits rather than maximizing profits in order not to raise expectations too high for future performance.

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James C. Treadway, former SEC Commissioner and Chairman of the National Commission of Fraudulent Financial Reporting has commented that management often provides the source of fraudulent financial reporting by overriding the internal controls of the organization. Most alleged frauds involved improper revenue recognition or simple overstating of assets with only a few involving diversion of corporate assets. (Report of the National Commission on Fraudulent Financial Reporting, 1987).

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Financial Statement Fraud

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WELLS FARGO BANK

Financial Statement Fraud

Continued From Page 10

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To successfully run a growing business, you need the very best in business banking. At Chino Valley Bank, you'll get the kind of in-depth financial support which goes beyond the expected.

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Mix by 5.8 percent to $727 billion during the first six months of 1992. Most of this new investment in securities came in the form of purchases of U.S. Treasury securities and collateralized mortgage obligations, with respective increases of 14.4 percent and 13.0 percent.

"When banks are experiencing high earnings, the natural tendency is to take the opportunity to offset those earnings somewhat with higher loan charge-offs so that the impact of the charge-offs is not as noticeable," observed Rusling. "Therefore, a decline in the level of net charge-offs, given the industry's recent profit profile level for the first half of the year, is a very encouraging sign."

Industry Outlook Continued on Interest Rates

By shrinking their loan portfolios to avoid credit risk exposure in this uncertain economic environment, banks may be substan­

tially exposing themselves to a good deal of interest rate risk, which could spell trouble should interest rates begin to rise.

"As long as interest rates remain relatively stable, the banking industry should be able to continue to concentrate on improving asset quality," commented Rusling. "As we move into an economic recovery, the key to the industry's continued profitability will be to make quality loans while keeping a close watch on exposure to interest rate risk."

S&Ls Post Second Consecutive Quarterly Profit

The savings and loan industry posted its second consecutive quarterly profit during the three months ending June 30, according to Sheshunoff Information Ser-

Low Interest Rates Drive Improved Earnings

Continued from Page 9

Extraordinary items included a first-quarter profit of $293 million, bringing the S&L industry's earn­
ings for the first half of the year to $2.05 billion. This compares to the $2.07 billion lost during the first half of 1991.

Total assets for the S&L industry declined by $25 billion, or 2.7 per­
cent, during the second quarter of 1992 to $562 billion. Likewise, the number of S&Ls comprising the industry continued to decline from 2,193 in operation at year-end 1991 to 2,077 at June 30, 1992.

"Unlike previous quarters where the Resolution Trust Corporation was largely responsible for the diminishing number of thrifts, the second quarter saw a relatively large number of S&Ls convert to state-chartered savings banks, plac­
ing them under the direct jurisdic-

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Inland Empire Business Journal
Low Interest Rates Drive Improved Earnings

Perception of the FDIC, said Con

Ron Rasling, president of Sheshunoff

Information Services Inc. As of

June 30, only 53 insolvent S&Ls

remained with assets of $35.7 bil-

lion, most of which already stand

in RTC conservatorships.

Falling Interest Rates Conti-

nue to Push Up Profits

The second quarter improvement

in S&L profits was helped largely by

dropping interest rates and the result-

ing increase in net interest

spreads. Remarkably, the industry

managed a net interest spread of

2.67 percent for the first six months

of the year, surpassing the spread

of 2.59 percent reported for March

1992 and 2.05 percent reported for

December 1991.

This, along with the resolution of a

number of insolvent thrifts during

the second quarter of the year, enabled

a substantial 91 percent of the

industry to attain profitability for

the first time up from 75 percent at


"Falling interest rates have pro-

vided a much-needed reprieve for the

S&L industry after so many years of

problems," commented Rasling.

"The industry is gauging how

failing rates are exposing S&Ls to a

great deal of interest rate risk and

how to begin to do something.

Non-performing Loans

Falling Steadily

The dollar amount of non-per-

forming loans declined by $17.1 bil-

lion, or 8.9 percent, during the sec-

ond quarter of 1992 to $17.8 billion.

Non-performing loans as a percent-

age of gross loans fell to 3.1 percent

versus 3.3 percent in March and 3.6

percent at year-end 1991.

"The decline in non-per-

forming loans is a very encouraging

sign for the industry as a whole," Ras-

ling said. This problemabound

industry is now able to look forward

to stabilizing and continuing its

businesses.

Non-performing loans in total

national non-performing assets

of $8.3 billion, reflecting a 4.6 percent

decline during the second quarter,

net income of 1.3 percent for the

first half of the year. This equates
to one basis point that, once again,

was an improvement.

The second quarter decline in

California's non-performing loans

was a surprise given the current

trends in that state, but it should be

noted that this was somewhat offset

by an increase in repossessed assets

and other real estate, Rasling said.

"As long as interest rates remain

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carefully managing its exposure to

interest rate risk.

New Local Bank Takes Shape

A group of local investors are for-

giving ahead with efforts to start a

new bank geared to providing needed

financing for the area's small busi-

nesses. According to Christopher

Cham of the Daily Bulletin.

The financial institution — to be

called Empire National Bank —

would focus on commercial lending

for the estimated 2,000 small busi-

nesses in theOntario-Rancho

Inland Empire area of California.

It will be capitalized with

$10.5 million, according to Rasling.

Last week, the Federal Re-

serve Bank of San Francisco

announced that Empire National

Bank, a proposed bank.

"Empire National Bank will

add a new financial institution to

the area's strong lineup of thrifts

and banks," said Ariss. "The

opening of the new bank will add to

the community's options and

allow the area's thriving small

businesses even more access to

necessary financing.

Local Banks Struggle to Survive

By Bill Rath

Several Inland Empire banking

institutions feel the recession as

their bottom line. Bank of the

Desert, with headquarters in La

Quinta, Overland Bank of Temecula,

Upland Bank of Upland, Valley

Bank of Murrieta Valley, and Corona-

based Western Community

Banking analysts calculate this

"The industry is struggling to

maintain profitability in the face of

recession and the need to

commit new resources to

shore up performance."

New year, new chief for

S&Ls

CEO replacement, a new focus on

discipline, and a new emphasis on

the bottom line have all

characterized the current

financial year for Financial

Institutions.

Casey Reese, president of

San Bernardino-based

Western Community

Bank, said that the bank had

faced challenges which lie

ahead with efforts to

work through the

problems that have surfaced over

the past year.

The new President and CEO,

1992

December 1992

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BETTER & DIFFERENT
Financial Moves

Chino Valley Bank—D. Lane Wiley, president and chief executive officer of Chino Valley Bank has announced the appointment of Marco Ruggeri as vice president and banking officer of the Arcadia Office. Ruggeri joins Chino Valley Bank with over 20 years of commercial banking experience. His most recent assignment was with California State Bank where he was vice president and manager of the Tower Office in Covina.

Ruggeri received his B.A. in political science from California State College, Hayward, CA and received his masters degree from California State University, Los Angeles.

Ruggeri has been very active in community affairs throughout his banking career. He most recently served as a member of the Covina Kiwanis and Chamber of Commerce.

Chino Valley Bank is the largest independent bank headquartered in the Inland Empire with assets over $550 million and 15 offices conveniently located to serve the communities in the Inland Empire and San Gabriel Valley.

Foothill Independent Bank—Foothill Independent Bank names Darlene Ryan as vice president and senior personal banking officer, Joseph Shoffa as vice president and manager of its Walnut office, Stan Smidt as first vice president and manager of its Claremont office and Joanna Bruno to head the newly formed "Small Business Lending Department" specializing in Small Business Administration loans.

Chino Valley Bank—D. Lane Wiley, president and chief executive officer of Chino Valley Bank has announced the appointment of William L. Morgan as vice president and manager of the bank’s newly established Los Angeles County SBA loan office. He brings over 17 years of banking and financial experience to Eldorado Bank and will be a welcome member of our loan management team.

Eldorado Bank—William L. Morgan has been elected as vice president/manager for SBA loans in the Los Angeles region. He will be in charge of the bank’s newly established Los Angeles County SBA loan office.

J. B. Crowell, president and CEO of Eldorado Bank, said, “Establishing an office in Los Angeles County, along with this appointment, is another step in the bank’s expanding SBA loan activity. Los Angeles County is the fastest growing area in the nation for SBA loans and we are pleased William Morgan will be directing our sales program. He brings over 17 years of banking and financial experience to Eldorado Bank and will be a welcome member of our loan management team.

Ask your local Union banker about a business loan, and you’ll get something surprising.

An answer.

If you want fast service on a business credit application, you can forget about the other major banks in town. At those banks the local managers have limited decision-making authority, so there’s a good chance your loan application will have to be sent on to a committee somewhere. But at Union Bank, our managers have enough authority to make their own decisions about most business loans. They’re part of the local community, so they can get to know you and your company. And be responsive to your financial needs as the business grows.

If you’d like better service for your business or personal banking, stop in at a nearby Union Bank office. And ask to see the manager. After all, you might as well go straight to the top.

Union Bank
Right people. Right bank.

The new SBA Department will offer a simple method of qualifying and obtaining long-term low-cost financing to business owners for working capital, equipment and real estate purchases for growth and expansion. The new SBA Department can be reached at (909) 851-0182.

1992 Economic Census is Underway

A comprehensive Economic Census was launched in December, 1991 when the U.S. Census Bureau mailed questionnaires to more than 3.5 million businesses nationwide.

For the first time, activity in finance, insurance, real estate, communications and utilities are being measured against sections traditionally covered: retail and wholesale trade; service industries; transportation, communication, mining and construction industries. Censuses now measure nearly 98 percent of all economic activity in the country.

Taken every five years, the economic census identifies vital trends in business activity that relate to measuring and encouraging growth in the American economy. The Federal Government relies on census data to develop important measures of economic change, such as monthly retail sales and the gross domestic product. State and local agencies use the Economic Census in regional planning, economic development, and in efforts to attract and keep business activity in their areas.

Governments, associations and news media extensively use Economic Census data, while businesses receiving census forms should be aware that they too can benefit. Businesses use the data to develop business plans, calculate market share and compare themselves to industry averages.

The Economic Census also assists in business-to-business marketing, the location of retail outlets and the design of distribution systems frequently are influenced by the results.

This census focuses on firms engaged in transportation, communications, utilities, finance, insurance and real estate. The survey reflects the increasing importance of these industries and the role they play in the changing profile of the American economy.

It also reflects the nation’s continuing shift away from the largely industrial/manufacturing orientation that characterized the American economy for much of the early part of this century.

Information requested in the economic census includes number of employees, annual payroll, and the value of goods and services provided during calendar year 1992.

To simplify reporting, the Census Bureau has designed over 300 versions of the basic census questionnaire, each tailored to a particular industry or size of firm. Many very small businesses will not receive a census form.

The information provided in the census is absolutely confidential. By law, only sworn Census Bureau employees may see individual responses, which are also exempt from the Freedom of Information Act.

Statistics from the 1992 Economic Census will be published in more than 500 printed reports and in formats for computers, including compact discs (CD-ROM). Both printed reports and CD-ROMs will be available in hundreds of libraries across the nation, or may be purchased inexpensively from the Government Printing Office.

In December, 1992 Economic Census forms went to 3.5 million businesses, including one-half million businesses that never before received an Economic Census questionnaire. Businesses that receive census forms are required by law to complete and return them. The due date is Feb. 15.

Among the reasons cited for the increased importance of services are new opportunities created by technologies that did not exist years ago.
United States Must Shift from Laissez-Faire to Economic Nationalism

The United States must shift from traditional laissez-faire economic policies to economic nationalism. This shift is necessary due to the competitive pressures from other prosperous countries and the need for greater domestic economic leadership. The move to economic nationalism would involve increased government intervention in the economy to address issues such as joblessness, crime, homelessness, deteriorating infrastructure, and the lack of affordable housing.

Internships at Directors Mortgage

W ith the right management philosophies, internships can benefit both employers and the students involved. After sponsoring three such internships—Robert Garmen, senior vice president of Directors Mortgage, explains his experience in the following:

"I would have no problems telling any other employers: it doesn't cost a lot of money to do it. If you do it right, you get a significant return on your investment." (Robert Garmen)

Rescuing California's Economy

Compared to 1932, the unemployment rate in California was 10.7 percent. In the current economic recovery, California's industries, which were heavily dependent on the housing market, will have to be innovative in order to continue their growth.

Where Top Executives Turn To For The Best Return on Investment

N etCor's new networking program is the result of the aggressive and strategic resources and support needs of top executives in the Inland Empire. With a combination of services that leverage your time and money, NetCor provides an outside perspective on the internal workings of your business.

MEMO: TIME TO MOVE ACCOUNT

Our friendly customer service representatives will help you through our easy-to-use 22/7 account system. It's fast and it's free.

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Since cellular phone service to retail customers began in 1984, the price has dropped from more than $1,000 per cellular phone to as little as $200 for some models. The cost of service, however, remains at the original high level. A recent Public Utilities Commission (PUC) ruling may affect prices soon, finally bringing cellular phone service within the reach of more small businesses and the average consumer.

The PUC, after four years of investigation and review, decided to limit the profit the system operators get from selling service to companies known as resellers, who buy air time and resell it to cellular-telephone subscribers. The commission set a 14.79 percent profit margin on those services. Some cellular firms currently make 30 percent profits.

The ruling also allows resellers to operate their own cellular switches — computer devices that links wireless cellular phones to the wire-based national telephone network. This allows them to cut their own expenses and expand the services they offer.

Cellular access rates in California are among the highest in the nation, even though the state has the greatest concentration of cellular phones. Under federal regulation, no more than two system operators are allowed in any one metropolitan area.

Pacific Cellular and L.A. Cellular operate as the two primary facilities-based carriers in the Los Angeles area.

David Nelson, vice president of Glen lake-based Cellular Service Inc., one of California's major resellers, referred to the PUC decision as a move that unbundles service. "It forces cellular carriers, which own and operate the mobile phone network, to sell wholesale services without requiring buyers to pay for unneeded options," he explained.

Nelson applauded the PUC decision. "We are evaluating equipment produced by switch manufacturers," he said. "After we install our own switch, we hope to reduce monthly service charges in the Los Angeles area from $45 to $27 and peak usage air time from 45 cents per minute to 33 cents per minute."

"Also, with the advent of new digital modulation technologies, cellular capacity will increase greatly in the near future," the vice president added. Nelson sees this new category of "switch-based resellers" adding to the distribution capabilities of the facilities-based carriers, allowing consumers new technical and economical access to wireless communications. "Now there is room for a lot of competition, like in long-distance services," Nelson said.

The ruling could lower rates up to 30 percent by next year. However, on Oct. 26, PacTel Cellular, one of the state's largest cellular telephone firms, filed a request asking the commission to reconsider its ruling. A decision could take two to four months.

PacTel official Brian Kidney agreed that customer rates could drop if the commission ruling stands, but argued that "service and network expansion could suffer because cellular firms could reduce their investments." PacTel attorneys claimed the PUC panel reversed prior rulings without giving them a chance to argue against the changes.

"The commission sees this whole decision as a way to make the industry more competitive," explained Karen Jones, PUC regulatory analyst. The PUC decision document stated that the unbundling of rates coincides with the commission's goal of "increasing competitive forces for cellular service and encouraging the most rapid expansion of cellular service in new technologies."

PUC President Daniel Fessler questions the cellular telephone's role in business and society, moving toward digital portable phones. He wants to know how the carriers should be regulated. "I'm interested in examining where cellular fits in," Fessler said.

"Throughout the 1980s, cellular was a luxury," Fessler added. "Government doesn't care how much a Rolex costs, because no one really needs a Rolex. But we know there are certain services... that you have to have. Cellular may have become one of those services, like the telephone, electricity, railroads and trucks, that are needed by individuals and businesses."

Current customers must face the drawback of a requirement to change their cellular phone number if they want to take advantage of the lower rates offered by the resellers. Each cellular switch controls a batch of phone numbers, and an individual number cannot be moved from one company's switch to another.

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Health care in the United States: Inch by Inch We Move Toward Viable Solutions

By James Taylor, President
Inland Valley Health Plan
Pomona, California

Proposition 166 was a "wake-up call" for California, that we need to do something about uninsured persons and rising medical costs. Although cost controls were not detailed in the proposition's language, it would have been a major step forward in providing insurance coverage to millions.

The legislation must now focus on controlling costs and expanding opportunities for all persons to purchase affordable health care coverage. The Magnoli Bill (AB 1672), which goes into effect July 1993, will help by guaranteeing the availability of health insurance to businesses of three or more employees.

Another development that may severely affect health care coverage was the McGann case. The U.S. Supreme Court, chose not to hear appeals from two lower court rulings and, let stand the ability of a self-employed person to significantly decrease the health care cost for an uninsured person who contracted the HIV virus.

The decision has significant implications for the future of health care coverage. By ruling that the company's decision to reduce benefits was economic (i.e., to save money), and not as a discrimination against the HIV infected employee, the company's move became defensible against claims of discrimination under the recently enacted Americans With Disabilities Act (ADA).

The ruling, in my opinion, was made for the protection of the interests of the company, not of the employee.

As employers seek ways to contain health care costs, the breadth of action allowed to self-insured companies under McGann becomes attractive. Self-insured employers are not subject to federal and state regulations that, for example, require pre-existing medical conditions be covered.

As attractive as self-insurance might be as a way to control costs, employers should be wary, and understand why health care coverage - as provided by HM0s - works.

The central foundation of insurance rests in that risk is shared. Members joining the insurance pool pay premiums from which claims are paid. In this way, no one insured person, or company, becomes burdened with excessive premiums. HM0s not only pool risks, but coordinate the care given to eliminate inappropriate expenses.

With self-insurance, however, the employer will assume the entire financial burden for health care treatment, to the extent of the care permitted by the plan and the employer and employees.

If employers feel that self-insurance will save money, they will bear the risk of huge medical expenses from a variety of illnesses - HIV among them.

While self-insurance may be an answer for large companies, the situation for small businesses is different. For these smaller employers, the employer also pays the costs for health care treatment and employees will probably be covered to the extent of the employer's plan.

As a whole, the brokerage industry analysts believe the home health care industry will continue to grow in the '90s, but caution that with the phenomenal growth of the industry as a whole, that some consolidation is inevitable, especially among the smaller operators. They cite such firms as Cantor, a subsidiary of Illinois-based Baxter International, in 1991 did $2.2 billion in business, as better able to compete due to their larger financial resources and corporate muscle.

The average home care claim is $20 per day, or $7,200 per year. In addition to being more cost effective, home health care has become a more desirable alternative to hospitalization. This is particularly true for patients who have had most or all of their intestine removed (because of cancer or other illnesses) to enable them to get some of the patient revenue that now goes to home health care operators.

Whoever said "You can't put a price on good health" never ran a company.

By Bill Pah

With hospital rooms filled to capacity, increased patient turnover and reduced reimbursement for funding sources, consumer, health care recipients and insurers are rapidly learning that home health care is an efficient, more appropriate way to provide medical care.

Home health care providers took in $6 billion dollars in 1991, up 22 percent from 1990. Analysts at Stone Barney, Morgan Stanley and other brokerage firms look for 20 percent annual growth rates in the coming few years.

This trend has been a boom to Ontario-based Curaflex Health Services, Curaflex provides comprehensive home infusion therapy and related services, with a full range of infusion therapies.

The health provider conducts its home infusion therapy operations through 25 regional centers and four satellite facilities located in 15 states, including Sherman Oaks, Fountain Valley, and San Francisco. Curaflex also provides infusion therapy for treatment of complex long-term diseases such as cancer and AIDS/HIV at disease specific outpatient centers in California, Florida and Massachusetts.

Curaflex, which has seen its revenues double from $19 million in 1990 to over $38 million in 1991, made an initial offer of 5 million shares at $13 per share in March, 1992. Investors had to bid up to a high of $14 3/4 and drop to a low of $4 1/4, with current trading in the $7 to 8 range. Some brokerage industry sources say that the price fluctuation was due to their acquisition this year of Home Health Depot in Kansas City, Mo. and Total Home Care Inc., based in Orlando, N.C.

Whatever the reason, the home health care industry grows in an aging American population and new advances in home health care technology continue to expand. Insurers and the insured care save more than $1,000 per day in health care costs if chronically or terminally ill patients receive intravenous nutrition and medication at home.

Home health care providers help to keep costs down by delivering the prescription and nourishment at home; the patient or insurance company does not have to pay for the hospital room.

Patients with terminal or chronic illnesses such as cancer, AIDS or leukemia require almost constant medical medication. Some patients, such as those who have had all or most of their intestines removed (because of cancer or other illnesses) require intravenous nutrition. Two decades ago, this required care exclusively in a hospital.

Today, thanks to improvements in the delivery systems and small infusion pumps and power sources, patients who once had to face hospital stays, can now receive care in the comfort of their homes.

Another positive aspect of the home health care system is that firms can provide better care in intravenous medication and nutrition at home because patients do not run the risk of catching diseases or infections from other patients.

Health care industry analysts predict a trend away from hospitals citing that as money as half of the hospital bed could be empty. In an effort to reverse this trend, some hospitals have begun to provide their own home health care systems to enable them to get some of the patient revenue that now goes to home health care operators.

As the health care industry analyst analysts believe the home health care industry will continue to grow in the '90s, but caution that with the phenomenal growth of the industry as a whole, that some consolidation is inevitable, especially among the smaller operators. They cite such firms as Cantor, a subsidiary of Illinois-based Baxter International, in 1991 did $2.2 billion in business, as better able to compete due to their larger financial resources and corporate muscle.

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In addition to recession-related problems, local hospitals will keep close watch on healthcare programs.

By Bill Ruh

Physicians have had few twists in their careers in which their profession has been more exciting and personally fulfilling.

"Locally, hospitals in San Bernardino and Riverside County are doing better due to the growth of the region, and a somewhat better economy."

Chino Community Hospital has recently embarked on an aggressive $14 million expansion of its facilities. According to Cheri Miller of Chino Community Hospital, "Our expansion was dictated by our desire to meet the growing needs of the community and the region that we serve." When completed, the facility will boast state-of-the-art medical equipment, services, 12 emergency room beds, a 2.5 million radiology department and have in-house capability for most testing, lab work and related diagnostics. This expansion will bring the facility, that once served an almost entirely rural population, closer to becoming a full-service medical center.

For other hospitals, the pictures bodes not so bright. San Bernardino County Hospital, which serves a large area, boasted state-of-the-art medical equipment for hospitals. Hospital equipment needs to be constantly replaced as it wears out or out-dated, and the cost of some state-of-the-art equipment can run in the millions of dollars. Copielle said this with the ever increasing costs of purchasing land for expansion and the related construction expenses, disposing of trash, hazardous and toxic waste, salaries, liability insurance, workers' compensation, and facilities maintenance, and you have the potential for financial disaster.

With no new source of money on the horizon, many hospital administrators probably echo in private their sentiments of Jarvis: "In this business you carefully plan for the future. But you take nothing for granted, and take everyday by day." &

The difference is the people. The bank emphasizes the quality and responsibilities of its staff, training them in both banking and the needs of the professional clientele. The key elements of training include responsiveness, responsibility, service-minded and an attitude of helpfulness. The key factor emphasized in training is the lack of time professional invest to dwell on banking services.

First Professional Bank has an aggressive $6.7 million representing 600 shareholders. As of the end of the first quarter of 1992, the capital had increased to $19.15 million through earnings. First Professional Bank provides banking services primarily for outpatient health care organizations. All services are provided in a relaxed and informal atmosphere specifically to the needs, requirements and concerns of the health care industry.

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First Professional Bank was featured in 1982 by Dr. Joel W. Kovner and a group of his associates. First Professional is a national bank as opposed to a state bank. The Competitor of the Currency and the FDIC regulates the bank with such a designation. The American Stock Exchange lists the stock in the name of Professional Bancorp, the holding company, of which the bank is a wholly owned subsidiary.

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HMOs and PPOs Surge Ahead of Economic Hard Times

Many industries are being forced by the recession to curb spending and even face declining profits, according to a special report in the Los Angeles Business Journal by Jeff Bailie. Inland Empire managed care companies—HMOs and PPOs (preferred provider organizations)—continue, however, to grow and show few negative signs of the economic slowdown.

Craig Duport, chief financial officer of Aetna Health Plans of Southern California said that the catalyst for growth in his company has been integrating multiple product lines offered and the ability to address the needs of both national and local companies from a health care/insurance standpoint.

The growth has been experienced throughout the industry in areas such as enrollment and revenue, which are two important economic indicators. Some industry leaders have gone as far as to say that the health care industry is recession proof and recession resistant.

Duport has seen Aetna grow substantially in membership during the past two years. "We compare the Oct. 31, 1992 membership to our ending membership as of Dec. 31, 1991, which is the end of our last fiscal year," details Duport. "We've had about a 13.7 percent increase in membership in the HMO and our MediCare senior product. As of October 1992, we had almost 100,000 members and we had approximately 90,000 as of the end of last year."

Although this strength is largely unrelated to the recession, some health care executives believe that managed care—and health care in general—can withstand downturns in the economic cycle.

Duport attributes Aetna's current success to its full range of product stock and their commitment to providing health care. "Annualized revenues have increased almost 17 percent," states Duport. "In my opinion, the current recession has helped us a lot more in terms of forcing the lawyers to look at more cost effective means of providing health care benefits to their employees as opposed to the traditional indemnity insurance."

Aetna's continued growth is due to economic factors, according to Duport. "I think that the potential (for growth) in the health care industry is tremendous as cost continues to move to the consumer." Duport offers DuPont. "Lawyers and consumers are going to be looking for more cost effective means of obtaining health insurance. Quite honestly, the HMOs are the obvious choice. The overall economic factors are going to make the HMO a real viable product in the future. The opportunities are tremendous." 

Grossman, director of public relations at Blue Cross of California, sees growth in her company stemming from growing market demand for their managed care products. "Over 80 percent of our commercial enrollment is either an HMO or PPO product. Grossman has observed an increase of enrollment of about 20,000 members and an increase of about 23 percent during this time."

One has been the main contributing factor to this growth. Due to the drastic rises in the price of medical and health insurance costs, a growing number of consumers and companies have opted for HMOs and PPOs, which offer premiums that sometimes range to 10 to 40 percent lower than those offered by fee-for-service packages, according to Thaine Allison, a health economist at USC.

Some other companies, researchers have found they can save quite a bit by using HMOs and PPOs over traditional methods. "The recession has caused many employers to take a serious look at managed care products," says Grossman. "When they do, they find that these plans reduce medical costs to them. For example, there was a survey earlier in 1992 by the consultants, Towers-Paron, and they found that many companies with HMOs or PPO type plans report that they are reducing health bills by one third."

Dual-care sees managed care products as the wave of the future. "Managed care products will continue to eclipse standard indemnity products," states Grossman. "Managed health care products that have had a regional and strong statewide network will be the ones that survive. Blue Shield has a very strong commitment toward this. We already have a very extensive PPO physician and hospital network in California. We have almost completed a very extensive HMO network in California as well."

Karen Jackson, public relations manager of FHP Health Care offers some explanations as to how the growth in her company in the health care industry. "A major contributor in FHP's Inland Region's growth, is attributed to our network expansion," expresses Jackson. "We are able to offer a large choice of delivery systems provided by established community medical groups and providers who work in preferred hospitals. Another contributing factor is the popularity of our new FHP Senior Plan Plus Program which offers extended benefits."

Health care companies also fare well as managed care continues to grow. Jackson has observed an increase in enrollment during the past couple of years. "In the Inland Region has had nearly a 52 percent increase in enrollment in the past two years," she points out. "Today we have close to 96,000 FHP Inland Region members with 716,000 members company wide. FHP's Inland Region has experienced a 66 percent increase in revenue over the last two years."

FHP is a member managed group, according to Jackson. "Our commercial membership is membership from our employer groups," Jackson said. "Resulting layoffs impacted the company's staff model membership which has traditionally been the delivery system of choice for the defense industry employees. They're located in Long Beach and Orange County area and they go to our staff models provided by a managed health care system and that the trend is even increasing."

San Antonio Community Hospital is the hospital of choice for many West Valley residents. Unfortunately, some have chosen HMOs which require them to use other healthcare facilities. If you choose an HMO you will be required to use only the hospitals and medical groups affiliated with that plan. San Antonio Community Hospital and its medical staff has affiliated with many fine HMOs to serve local residents who prefer their own personal, private practice physician. Consider the value of quality care, convenience, and the familiarity of your own neighborhood hospital when choosing a health plan. And remember to ask your doctor if you will be admitted to San Antonio if you need to be hospitalized.

SAN ANTONIO COMMUNITY HOSPITAL PARTICIPATING HMO PLANS

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Health Clubs Try to Pump Up During Recession

Family Fitness Health Centers is $173.12 a month. "The YMCA also offers financial assistance plans to members who cannot afford to pay the full membership price, according to Los Angeles YMCA Executive Director Mark Young. Bucking the downward trend, he said, the YMCA has started to develop programs with downtown building owners and businesses to bring exercise classes into the workplace. "We are providing on-site stress management programs that include light exercise classes as well as weight management," Young said. "IBM, Maguire (which owns many downtown Los Angeles office buildings) and First Interstate Bank are using the YMCA programs, according to Young." Los Angeles-based Sports Club Co. Inc. operates clubs such as the Sports Club Los Angeles for members who want a full-service atmosphere; the Spectrum Clubs, a slightly less opulent setting; and the more plentiful Sports Connections, which attracts a more cost-conscious crowd, according to Nick Taylor, regional general manager for the Sports Connections. "Because of the diversity offered by our different types of clubs, we tend to sell ourselves as recession proof," Taylor said. Kevin Goodwin, district manager of L.A. Fitness and Bob Frye, manager of Baby's Health Spa refused to respond to IEBJ's inquiries.

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**Executive Profile**

Alexander Bokor, M.D., has been named chairman of the Medical Affairs Committee of the California Association of Health Maintenance Organizations (CAHMO). CAHMO is a state-wide HMO trade association whose mission is to promote high quality, cost-effective health care. Bokor works as vice president and medical director of Inter Valley Health Plan, a non-profit health maintenance organization. The committee, which consists of medical directors of California HMOs, advises the CAHMO Board of Directors on legislative proposals and other matters. Additionally, the committee members will cooperate on HMO projects with common interest.

Under Bokor's leadership, the committee will address issues such as quality assurance, medical outcomes management and preventive care in the state's HMOs. Bokor received his medical degree from UCLA's School of Medicine in 1975. He also holds a Master of Public Health degree in Health Care Administration from UCLA.

Bokor joined Inter Valley Health Plan as medical director in 1987. Previous to joining Inter Valley, he worked in private practice and operated as associate medical director at a staff model HMO in Southern California. He joined the American Academy of Family Practice as a member.

Inter Valley Health Plan is a federally qualified, non-profit HMO which serves the Southern California communities of San Gabriel Valley, San Bernardino and Riverside Counties, Eastern Los Angeles and North Orange County.

Among his duties at Inter Valley, Bokor takes charge of quality management and utilization review for all of Inter Valley's services and contracted facilities.

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**UCR Monitors Auto Emissions**

The University of California, Riverside is working on developing a computer model integrating auto emissions and the Inland Empire's transportation system. The university hopes to have the ability to reliably predict real auto emissions. Results of the study will also help planners in developing new highway systems that minimize air pollution. The project is funded by a grant of nearly $153,000 awarded by the South Coast Air Quality Management District to the UCR College of Engineering's Center for Environmental Research and Technology.

The cornerstone of the project relies on relatively new technology that allows auto emissions to be measured under real driving conditions, according to Matt Barth, a research assistant in the College of Engineering. A van used in the research comes equipped with an on-board emissions monitoring system that measures up to 20 different pollutants emitted from auto tail pipes, including hydrocarbons and NOx—some of the chief constituents of urban smog.

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California Health Care in the 21st Century: A Vision for Reform

A single unified system for all Californians

- All Californians would obtain coverage from one health care system—managed by a public/private partnership—rather than through a multitude of employer systems that deliver coverage inefficiently and distribute it inequitably.

- The system would blend the best features of competition and nonmarket protection.

A HIPIC would certify private health plans to offer coverage.

- The plans would compete for enrollees on the basis of quality and price.

The health care components of all private insurance policies—workers' compensation, auto and health—would be consolidated into a single, unified health care system.

- Individuals would receive the same protection and the same care regardless of when, where or why an injury or illness occurred.

- The system would blend the best of regulatory and competitive features of health care reform approaches. It does not make a final determination of the appropriate blend, instead allowing the mix to vary over time and across regions.

- The proposal would keep California's current economic players in the health care market but would provide the impetus for them to make it work for everyone.

Built-in mechanisms for controlling costs

- An overall health care budget would provide restraint. Public costs would increase faster than wages only if the state increased employer/employee premium rates, always difficult political action.

- Placing greater choice in the hands of consumers would encourage them to spend dollars more wisely.

- Insurers who set prices on the basis of their ability to attract high risk individuals would be forced to compete on the basis of the value they offer to consumers.

- Much of the administrative waste in the current system would be eliminated.

- Employers would no longer need to buy insurance, a particularly important consideration for small businesses.

- Managed care plans—which generally have lower administrative costs than traditional insurers—would be promoted. Insurers would be unable to compete.

- With a HIPIC providing consumers with better information and direct access to health plans, the overhead cost of insurance broker commissions would be unnecessary.

It is expertly crafted to drive health plans to become more integrated (i.e., that they would form networks of physicians, hospitals and other providers). Through such integrated arrangements, the administrative costs associated with hospital and physician billing would be reduced dramatically.

24-hour care: the completion of health coverage

The completion of the health care components of workers' compensation and auto insurance would reduce the

California Health Care in the 21st Century: A Vision for Reform

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When Every Healthcare Dollar Counts, Businesses Count on CareAmerica

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We helped Dan Christy find the right health plan—and we can help your business, too.

Dan Christy, owner of Christy's Electrical Film Supply
Comprehensive medical care includes, speech, respiratory, physical and occupational therapies.

Nursing care is provided by a team of qualified licensed nurses and certified nursing assistants.

Individualized rehabilitation services, including speech, respiratory, physical and occupational therapist services.

Nutritional assessment by a registered dietitian;

Pharmaceutical assessment and pharmacy services;

Advanced clinical laboratory services;

Diagnostic X-ray services;

Electrolythapy;

Emergency medical care available;

Surgical and pastoral care services for patients and their families.

An activity director coordinates a program geared to the social and recreational needs of the patients.

The environment of the TCU seems quite different from a hospital.

Since patients run the road to recovery, they are encouraged to wear their usual clothing instead of hospital gowns and slippers. Patients should bring comfortable and casual clothing. Laundry services are provided.

Patients are also encouraged to spend as little time in bed as possible, moving freely around the unit to socialize with the staff and other patients.

The TCU features a dining area and recreational and activity spaces to support the patient's integration back into their pre-hospital environment.

The Chino Community Hospital TCU is Medicare, but not MediCare certified and will accept non-Medicare private insurance patients.

Medicare and insurance companies appreciate this type of unit, as it reduces health care costs while providing the appropriate level of care.

The TCU completes the link of Chino Community Hospital's provision of health care services to its communities, which include:

- Babcock Village in a nurturing environment in their modern birth place;
- Children recovering from life's maladies in the pediatric unit;
- Adults taking advantage of state-of-the-art surgical technologies through our outpatient surgery;
- Community members receive urgent care for minor and/or life threatening situations in the emergency department;
- Critical care patients are treated in their ultra-modern intensive care unit;
- Medical and surgical patients recover in either the definitive observation unit or surgical unit;
- Older adults return to their home environment in the TCU;
- Patients receive care in their homes provided by the Center for Home Health.

The Chino Community Hospital TCU is Medicare, but not MediCare certified and will accept non-Medicare private insurance patients.

Medicare and insurance companies appreciate this type of unit, as it reduces health care costs while providing the appropriate level of care.

Immediate emergency medical care is available;

Advanced laboratory services.

The direction and supervision of the program is provided by specially trained teams of individuals. Some of the services provided by specially trained teams of individuals.

The overall patient pays only for the services they use.

Although the operation of a TCU looks similar to the rest of the hospital, and the unit has access to many of the same services—it remains different. The TCU has an informal tone and is especially concerned about the increased patient participation in their care.

The average length of stay usually lasts 20 days or less.

The TCU is staffed 24-hours a day by specially trained teams of nurses, therapists and support personnel.

Some of the provided services might include:

- Comprehensive medical assessment and management under the direction and supervision of the patient's personal physician and the unit's medical director;
- Extensive nursing management.

The TCU looks surprisingly different from the rest of the hospital, but it's completely different.
In December 1992, the Inland Empire Business Journal featured articles on the consolidation of health care, with a focus on California employers and consumers. The articles discussed the estimated savings in health care costs due to consolidation, and the benefits for both employers and consumers. Consumers were expected to save an estimated $34 billion, while employers would benefit from reduced premiums.

The articles highlighted the need for comprehensive health care services and modern facilities to meet the needs of consumers. They also discussed the statistics on consumer choices and the importance of providing accessible health care in various areas, including seniors and the disabled.

The articles also featured advertisements for Riverside Community Hospital, mentioning their facilities and services, and for FHP Care America, which offered comprehensive health care plans.

The focus was on ensuring that consumers have access to comprehensive health care benefits, and that employers and consumers would benefit from the consolidation of the health care industry. The articles also discussed the role of employers in providing health care for their employees, and the need for consumer protection in health care plans.

Overall, the articles emphasized the importance of ensuring that consumers and employers have access to affordable and comprehensive health care services.

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FHP Care America

For over 30 years, FHP has been one of California's leading managed care companies. So it's not surprising that many people in the Inland Empire think of us as their HMO. But there's more to FHP than just being a quality HMO. FHP and its subsidiaries also offer workers' comp, dental, pharmacy, indemnity and retirement plans and life insurance as well as alternative services such as hospice, health education, and home health. All of these are in addition to our more widely-known group-commercial HMO plans and IPAs.

Please tell me more about FHP and health care choices in the Inland Empire.

We care for you.
Japanese Firms Believe in the Productivity of the Mexican Worker

By Erik Grossman and James M. Costello

Mexican worker in a Maquiladora plant earns almost a tenth of what an American would receive for the same job. Given this disproportionate pay scale, one might think that large Japanese corporations invest in manufacturing facilities along the United States' border solely to take advantage of Mexico's abundance of cheap labor.

Japanese businesses gladly pay the lower wages. However, they do not build in Mexico simply to save money in this manner. To have a business decision exclusively upon cost was never central to the Japanese business philosophy that we know of an Total Quality Management is now ingrained in the Japanese work force.

Shigeru Hayashi, president of Sony, Sanrio, Kurekas and Canon all have Maquiladora plants in Tijuana as well.

Japanese business, on the other hand, takes a different approach. The company, however, must still overcome a number of cultural and language barriers. Cooperation from its employees is crucial. Christian believes that Japanese Maquiladora have been successful because Mexican workers can fit easily into the Total Quality Management environment. Traditional Mexican values of loyalty to family and neighborhood make for a suitable work force.

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a Japanese-owned factory in Tijuana, "Japan's ideas are essential to the Japanese experience and Total Quality Management is now ingrained in the Japanese work force." Pioneer Speakers does not have an official program modeled upon Deming's Total Quality Management. The company, however, works more closely than other Japanese corporations. Its management prizes loyalty and cooperation from its employees. Christian believes that Japanese Maquiladora have been successful because Mexican workers can fit easily into the Total Quality Management environment. Traditional Mexican values of loyalty to family and neighborhood make for a suitable work force.

Pioneer Speakers does not have an official program modeled upon Deming's Total Quality Management. The company, however, works more closely than other Japanese corporations. Its management prizes loyalty and cooperation from its employees. Christian believes that Japanese Maquiladora have been successful because Mexican workers can fit easily into the Total Quality Management environment. Traditional Mexican values of loyalty to family and neighborhood make for a suitable work force.
Inland Empire Absorption Up in Third Quarter

Owens-Corning—Owens-Corning, the world's largest producer of fiberglass material, has entered the Inland Empire industrial market leasing 112,655 square feet of industrial space in Fontana for a term of three years, according to the B. Ellis Commercial Real Estate Services.

"Despite the sluggish economy, we're still seeing tenants expand as well as new office users entering our market," said Les Copelin, office properties specialist. "As a result, our vacancy rate continues to decline, unlike many Southern California office areas, which are experiencing negative absorption and rising vacancies.

The vacancy rate staid at 23 percent in the Riverside/San Bernardino County area as the third quarter ended, unchanged from the previous quarter and down a full percentage point from the 24 percent posted a year ago. In the region, 2.9 million square feet of office space remained vacant from an existing base of 12.5 million square feet.
Healthcare News

St. Bernardine and Cedars-Sinai Unite

Medical history has been made in the Inland Empire with the signing of an affiliation agreement uniting St. Bernardine Medical Center of San Bernardino and Cedars-Sinai Medical Center, Los Angeles in a liver disease and transplant program. This is the only center of its kind outside of Los Angeles and San Diego.

Patients with chronic liver disease require constant medical monitoring. Now Inland Empire residents will have a nearby liver disease program at St. Bernardine Medical Center, eliminating the inconvenience of traveling the long distance to Los Angeles or San Diego.

Patients diagnosed with liver disease will be treated pre- and post-operatively at St. Bernardine. The actual liver transplant procedure, if needed, will be performed at Cedars-Sinai. Leonard Makwala, M.D., Ph.D., director of Transplantation Services and chairmen, Department of Surgery at Cedars-Sinai, heads their program. Since the Cedars-Sinai Liver Transplant Service began in August 1989, their team has performed more than 100 transplants.

These transplants will mean high quality, specialized patient care will be available locally for Inland Empire residents with liver disease. The establishment of the St. Bernardine Medical Center Liver Care Center will also allow local residents with liver disease an opportunity to participate in multi-center research studies of new treatments. Full health care services will continue to be available to patients at St. Bernardine Medical Center.

Canyon Springs Hospital Adds New Staff Members

Canyon Springs Hospital welcomes six new members to its staff, each with special responsibilities. Dr. Charles J. Soppy, D.O., has joined the staff of attending psychiatry who specializes in child and adolescent treatment. Soppy was associated with several hospitals in the community and is in private practice in the Palm Desert area. She has served as an adult psychiatrist for over 300 patients a year.

Frank Patt, M.F.C.C. (Marriage, Family and Child Counselor) serves as director of program development functioning as lead therapist for the adolescent program. His responsibilities include organizing the overall schedule of services, conducting group and family sessions and intensive outpatient therapy at Canyon Counseling Center. Patt has had positions as a teacher, counselor, associate pastor, chaplain and camp counselor.

Mary Beth and Randy Vaughn join the Community Relations Department as community relations representatives. Vaughn has worked in the area of social work, adjunctive therapy and information and referral departments for a variety of agencies. Their responsibilities entail overseeing and directing the case management, clinical, social work, adjunctive therapy and information and referral departments for the Inland Empire region.

The ancient nationwide study claims that about 90,000 children are taken onto school campuses every day in the United States. That figure does not include switchblade knives or other types of dangerous weapons.

What causes this penchant for violence? Is it gangs or drugs? What is the school’s liability for failing to provide a safe environment? These questions and others highlighted the subject of a recent School Safety and Security Workshop sponsored by the San Bernardino County School District. Kenneth T. Kneble, a local attorney specializing in public entity defense, and a speaker at the workshop, raised the awareness of educators and law enforcement personnel on the ever increasing threat of litigation.

“Unless schools take reasonable precautions to insure student safety,” Kneble said, “they could be open to lawsuits that might seriously damage their school district, their city and even their county.”

Two high-school student deaths within the past year — a fatal shooting at Colton High School and the recent stabbing death at A.B. Miller High School in Fontana — had already given high priority to the resolution of increased violence in local schools. Colton High School closed their campus. “A closed campus not only keeps students on school grounds throughout the school day,” Kneble explained, “but also helps to keep them safe.” The workshop also discussed violent crime, and drug and gang members, and drug gang activity away from schools.

The Fontana School Board reopened for consideration the question of arming school police officers. This sensitive and controversial subject provokes many parents, some of whom claim armed guards will increase the danger of violence rather than decrease it.

School metal detectors, such as those in airports, have been discussed as a viable solution. State Attorney General Dan Lungren responded to a request from California Assembly member Charles W. Canady for a study on the legality of school metal detectors. He recently issued a 30-page opinion, confirming that no laws existed which would prevent schools from installing these safety features.

“The problems with using school metal detectors would be economical and logistical,” said Kneble, who works with the San Bernardino law firm of Lewis, D’Amato, Brisman & Lewis. “The current financial crunch, schools could not afford the equipment or personnel to staff it day. Even if they could, how do they stop kids who are determined to take guns onto campus from having friends throw them over the fence once the kids are inside? Are they going to have to put block walls up, like prison?”

The resolution seems to be in education. In a recent lecture to the Bar Association, California Court of Appeals Justice Michael Murphy, who leads a statewide Violent Education Program in the schools to combat the attraction to gangs and drugs.

Another speaker at the School Safety and Security Workshop, San Diego School Police Detective Alex Baneun, stressed a positive approach to addressing problems that promote a safe school climate.

If you don’t know the dangers of drugs and guns at an early age in their homes, it seems that schools must take on that responsibility. The awareness provided them with a safe school climate.
Chambers of Commerce in the Inland Empire

<table>
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<th>Name</th>
<th># of Chamber Members</th>
<th>Year Established</th>
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<td>Adriana</td>
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<td>(619) 246-9711</td>
<td>Frank Parker</td>
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<td>A.W. Lautrec</td>
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<td>450</td>
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<td>(619) 624-1681</td>
<td>Doug McGowan</td>
<td>Carol Dory</td>
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<td>180</td>
<td>1967</td>
<td>(619) 798-5111</td>
<td>John Dixi</td>
<td>Sylvia Calisto (Office Manager)</td>
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<td>(619) 825-2222</td>
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<td>Richard Dawson</td>
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<td>Dave Rickett (Ex. V.P.)</td>
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<td>(619) 822-4353</td>
<td>Lee Lowery</td>
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<td>100</td>
<td>1968</td>
<td>(619) 722-3581</td>
<td>Ella Ingalls</td>
<td>John Eiler</td>
</tr>
<tr>
<td>Banning</td>
<td>100</td>
<td>1992</td>
<td>(619) 658-3211</td>
<td>Ramell Howse</td>
<td>John Howse</td>
</tr>
<tr>
<td>Banning</td>
<td>480</td>
<td>1954</td>
<td>(619) 844-2335</td>
<td>Mitzy Miller</td>
<td>John Howse</td>
</tr>
<tr>
<td>Banning</td>
<td>94</td>
<td>1906</td>
<td>(619) 464-4075</td>
<td>Milo Miller</td>
<td>John Howse</td>
</tr>
<tr>
<td>Banning</td>
<td>200</td>
<td>1947</td>
<td>(619) 547-0807</td>
<td>John Howse</td>
<td>David P. Patterson</td>
</tr>
<tr>
<td>Banning</td>
<td>365</td>
<td>1947</td>
<td>(619) 337-3713</td>
<td>John Howse</td>
<td>John Howse</td>
</tr>
<tr>
<td>Banning</td>
<td>325</td>
<td>1949</td>
<td>(619) 764-2379</td>
<td>Tom Hookhamer</td>
<td>N.A.</td>
</tr>
<tr>
<td>Banning</td>
<td>450</td>
<td>1947</td>
<td>(619) 995-5655</td>
<td>Neil O'Dwyer</td>
<td>Bob Hart (Ex. V.P.)</td>
</tr>
<tr>
<td>Banning</td>
<td>210</td>
<td>1949</td>
<td>(619) 967-2628</td>
<td>Ray Gonzales</td>
<td>Pat Kieser</td>
</tr>
<tr>
<td>Banning</td>
<td>319</td>
<td>1971</td>
<td>(619) 624-2499</td>
<td>Carl Persman</td>
<td>Murry Welles (Ex. V.P.)</td>
</tr>
<tr>
<td>Banning</td>
<td>500</td>
<td>1958</td>
<td>(619) 597-4044</td>
<td>Robb Lang</td>
<td>William Gues</td>
</tr>
<tr>
<td>Banning</td>
<td>300</td>
<td>1967</td>
<td>(619) 477-7916</td>
<td>Bill Knight</td>
<td>Doug Dennison (Man. Com.)</td>
</tr>
<tr>
<td>Banning</td>
<td>250</td>
<td>1967</td>
<td>(619) 735-2331</td>
<td>Harry Sargent</td>
<td>Dave Truhlar</td>
</tr>
<tr>
<td>Banning</td>
<td>340</td>
<td>1967</td>
<td>(619) 994-2658</td>
<td>Richard Hester</td>
<td>Susan Talbith (Ex. V.P.)</td>
</tr>
<tr>
<td>Banning</td>
<td>700</td>
<td>1973</td>
<td>(619) 546-6111</td>
<td>Elly Mason</td>
<td>Chance Bower (Mktg. Interim)</td>
</tr>
<tr>
<td>Banning</td>
<td>210</td>
<td>1940</td>
<td>(619) 325-1771</td>
<td>Steve Hoffmann</td>
<td>Bob Aymon (Ex. V.P.)</td>
</tr>
<tr>
<td>Banning</td>
<td>350</td>
<td>1973</td>
<td>(619) 657-3555</td>
<td>John Doering</td>
<td>Werner Hadel</td>
</tr>
<tr>
<td>Banning</td>
<td>1,140</td>
<td>1977</td>
<td>(619) 987-3132</td>
<td>Karen L. Closer</td>
<td>Danielle Watson</td>
</tr>
<tr>
<td>Banning</td>
<td>450</td>
<td>1955</td>
<td>(619) 564-9511</td>
<td>Robert Wiltschek</td>
<td>Jack Seler (Ex. V.P.)</td>
</tr>
<tr>
<td>Banning</td>
<td>450</td>
<td>1977</td>
<td>(619) 987-3132</td>
<td>Robert Wiltschek</td>
<td>Jack Seler (Ex. V.P.)</td>
</tr>
<tr>
<td>Banning</td>
<td>650</td>
<td>1955</td>
<td>(619) 475-5368</td>
<td>Ted Roberson</td>
<td>Frankie Jones (Manager)</td>
</tr>
<tr>
<td>Banning</td>
<td>250</td>
<td>1957</td>
<td>(619) 483-7100</td>
<td>Art Pelk</td>
<td>NA</td>
</tr>
<tr>
<td>Banning</td>
<td>200</td>
<td>1958</td>
<td>(619) 385-7151</td>
<td>Mark Edwards</td>
<td>John Thompson</td>
</tr>
<tr>
<td>Banning</td>
<td>60</td>
<td>1927</td>
<td>(619) 654-8456</td>
<td>Jim Cloud</td>
<td>NA</td>
</tr>
<tr>
<td>Banning</td>
<td>420</td>
<td>1966</td>
<td>(619) 676-3500</td>
<td>Dan Mannerson</td>
<td>Leigh England</td>
</tr>
<tr>
<td>Banning</td>
<td>1,200</td>
<td>1966</td>
<td>(619) 397-3445</td>
<td>Paul Hoffmann</td>
<td>Karen Vaccinetti</td>
</tr>
<tr>
<td>Banning</td>
<td>284</td>
<td>1947</td>
<td>(619) 822-2161</td>
<td>April Miller Morris</td>
<td>Carole Anthony</td>
</tr>
<tr>
<td>Banning</td>
<td>710</td>
<td>1947</td>
<td>(619) 345-6256</td>
<td>Joel Moss</td>
<td>Michael Sports (CO.O.)</td>
</tr>
<tr>
<td>Banning</td>
<td>1450</td>
<td>1966</td>
<td>(619) 345-6253</td>
<td>Jack Brubaker</td>
<td>Ruth Enfield</td>
</tr>
<tr>
<td>Banning</td>
<td>500</td>
<td>1957</td>
<td>(619) 385-2100</td>
<td>Terry Valley</td>
<td>NA</td>
</tr>
</tbody>
</table>

The Greater Riverside Chambers of Commerce Business Expo has returned to the
Saturday & Sunday
January 30 & 31, 1993

GALLERIA
Arrangement of Booths - Opportunity to Display what the Greater Riverside Area Offers - First Come - First Serve Basis - In conjunction with Special Phase Event with Cash Sales - Large - Early Bird Specials
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Cresta Verde Golf Course
$70 Members and Guests $85 Non-members

New Car Hole in One

Drawing for Round Trip for Two to Las Vegas, includes air fare and 5 nights lodging (provided by Corona Travel Service Inc. and Samworth & Associates) Plus many other prices.

Call (909) 737-3350

Inland Empire Profile- Anthony Vernola

Prior Careers: Did farming and worked for his parents.
Affiliations: Board of Directors of the Preservation of Route 66, to preserve the history of the highway.
Major accomplishments: Running a restaurant. "If you can do it, that's a major accomplishment."
Best aspect of the Inland Empire: The growth of this country as a world leader with other countries.
Favorite drink: Red Wine

Call the Chamber at 799-2828 today!
Ruth's Chris Steak House Has Plenty of SIZZLE

The two television. The two for Two, n J c.: n Christmas.

San reviews business tentative.

canned' corporate presentations for trade shows.

Paris L.A. Catering Presents International Cuisine

Many times our clients don't have a clear idea of what they want for their event, especially their private events, those who are getting married or perhaps a special family gathering," says Sherry Powell, business partner and manager of food service and preparation. "That's when we feel our approach is at its most valuable" she says. "We discuss past presentations, with photos, make suggestions for incorporating new ideas, and along with what the clients has already considered, make an event memorable." Both Paris L.A. Catering has recently catered two functions for my company," informs Dena Witt, marketing coordinator of Oak Elderbrooke. "On both occasions, we were most impressed." The food at Ruth's is very good, but we think their wine list is even better. The portions are large enough to share with two people, and the atmosphere is very nice. We would definitely recommend it to our friends and neighbors."
## Summary of Workers' Compensation Proposals

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Insurance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repeals minimum rate effective 1-1-94.</td>
<td>Repeals minimum rate.</td>
<td>Repeals minimum rate.</td>
<td>Repeals minimum rate.</td>
<td></td>
</tr>
<tr>
<td>Requires a study on the effect of the repeal.</td>
<td>Requires changes exceeding the fee schedule to be justified.</td>
<td>Requires changes exceeding the fee schedule to be justified.</td>
<td>Requires changes exceeding the fee schedule to be justified.</td>
<td></td>
</tr>
<tr>
<td>Authorizes the establishment of an assigned risk pool after 1-1-97.</td>
<td>Requires injured workers who have previously designated personal physicians to seek treatment at state-sanctioned managed-care organizations.</td>
<td>Requires injured workers without previous designation to seek treatment at state-sanctioned managed-care organizations.</td>
<td>Requires changes exceeding the fee schedule to be justified.</td>
<td></td>
</tr>
<tr>
<td><strong>Medical Treatment</strong></td>
<td>Establishes the medical fee as maximum rather than presumptive fee subject to extraordinary cases.</td>
<td>Establishes the medical fee as maximum rather than presumptive fee subject to extraordinary cases.</td>
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</tr>
<tr>
<td>Prohibits self-referral to facilities in which doctors have an interest, subject to $5,000 civil fine.</td>
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<td></td>
</tr>
<tr>
<td>Authorizes self-insured employers and W/C insurers to use an HMO as a managed-care organization to provide W/C medical benefits if the employer provides health insurance.</td>
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<td>Authorizes self-insured employers and W/C insurers to use an HMO as a managed-care organization to provide W/C medical benefits if the employer provides health insurance.</td>
<td>Authorizes self-insured employers and W/C insurers to use an HMO as a managed-care organization to provide W/C medical benefits if the employer provides health insurance.</td>
<td></td>
</tr>
<tr>
<td>Workers may still use their own designated physician.</td>
<td>Workers may still use their own designated physician.</td>
<td>Workers may still use their own designated physician.</td>
<td>Workers may still use their own designated physician.</td>
<td></td>
</tr>
<tr>
<td><strong>Medical-Legal</strong></td>
<td>Limits employees and employers each to only one evaluation unless a referee finds good cause otherwise.</td>
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<tr>
<td>Limit evaluation and testing costs to $2500 each.</td>
<td>Limit evaluation and testing costs to $2500 each.</td>
<td>Limit evaluation and testing costs to $2500 each.</td>
<td>Limit evaluation and testing costs to $2500 each.</td>
<td></td>
</tr>
<tr>
<td><strong>Psychiatric Injury (Stress)</strong></td>
<td>Workplace events must be predominant cause of the injury. Mental-mental only.</td>
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<td>Workplace events must be predominant cause of the injury. Mental-mental only.</td>
</tr>
</tbody>
</table>

### Health Care

- **Insurance**
  - Repeals minimum rate effective 1-1-94.
  - Requires a study on the effect of the repeal.
  - Authorizes the establishment of an assigned risk pool after 1-1-97.

- **Medical Treatment**
  - Establishes the medical fee as maximum rather than presumptive fee subject to extraordinary cases.
  - Prohibits self-referral to facilities in which doctors have an interest, subject to $5,000 civil fine.
  - Authorizes self-insured employers and W/C insurers to use an HMO as a managed-care organization to provide W/C medical benefits if the employer provides health insurance.

- **Medical-Legal**
  - Limits employees and employers each to only one evaluation unless a referee finds good cause otherwise.
  - Limits evaluation and testing costs to $2500 each.

- **Psychiatric Injury (Stress)**
  - Workplace events must be predominant cause of the injury. Mental-mental only.
  - Eliminates cumulative trauma.
Executive Moves

Lynda J. Snyder—nation's largest marketing distribution center, Empire Recovery Centers, Inc. of Tucson, Arizona, announces that Kathleen Stott-Hansen has joined their organization as regional marketing manager for their Ranch Cucamonga center.

Work Recovery Centers, Inc. uses the ERGOSTM Work Simulator for post-incident assessment and pre-employment/post-offer for physical capacity evaluation. ERGOSTM utilizes reimbursed DOT and NIOSH standardized testing to evaluate an individual's capacity and potential to work productively and successfully.

Debbi Huffman Guthrie was recognized as the "Outstanding Woman Business Enterprise" by the Minority Business Association during its 10th Annual Minority Enterprise Week.

Guthrie, president and owner of the May D. Huffman Roof Company, was honored for her outstanding service to community and business organizations. Guthrie has been president of the Roofing Contractor's Association of San Bernardino and Riverside, vice chairman and board member of the Greater Riverside Chamber of Commerce, and is listed as a Who's Who of America Woman.

Gayle L. Kincannon has been named managing shareholder of the law firm of Saxon, Davis, Mayer, Brewer & Kincannon, a professional corporation.

Kincannon will oversee the firm's three offices located in Orange County, San Diego and the Inland Empire. A founding principal of the firm,

Kincannon is chairman of the firm's Banking and Finance Department. He specializes in corporate regulatory compliance issues affecting members of the financial services industry. He also serves as special counsel to many banks, savings and loan associations, thrift and loan associations, mortgage banking and credit corporations throughout the United States.

Dale E. Earlson, president and chief executive officer of Asia Colina Inc., Pomona, is the 1992 recipient of the Gold Key Award, presented by the American Congress of Rehabilitation Medicine (ACRM).

The Gold Key is one of the most coveted honors in the field of medical rehabilitation. It has been awarded by the ACRM annually since 1931 to recognize individuals who have provided extraordinary service to the field.

Earlson is chairman of the Medical Rehabilitation Education Foundation board of directors. He is a Diplomate in health care administration, a lifetime Fellow of the American Academy of Professional Administrators and a Fellow of the American College of Healthcare Executives.

Byron Adams, assistant professor of Music at the University of California Riverside, had his work "Quatre Illuminations" premiered at KETT at UCR. It was also performed in the Monday Evening Concerts at the Los Angeles County Museum of Art in April 1992.

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How to Get Things Done in Organizations

Ray Magroori, P.H.D., Associate Dean
Graduate School of Management
University of California, Riverside

The study of power has usually been associated with the study of politics and government. Traditionally, it has been political scientists who have written on power. Yet, power is as crucial to the operation of business firms as it is to the operation of government. Thus, it is desirable to read Managing with Power: Politics and Influence in Organizations, written by Dr. Jeffrey Pfeffer who is professor of Organizational Behavior in the Graduate school of Business at Stanford University.

Pfeffer's thesis is simple: vision is important, but it is the ability to implement vision into action that accounts for organizational success. But what accounts for the ability to implement decisions and making visions into reality? The answer according to Pfeffer is power: the effective use and management of power accounts for the rise and fall of leaders; it accounts for the success and failure of business plans.

According to the author, it is the effective use of power that helps leaders, both in public and private agencies, to go beyond the act of making decisions since making decisions is not the end in itself, but rather a means of achieving goals and getting things done.

Thus, successful organizations need both the decision sciences and the behavioral sciences. The former will help them with complex organizational plans; the latter will help them with getting things done. That is why it is important to teach managers about the use and management of power, because it deals with the implementation stage of decisions.

It is Pfeffer's thesis that "the problems of implementation are, in many instances, problems in developing political will and expertise—the desire to accomplish something, even against opposition, and the knowledge and skills that make it possible to do so." p. 7-8

He defines power as the potential ability to influence behavior, to change the course of events, to overcome resistance, and to get people to do things that they would not otherwise do." p. 30

Pfeffer notes that many people relate to power in its most elementary form: authority, power associated with hierarchy. "Hierarchical direction is usually seen as legitimate, because the variation in formal authority comes to be taken for granted as part of organizational life," p. 23.

However, there are problems with sole reliance on hierarchical authority to get things done in organizations because more often than not, we need to work with people who don't fall within our direct chain of command. Further, other cultural tendencies do not support the hierarchical use of power (for example, the recent emphasis on participative management). Hence, the implementation process of decisions has become a lot more difficult and demanding.

Unfortunately, we don't train our managers in the use of power, since power has a negative connotation in our culture. Further our education system is based on individual and personal accomplishments; we seldom encourage team work among our students. The result is that universities send to business organizations each year people who are well versed in dealing with our students and not in the science of decision but poorly trained in the science of implementation, individuals who have very little knowledge about the use and management of power.

As Pfeffer points out, "the private knowledge and private skills that are so useful in classrooms are insufficient in organizations. Individual success in organizations is quite frequently a matter of working with and through other people, and organizational success is often a function of how successfully individuals can coordinate their activities. Most situations in organizing require the team folk."
Top Travel Agencies Serving The Inland Empire

<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Sales (Thousands)</th>
<th>L.L. Staff</th>
<th>Business Staff</th>
<th>System Used</th>
<th>Computer System</th>
<th>Specialties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company</td>
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</table>

**Corporate Citizen** but not important to the community, hopes "The local politicians..." By Senlet, a frequent stop for Boston, has a third-ticket special. "We can't get to the event isn't at this time..."

By Sanford's, a lively waterfront of working boats and yachts, there's plenty to see and do. Consider the company: Vancouver Convention & Visitors Bureau, Ste. 210, 200 Burrard Street, Vancouver, BC V6C 1L6 (604) 682-1222; Fax: (604) 682-1713.

British Columbia: Victoria

It's a city of gardens by the sea, an ancient walled gardens, bustling markets and markets, squares and alleys and fashionable neighborhoods— a place where you hang out and tradition still hold sway. In its rich architectural heritage, effervescent history and local food, Victoria is a part of modern city. We are clean, green and gracious, and built on a happy-go-lucky, wily cities used to, Victoria invites a stroll. Views here are unobstructed so wherever you go, the Albert, quiet harbor, picturesque village with well-nurtured gardens, flowerbouy Victorian structures are set against the Great Victs.

British Columbia's unique cultural and ethnic history is reflected in its cen. The following make excellent gifts for VIPs:

- West Coast Indian arts and crafts, including carved jade sculptures and pottery, whalebone scrimshaw carvings, and Cowichan Indian sweaters.
- Chinese crafts from China.
- Salmon from Fisherman's Wharf, the Royal British Columbia Museum, parliament buildings, and the recently restored CP Empress Hotel, where afternoon tea takes on ritual proportions.
- Whale Street leads to Fan Tan Alley and Canada's oldest Chinese, Bastion Square, where the Hudson Bay Company's fort once stood, and Market Square, alive with shoppers, brewers and diners.

Other highlights include Craigdarroch Castle, a Gothic fantasy built by coal baron Robert Dunsmuir in 1887; the Maritime Museum; the Fisherman's Wharf; the Gallery of Greater Victoria, and Marine Drive, lined with opulent homes and gardens.

**Weekend Time Out**

- Greater Vancouver Convention & Visitors Bureau, Ste. 210, 200 Burrard Street, Vancouver, BC V6C 1L6 (604) 682-1222; Fax: (604) 682-1713.
- British Columbia Convention & Incentive Travel Departments, 860 Hornby Street, Suite 802, Vancouver, BC V6Z 3C3 (604) 660-2881; Fax: (604) 660-3383.
- Tourism Association of Vancouver Island 45 Bastion Square, Suite 302, Victoria, BC V8W 1E1 (604) 382-2168; Fax: (604) 361-9733.

Special Activities

- Some of the most characteristic activities in Vancouver and Victoria focus on world lore, wildlife and native traditions. Consider the following:
  - An authentic Indian Potlach Dinner Show, complete with dances, and traditional Indian foods.
  - River rafting for 200 or less.
  - Dine-around and Chinese banquet with oriental entertainment and a magic show.

- British Columbia-style logging show with pole climbing, country western and salmon barbecues.

- A Hong Kong-style double-decker bus accompanied by a costumed English guide—includes pub dinner, a go-round of four pubs and a round of darts.

- Butchart Gardens twilight tour, followed by dinner in a Tudor mansion house, a cruise up the Saanich Inlet with special fireworks, and a nighttime at an English pub.

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How a small watch company improved its business by worrying less about its computers.

Sterling Woody knows how he feels about computers. “If I wanted to be a computer expert, I'd be one. But I don't. We're a watch distributor. That's complicated enough.”

So Mr. Woody, who runs The King Co. in Austin, Texas, called DXS Software & Consulting, an IBM Business Partner.

"DXS backers by IBM, my computer department," he says. "They wanted to know what they should do. There's literally nobody here who gets paid to think about computers. What we think about is our customers.

Together, DXS and IBM planned a system to fit King's needs—for now, and years from now—with a network that links sales, inventory and finance to a customer database for faster, more accurate order fulfillment and billing. It features a low-cost IBM AS/400® computer serving a network of multivendor terminals, including high-performance IBM PS/2® computers.

“They were open to whatever worked best for us. Now DXS runs our network, gives us advice and takes our software. IBM maintains the system, and they financed it, too. Since it went in, we've cut costs and doubled our revenue. And we've only had to hire two people.”

Mr. Woody says the company's had a direct effect on new business. "We just signed a contract with one of America's biggest retailers. They wanted a supplier with an ordering system that could talk to theirs. Ours does, so we won.”

However, don't ask him how it works. He's too busy with his real business, the watch company. But you can ask us. Just give us a call at 1 800 635-6187.

IBM Customer Center
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Riverside, CA 92507

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Energy Efficiency: A Good Business Decision

At the California Venture Forum, questions addressed interest to business people, "How can I make money from recycling?" according to Benson & Howard

Benson & Howard Purchases 20,407-square-Foot Industrial Building in Rancho Cucamonga for $1.2 Million—Less Than $531 Per Square Foot

Benson and Howard, an importer and exporter of clothing, has purchased a 20,407-square-foot industrial building in a transaction valued at $1.2 million, according to Gubbins & Ellis Real Estate Services.

An established recycling center in Agua Mansa Industrial Center helps define the direction of future developments by providing a ready market for recycling for existing industries. The Agua Mansa Enterprise Zone became one of the first recycling market development zones in the state. The recycling market development program is a trend in the nation, directed toward providing tax credits and assistance for small business while potentially creating thousands of jobs over a projected five-year period. 

R. D. Descombres and M. Studart
Robert D. Nichols announced that AGUA Mansa Industrial Center, located in San Bernardino Voluntary and Donald R. Descombres, chairman of the Board of Directors of Managed Company, Insurers, will be honored as "Good Scout of the Year" on Dec. 7. The dinner honoring them is being held at the Sheraton Suites Fairplex in Pomona.

The award recipients were selected by a committee of community leaders for their service to the communities served by the Old Baldy Council. Stewart and Descombres became the 5th "Good Scout" to be honored by the Old Baldy Council since 1982. Stewart resides in Upland. She has been instrumental in establishing a variety of companies, including Stewart & Associates, Hispanic Times, Spanish Hills, Spanish Girl Scout Council Inc. and Casa Colina. Her volunteer activities include the San Antonio Boisterous Community, Ontaro Continental Celebration, Assistance League of Upland, United Way and Spanish Trade Giant Council. Descombres resides in Upland. His civic affiliations include Pomona Valley Hospital Medical Center Board, Old Baldy Council of America, Claremont Little League, Pomona Chamber of Commerce, Orange County Airport, Pomona Jaycees, American Red Cross and Los Angeles County Commission on Aging.

The Old Baldy Council serves youth through the Cub Scout, Boy Scout, Exploring and Exploring Programs. At the dinner, the 1,000 youth to join the Old Baldy Council in 1992 will be recognized. Serving on the Good Scout of the Year dinner committee are IEBP Publisher Bill Anthony, Tony Arnold, Charles Bader, Donald Beckhart, Reggie Bondhein, Dwight Bost, Texie Bohanen, Donald Coddrell, Richard Cran, Rosemary Dentell, Liz and Bill Dingel, Janie Denlief, Mike Ferguson, Kenneth Fordlow, Ralph Hands, Roger Jaski, Jim Kroust, Dan Lansen, James Lowey, Bob Mack, Curt Morris, Pat Newton, Steve Portell, Ron Sackett, Robert Shackleton, Carmelina Soper, Diane Stone, James Taylor, Paul Wheeler, Linn Wiley and Richard Yochum.

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**Pacific Physician Services Promotes Hardesty**

Pacific Physician Services Inc. announced the appointment to the position of Karl A. Hardesty, C.P.A., to the newly-created position of vice president and chief financial officer. In this position, Hardesty will be responsible for the accounting and financial management activities of the company. He previously served as controller at Ernst & Young for the past three years as a partner of Ernst & Young and took responsibility for the firm's health care clients in the Inland Empire. As a partner, Hardesty directed the accounting and business advisory services that the firm provided to many health care providers, including health maintenance organizations, hospitals, skilled nursing facilities, home health providers and multi-specialty medical groups.

**Porter New Assistant Director in Campus Events Office**

Usan Porter was recently hired as assistant director in the Campus Events office at the University of Redlands. Porter will serve as the assistant director of the office, located in the Arthur Willis Student Center on campus.

**University Awarded Grant for Neighborhood Adult Connection**

The University of Redlands has received a $9,000 grant from the National Science Foundation for supporting the school's connection to INTER- NET, a national computer network. The award, payable over two years, became effective Sept. 15, 1992, and expires Feb. 28, 1995, at which time the grant will be fully expended.

**AT&T Names New Sales Manager for Inland Empire**

AT&T has named territory sales manager for AT&T's Business Communications services division in the Inland Empire and Palm Springs area. Johnson is responsible for marketing and selling long-distance services to small- and medium-sized businesses. Johnson worked with AT&T for 15 years before accepting his new position. Johnson served as a regional account manager and major account sales manager.

**Santa's Christmas Train**

On Dec. 19th and 20th, Santa will make his annual appearance at the Orange Empire Railway Museum, located in Perris, California. Santa's Christmas Train will make its run from downtown Perris to the North Pole Limited, pulled by a vintage steam locomotive.

Tickets for this event can be purchased at the museum on the day of the event. Cost is $4 for adults and $3 for children ages 6 to 11 (children 5 and under are free). The special shuttle train ride includes a day ride around the steam powered train as well as all trolley rides.

For more information, contact the museum at (909) 943-3020.

**Illegal Immigrants**

Continued From Page 1

...and care for patients. The health care system in California is over-stressed and over-extended. The poor and elderly are the ones who suffer the most from lack of health care services.

**Big Bear Proposes Suspend-ed Rail Project**

By Brian Buelow, Mayor of City of Big Bear Lake, Big Bear Lake, CA 92314

T he economic recession, transportation congestion, poor air quality and crime demands have clearly al­

tered a suspended rail system connect­

ing the City of Big Bear to the Inland Empire.

The City of Big Bear Lake is looking for a more efficient transportation system to be able to connect the City of Big Bear to the Inland Empire.

The proposed project offers the follow­

ing significant benefits: reduce traffic con­

gestion and related air pollution; generate new industry; improve the quality of life for Big Bear residents; and make the City of Big Bear a better place to live.

The City of Big Bear Lake also proposes to build a new rail line from Big Bear to the Inland Empire. This rail line would be a commuter rail system and a fre­

er transportation system for the City of Big Bear.

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Beaut
Chinese Set to Dismantle Fontana Steel Site

Chinese steel company has purchased a closed down Kaiser Steel Corp. mill for $1 billion, according to an article by Christopher Chan of the Daily Bulletin. The deal, signed on Oct. 30, 2018, includes the purchase of the mill's water treatment facility, computer control systems and other related infrastructure as well as the 2,400-acre site outside of Fontana, purchased in 1984. The mill has been closed since 1985, and its site was reacquired by Kaiser Steel in 1987 and 1988. Kaiser Steel was purchased by the newly formed Nippon Steel America, according to the Daily Bulletin. The site was also purchased by Kaiser Steel in 1999.

Selling the land to the Chinese will free up the 10-acre parcel on which the mill sits, enabling Cal-Steg to consider future expansion. The land should not require any environmental remediation.

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the very beginning and has declined to join the I.V.D.A. The politics were evident. Redlands and East Valley residents would be subordinated to the future workings of the new airport with little or no voice in its operation. The I.V.D.A., acquired under litigation to the creation of The San Bernardino International Airport Authority, the agency's sole task will be to develop and transform 12,500 acres of air cargo storage. The F.A.A. may be able to let San Bernardino officials and SBIA members say what it does in the facility's use, but there will be no appeal. But if you're looking for medical care in your area and are part of an employer group of ten or more, call your broker or call TakeCare at 1-800-635-CARE. We'll tell you about the kind of friendly, honest service that's put us all over the map.

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