Wholesale Town Breaks Ground Promises 2,000 Jobs

CORPORATE PROFILE: Great American Balloon Co.

Who’s Who in Banking

CLOSE-UP: Felix Diaz
fund raising goal of $7.5 million, agency officials announced at a Partnership's Jan. "Empire" leaders, which was launched I received for the five-year program more than $8.2 million have been to attract gram also is intended to retain and counties, to Riverside and efforts to sell an enhanced image of region and promote pro-business policies among government "In a nutshell, we need Partner of Ernst & Young LLP. He concluded his remarks by saying: "In a nutshell, we need you." Inland Empire Economic Partnership's (IEEP) "Investor in attracting 2,850 new jobs and the project principals and dignitaries from California and China to sign: "Da Zhong Hua" is a Chinese phrase which denotes the ethnic unity of China, Hong Kong and Taiwan. The company using that name is headquartered in Alhambra and in Guangzhou, China. At build-out within three years, Da Zhong Hua Wholesale Town is anticipated to house 398 to 500 businesses which will employ about 2,000 Victor Valley workers and up to 1,000 Chinese business owners and employees. On hand for the groundbreaking ceremony were partners for the project, the deputy consul general of the People's Republic of China in Los Angeles — Wu Zhonghua — commerce officials from the Chinese consulate, California's Deputy State Treasurer Wen Hong, and a host of elected municipal and state officials. The site project was selected for its proximity to the greater Los Angeles international commerce.
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FEBRUARY 1997

Inland Hockey Arenas Hit the Boards

by Gary Brodner

While inline roller hockey has established itself as the fastest-growing sport in the United States, and while the demand for Inland Empire arena space is growing, landlords of suitable arena locations have their hands full trying to find qualified operators.

The sport is modeled after ice hockey, with a goalie and four players on the floor instead of a goalie and a line of five. The cost to adequately prepare an arena and to equip skaters is relatively expensive, but in lieu for players is fast action and lots of game time.

In spite of successful inline hockey ventures in Rancho Cucamonga, Highland and proposed rinks in cities such as Palm Springs, the failure of inline arenas in Perris, Indio and Victorville—and the vacancy of other spaces in San Bernardino and Riverside counties which are suitable for arenas—gives potential landlords and arena operators cause for pause.

"A very unusual opportunity" exists in the guise of a deserted unit in the Freeway Plaza retail center in Perris, according to a partner in the center who identified himself only as "James." The 10,000-square-foot space at East Fourth Street and Willowcrest Avenue housed a roller hockey rink which was popular with local families, but was closed down after about a month of operation, he said.

The unnamed partner James would not identify the previous tenant and refused questions about the lease to the Perris Police Department. Contacted at the police department in Riverside County Sheriff's Department Det. P. Portulas would only say, "There is and was a criminal investigation concerning the rent and the owners of the risk.

City Manager Joe Malley said the rink was closed in mid- to late-December, and that city officials "have referred a couple of calls." to the police department. He is of the opinion that "it had state-of-the-art facilities and catered to family skating," he said. "It didn't close down because of a lack of interest. There were difficulties experienced by the owners totally unrelated to the skating risk." Rick Gonzales, president of LAS Composites and speaking as the president of the Perris Chamber of Commerce, said that the closest locations for similar activities are in Norco, about eight miles away.

"When we heard they were coming in, we were all excited," he said. "[The risk operator's] biggest problem was a lack of planning and she didn't ask for help until it was too late."

Gonzales said the former Freeway Plaza skating rink operator had experienced some difficulties continued on Page 9

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About the Cover

"know how" More people are hitting the snow-covered slopes with the latest craze—snowboarding. Male popular by the "younger generation," snowboarding is easier to learn than skiing, says Judi Bowers, media and public relations manager for Bear Mountain Ski Resort, Big Bear Lake. Men have 2,400 wintersports skiers and snowboarders fly by the snow workshops with more than 3,500 skiing through the covered fresh powder on weekends. In 1995, the natural snowfall and cold weather didn't happen until late in December. This season, Mother Nature cooperated with early snowfall and colder weather, allowing the resort to open early in November. See inland news on Page 12.

Quote of the Month

"The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one." —Mark Twain

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Quote of the Month

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Voter Fraud Benefits Special Interests, Defies the Sacrifices of Americans

by Cliff Cummings

The voter fraud turmoil surrounding the November elections and subsequent demands for investigation and reform have finally focused the media, the voting public and the criminal justice system on a series of issues which must be identified and resolved.

In order to minimize the amount of voter fraud, we must attack the problem by educating the public, and the criminal justice system, to recognize the problem and take action against it.

However, this is easier said than done. The use of ballot box fraud by political candidates and office holders is an epidemic of such magnitude and frequency that law enforcement agencies and the voting public must become vigilant and proactive in order to address the problem.

The core of the problem is the lack of public awareness and understanding of the threat posed by ballot box fraud. This lack of awareness is compounded by the fact that many individuals and organizations involved in the election process lack the knowledge and expertise to effectively address the issue.

The solution to this problem requires a multi-faceted approach that includes education, outreach, and the development of effective policies and procedures to prevent and punish voter fraud.

We must all work together to ensure that our democratic institutions are protected and respected. Only through a concerted effort can we hope to ensure the integrity of our elections and the trustworthiness of our elected officials.
Sylvie and Erick Moore were married in Balloon Adventures on Sunday, Feb. 9, 1997. They launched their first flight as a married couple with the San Bernardino and Riverside county fair buildings as their backdrop. Erick, as a pilot, had worked for many years and had accumulated a vast knowledge of the industry. He had been involved in the business for nearly 20 years and had seen his fair share of adventures. Sylvie, on the other hand, had always been interested in the sky and had dreamed of flying in a hot air balloon since she was a little girl. When they decided to tie the knot, they knew that they wanted their wedding to be as unique and memorable as possible.

The wedding took place at 7 a.m. on a beautiful morning. The couple and their guests boarded a large bus and were driven to the location where the hot air balloons would be launched. Once there, they were greeted by a team of skilled pilots who guided the balloons expertly through the air, providing a breathtaking view of the surrounding landscape.

As the balloons began to rise, the couple were lifted off the ground and soared into the sky. The ceremony took place high above the earth, with the city of San Bernardino and the surrounding mountains as a stunning backdrop. The minister performed the ceremony, and the couple exchanged vows while the sun shone down on them from above.

After the ceremony, the couple and their guests enjoyed a delicious brunch on the ground, followed by a brief tour of the area by hot air balloon. The day was filled with laughter, joy, and memories that would last a lifetime for all who were there.

The couple’s Stock in Balloon Adventures Rises

Cory Calombridge

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**Felix Diaz: Losing an Election, Keeping a 50-year Promise**

by Gary Boudreau

Ask former Victorville Councilman Felix Diaz how he feels about losing his seat last November and he will tell you, "I'm disappointed, but I'm not hurt or angry. I'm thankful I had the opportunity to serve four years."

He may tell you it was just the timing; he may say God has other plans for him now, such as seeing "if we can't convert some of these gangbangers into cadets" through participation in the California Cadet Corps.

He may tell you he lost the campaign at the cost of spearheading the revitalization of his city's downtown area and keeping a 50-year promise: Diaz realized a dream more than the vote on Nov. 9.

"Three things meant more to me than the campaign," Diaz said. "I didn't campaign well enough to get re-elected." While many supporters were surprised or hurt, he said, "I've never considered myself a politician. I don't like the connotation."

The one-term councilman entered municipal politics after working nearly 33 years as an educator, counselor and coach. He entered municipal politics after working nearly 33 years as an educator, counselor and coach. He entered municipal politics after serving eight years on the board of Victor Valley Unified School District prior to joining the Victorville city council. In February 1993, three months after his election to the city council, Mayor Jim Busby appointed Diaz chairman of Victorville's Old Town Blue Ribbon Committee.

Diaz said that through the committee's progressive steps to revitalizing the aging downtown business corridor along Seventh Street — part of the former U.S. Route 66 — his panel mustered increasing support from city bureaucrats which included the parks and recreation, planning and engineering departments.

Diaz credits the support of the Old Town Property Owners Association. He said many of the property owners sat on the blue ribbon panel and some landowners obtained private funding to remodel and refurbish their own buildings.

"It took me 40 years to do something for the Old Town Victorville," Diaz said. "Instead of being revitalized, it was being torn down. People were leaving the area; businesses were being lost. In four years, we were able to turn that around. I can see nothing but success, and there's more to come in the future."

Concerning the veterans' memorial, Diaz said: "It's been a dream of mine, a promise I made 50 years ago" to honor the memory of a friend. That dream and his promise began in 1946, after World War II, when the body of former Victorville resident Pvt. Michael Casillas finally returned home in a coffin. Casillas died on Okinawa during a tour of duty with the Pacific Islands campaign.

"He was a teenager when I was a
dream of mine, a promise I made 50 years ago" to honor the memory of a friend. That dream and his promise began in 1946, after World War II, when the body of former Victorville resident Pvt. Michael Casillas finally returned home in a coffin. Casillas died on Okinawa during a tour of duty with the Pacific Islands campaign.

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dream of mine, a promise I made 50 years ago" to honor the memory of a friend. That dream and his promise began in 1946, after World War II, when the body of former Victorville resident Pvt. Michael Casillas finally returned home in a coffin. Casillas died on Okinawa during a tour of duty with the Pacific Islands campaign.

Diaz said for the community." Diaz said of the Victorville memorial. "I think it will bring tourism to the valley — Regency Drive, the Route 66 Museum and the statue. [City Manager] Jon Cox said it's going to bring a lot of pride to Victorville."

"If it was fun growing up on the wrong side of the tracks," Diaz said from his Crescenta Terrace home. He and his family and friends from the Cottonwood Street area north of the railroad continued on Page 2

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**Rancho Cucamonga Library to Host Telethon for Children’s Section**

Library enthusiasts will have an opportunity to support the Rancho Cucamonga Public Library. The telethon scheduled to air March 21 and 22 on Mark's Cablevision and Comcast Cable.

Entitled "Kids Connect at the Library," the telethon is the first two-day telethon for a library ever produced in the United States, said Deborah Kay Clark, executive director of the event.

The event will feature celebrity guests and an auction of "exciting prize packages," Clark said.

The funds raised will help create a Technology and Discovery Center on the second floor of the library located at 7368 Archibald Ave. The new center will provide full Internet access to the public.

The telethon will air Friday, March 21 from 6 p.m. to midnight, and from 10 a.m. to 6 p.m. the following day. Sponsorship opportunities are available; for information, contact Clark at (909) 948-9900, ext. 5404.
Harmonized Product Descriptions Facilitate Trade and Enhance the Value of Marketing Statistics

by Susan M. Thomas

Correctly classifying products by using standardized (harmonized) descriptions is an integral part of successfully completing customs transactions. The correct classifications also assure compliance with export or import documentation requirements.

The Harmonized Commodity Description and Coding System was drafted by the Customs Cooperation Council in Belgium. For member countries this "Harmonized Tariff System" is the official source of universally accepted product descriptions which are designed to simplify the paperwork and the import process. On Jan. 1, 1989 the United States adopted that harmonized system, commonly known as "Schedule B Numbers."

Merchandise of every type is classified by some provision of the 22 sections of the Harmonized Tariff System. It begins with anima­
als and agricultural crops, pro­
gress to successive industries of increasing economic complexity, and ends with works of art and antiques. There are 97 chap­
ters, each with subsections which
technically classify the nature of the materials or industry.

Schedule B Numbers contain 10 digits.

The first six numbers are used universally for exports and imports by those countries which adopted the Harmonized Tariff System.

- The last four digits are usual­
ly assigned by individual govern­ments for classification purposes within their own countries.

- Allied Industries: B Numbers originate from the chapter heading and sub­
heading categories within a sec­
tion. An example: a tobacco manu­
facturing company might locate appropriate Schedule B Numbers as fol­
ows:

  - Section VI relates to "Products of the Chemical or Allied Industries." Within this sec­
tion is "Essential Oils and Resinside; Perfumery, Cosmetic or Toilet Preparations."

  - Heading 3304 in "Beauty and make-up preparations and preparations for the care of the skin (other than medicament), including sun­
screen or sun tan preparations; manicure or pedicure prepara­
tions."

  - Subheading 3304.10 is "Lipsticks and similar preparations.
Sub-Heading 3304.20 is "Eye make-up preparation.

When completing export or import documentation, Schedule B Numbers are required for each product included in a shipment and their accuracy is important. Both the U.S. Customs Service and the U.S. Bureau of the Census rely on the accuracy of Schedule B Numbers to track what is being shipped to the United States. These statistics are used to determine the trade deficit, customs valuation, and to place emphasis on specific products and prioritizing overseas markets.

In the past, the U.S. Customs Service paid little attention to export documentation. It focused on imports because duties are an important source of government revenue and because imported ship­ments are more difficult to check. However, since that agency's reorganization in 1995, export regulations and documentation are targeted as core functions of the customs service along with the processing of imports and pas­

tengers.

Those changes originated when the General Accounting Office directed the customs service to take a look at exports because of errors and internal inconsistencies in the data.

Studies by the customs service and the bureau concluded that about 7 percent of all U.S. exports, with a value of $35 billion, go unreported each year. The government concludes that under-reporting could amount to 35 percent of U.S. exports.

One factor found that 50 per­
cent of all "Schedule B - Export Declarations" filed in paper format included errors or omissions.

Last year the customs service started getting the word out about a new computer export documentation. Full enforcement under "informed com­
pliance" will begin in April — cus­
toms officials will randomly screen shipments for proper completion of documentation, including Schedule B Numbers.

Customs officials recently launched the Automated Export System to streamline documentation filings and to improve the data accumulated by the census bureau for trade statistical purposes. Hard copy documents, such as the Shipper's Export Declaration, will eventually be phased out in favor of electronic filings which will enhance the agency's ability to detect errors and ensure perfection.

Harmonized classification pro­
vides many benefits. Schedule B Numbers facilitate trade agree­
ments since product descriptions are mutually acceptable, and com­
munication is clearer and accurate since use of the same identification specifics allow cross-language communication.

If Schedule B Numbers are added to pro-forma invoices pre­
pared by the manufacturer, the overseas customer can more accu­
ately compute the import duty to be assessed by their country's cus­
toms agency. Schedule B Numbers make the export-import process considerably faster and allow easier comparison of trade statistics.

Manufacturers should classify their products based upon consulta­
tion with the U.S. Department of Commerce, freight forwarders or export consultants.

The U.S. Superintendent of Documents offers the publication "Statistical Classification of Domestic and Foreign Commodities Exported from the United States" as a resource. Additional assistance is available from the Commodity Analysis System, Foreign Trade Division, Bureau of the Census in Washington, D.C. Telephone number: (301) 457-1050, (301) 457-1086, (301) 457-1164 or (301) 457-3041.

Susan Thomas established Export Associates in 1991 specifically to help small and medium size manufacturers get proper classifications of their products sold on the international market. Thomas may be contacted by calling (714) 282-7694.

FEBRUARY 1997

Inland Empire Profile

Jerry B. Fulwood

Occupation: Deputy city manager of Rancho Cucamonga

Short Biography: Born in New York City, Fulwood moved to Providence, R.I. in 1972, where he received his bachelor's degree in accounting and finance. In 1981, he moved to Palm Desert where he was employed by the Coachella Valley Water District as a financial analyst. In 1985, he took a mid­
dlevel management position with the city of Rancho Cucamonga and was promoted to city manager in 1986. Fulwood attended the University of California, Riverside where he received Certification in Governmental and Nonprofit Accounting and Finance. He received his master's in public administration at California State University, San Bernardino. He also received the Margaret King Gibbs Award for outstanding achievement in public service education at California State University, San Bernardino and was honored as "Up and Coming Administrator of the Year" from the American Society of Public Administration.

Family: "Married and have five children, and three-and-a-half grandchildren."

Hobbies: Physical fitness and jog­
ging.

What is your greatest concern?: Erosion of the family unit, public safety and the challenges that you face.

City of residence: Rancho Cucamonga.

Gibbs Award for outstanding achievement in public service education at California State University, San Bernardino and was honored as "Up and Coming Administrator of the Year" from the American Society of Public Administration.

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What is your greatest concern?: Erosion of the family unit, public safety and the challenges that you face.

City of residence: Rancho Cucamonga.
Felix Diaz: Losing an election, keeping a 50-year promise

continued from Page 10

Street area north of the railroad tracks would walk everywhere they wanted to go, often playing basketball at the former Victor Elementary School on Sixth Street. They would play three-on-three pick-up games and help themselves to uneaten bananas left behind stores and restaurants.

While attending the old Victor Valley High School — now Victor Valley Jr. High School — he played on the school basketball team and served as captain of the school's basketball team. After graduation from Allan Hancock College, he was accepted for duty with the U.S. Army. After discharge, he earned an associate of arts degree at Allan Hancock College in Santa Maria.

I wanted to be a policeman in the worst way," he said, but found qualifying difficult. "Diaz was one-half inch shorter than the 5-foot, 10-inch minimum height requirement at most departments. But after graduation from Allan Hancock in 1961 the Santa Maria Police Department accepted him for duty.

During the weekend he was preparing to be sworn in, he received a call from a friend at the Adelanto School District — a small town nearly adjacent to Victorville — that changed his mind and his career direction.

Diaz decided to accept the elementary school district's offer to work as a contract employee which would establish a Spanish-language program for students. While working there, he began to pursue his bachelor's degree in elementary education at California State University, Los Angeles and moved to a position at Victor Valley Jr. High. He earned his master's degree in educational counseling from Chapman College in 1971. He coached school basketball and football teams to California Interscholastic Federation (CIF) finals.

Diaz retired from teaching and coaching in 1993, having worked the last 23 years of his education career at Victor Valley College as an instructor and counselor. He retains four lifetime teaching credentials: elementary, secondary, counseling and supervising at the community college level.

His wife, Margaret, founded the Victor Valley-based A Better Way Shelter for women and children who are victims of domestic violence. She serves as that organization's director. "I really admire her," Diaz said. "I've never seen a woman who is so dedicated."

Since the 1950s, Diaz dedicated his efforts to generating public support for the memorial project, speaking before numerous civic groups, fraternal societies, service organizations and directly to the media, the city of Victorville, advanced individuals to start the project and served as trustee for the fund. Diaz continues to raise money to repay the city's advances and to pay other costs associated with the project. He said, "We're still organizing the final artist's fees, which should be between $60,000 and $90,000."

Besides final artist charges, the statue will require funds for cleaning, retouching the patina and performing other maintenance for about three years. With the revitalization of Old Town Victorville well underway and with the installation of the memorial that had been envisioned for half a century, the former Victorville High and South High Council members spoke up and unanimously took this matter about a year ago when its promise had expired, in 1995. Kmart closed 72 stores and laid off 5,800 people. Last year, the company lost $571 million when it was left with many underperforming locations after a rapid expansion.

While Kmart Corp. is the first to venture into this type of sales, a real estate industry source said Target and Wal-Mart stores may follow suit. The effect on Kmart's financial future is uncertain if the blacktop parcels don't sell, but success will "allove us to saw the bottom line," Ya said. "Our brokerage team is optimistic — transactions for parking lot "hot spots" in the Carolinas and Metro Chicago are taking off.
Higher Job Creation Must Precede Stronger New Home Sales
by Dr. Alfred J. Gohar

New home sales in the Inland Empire should improve in 1997 over the 1996 level — which in turn was better than 1995. Nonetheless, job growth last year was only 17,400 jobs per year. During the boom years in new homes, about 40 percent of the new jobs in the Inland Empire were driven by commuters. Until Los Angeles County’s economy progresses closer to full recovery, we do not expect it to be a major source of support for new home sales in the Inland Empire. Total new home sales in the Inland Empire in 1997 should be about the 1993 or 1994 level — about 11,000 new homes are expected to be sold. Until 1998, the price spread between new homes in the Inland Empire and new homes in all of Southern California was wide; the attraction to the Inland Empire was less expensive housing prices. With that housing price gap narrowed substantially from the late 1980s to 1994, it is at its widest since 1978.

Nonetheless, Southern California needs to experience two or three years of job growth in the order of 240,000 to 270,000 jobs a year — as was the case between 1983 and 1988 — for the market in the Inland Empire to achieve the type of sales level seen in 1989 at about 32,000 new home units sold.

Alfred Gohar is chairman of Alfred Gohar Associates in Placentia and often writes about the economics of Inland Empire housing and real estate.

Forecasting the Economic Tides of 1997

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Bernardino and Riverside counties, then pitched the idea for a separate regional conference which was well received.

Adibi said Muth's proposal fit in with Chapman University's hope to improve econometric forecasting in the institution's home area. "For us to understand Orange County better," he said, "we need to know what is happening in the Inland Empire and in Los Angeles and San Diego counties."

University President Dr. James Doti said because of the number of extension campuses Chapman University has in the Inland Empire, "we really feel we are a part of this community." Doti preceded Adibi's talk with a forecast of national trends, anticipating growth of 2.3 percent. At the conclusion of the conference, Ocoo's vendor Saponara said: "From our perspective, it looks only like modest growth — very modest growth."

Foothill also provides a long list of business services such as affordable on-line banking, company direct payroll, amplified SBA Loans, fast construction loans and asset-based lending that cater to the customers' needs.

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Hallett Boat's Bank

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Forecast Brightens for Area Real Estate

The following information is reprinted with permission from the "1997 Real Estate Forecast," produced and published by Grubb & Ellis Co.

Office Market
One bright spot in an otherwise lackluster market is the demand for space by government agencies resulting from the Inland Empire's perpetually expanding population. The cities of Riverside and San Bernardino, the seats of government in their respective counties, will garner several public sector development projects.

With property values already rising in Orange County and West Los Angeles, investors will consider the Inland Empire and other local markets where the supply of bargain-priced property has not been picked over and real estate owned (REO) product can still be found. Buyers will include owners, cash-rich speculators, wealthy individuals and institutional buyers who are more accustomed to investing in the Inland Empire's abundant warehouses.

Industrial Market
Southern California's rebounding economy will fuel an increase in speculative construction. As in the past few years, the majority will be in product of 100,000+ square feet. Approximately 4.5 million square feet should be added to the speculative base in 1997, compared with more than 12 million square feet in both 1989 and 1990. The vacancy rate should continue to fall, approaching 6 percent by year end.

During 1997, companies moving to or expanding in the Inland Empire will include IKEA, Longs Drug, Price-Costco, General Mills and Helilog Meyers. These five users alone will add in excess of 3 million square feet of non-speculative inventory.

Land prices have not increased as sharply as building prices, so build-to-suit will remain a viable
FEBRUARY 1997

WHO'S WHO IN BANKING


Age: 37. Education: Bachelor of arts in accounting, California State Polytechnic University, Pomona, 1985.

Agnes is a Certified Public Accountant and joined Hemet Federal in 1987. He was a name controller two years later and played an instrumental role in taking the institution public in June 1995. He was named executive vice president and chief operating officer July 1, 1995.

Barrett Anderson: President and chief executive officer, First Federal Savings & Loan Association of San Gabriel Valley, West Covina. (610) 879-4200.


Anderson is president, chief executive officer (CEO) and director of First Federal Savings & Loan Association of San Gabriel Valley and its holding company, SOV Bancorp Inc. First Federal, with assets of $341 million, recently celebrated its 60th anniversary as a community-oriented financial institution. The association converted to public ownership in June 1995. Andersen has been CEO of First Federal since 1983.

G. A. Bove: Vice president and manager, SBA department at Sun Country Bank, Apple Valley. (619) 240-6202.


Bove has funded more than $10 million in U.S. Small Business Administration (SBA) loans in the Inland Empire over the past few years. His efforts have helped bring Sun Country Bank to what he characterizes as the largest independent bank in the Inland Empire and the high Desert.

Robert Cameron: President and chief executive officer of March Federal Credit Union, Moreno Valley. Cameron worked for the California Department of Corporations as a specialist of credit union law from 1976 to 1979, supervising and directing audits of more than 280 state-chartered credit unions in the Los Angeles area. From 1979 to 1986, he was general manager of North Orange County Credit Union in Fullerton. Cameron is a member of Beta Gamma Sigma National Scholastic Society and the Credit Union Executive Society.

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Donald Cavaco: Vice president and manager, Union Bank of California's Rancho Cucamonga Business Banking Center. (909) 948-2430.

Age: 42. Education: Bachelor of science degree from California State University, Chico. With 20 years of commercial lending experience, Cavaco is heading up Union Bank of California's Business Banking Center at the Rancho Cucamonga office. Familiar with the territory, Cavaco's work has focused on the Inland Empire for more than a decade. He is active in local chambers of commerce, the Mountain View Soccer League and the U.S. Karate League.

Michael Fein: Vice president and regional branch manager of Valley Independent Bank, Indio branch office. (760) 775-6546.

Education: Bachelor's degree in business administration from Western Washington University and the completion of master's courses in finance and management.

Debra A. Gannaway: President and chief executive officer of Riverside Campus Federal Credit Union, Riverside. (909) 787-3334.

Age: 43. Education: Bachelor of science degree in business administration with a minor in finance from University of Phoenix, 1991; master of business administration from University of La Verne, 1996.

Gannaway became president and chief executive officer at Riverside Campus Federal Credit Union in 1991. With more than $42 million in assets, Riverside Campus FCU serves the University of California, Riverside community, including the university's faculty, staff, students, alumni, retirees and related groups.

Gannaway is a graduate of the Executive Society.
League Management Institute in Madison, Wisconsin, and also earned the coveted designation of CCUE (Certified Credit Union Executive) through the National Credit Union Institute of the Credit Union National Association (CUNA).

She serves as a director on governing boards for the Southern California Council of CUES (Credit Union Executive Society) and for the California Filene Educational Foundation, credit union professional societies.

Keith Goff: Regional vice president and regional loan manager, Valley Independent Bank, Coachella Valley Loan Center since 1991 as a commercial loan officer in the bank’s Imperial Valley Loan Center after joining Valley Independent Bank in 1991 as a commercial loan officer in the bank’s Imperial Valley Loan Center after being a captain in the U.S. Army, he became a commercial loan officer in the bank’s Imperial Valley Loan Center after being a captain in the U.S. Army.

Keith Goff: Regional vice president and regional loan manager, Valley Independent Bank, Coachella Valley Loan Center when the position was created early last year.

Terry Gray: Regional vice president and manager, Union Bank of California’s Riverside Business Banking Center. (909) 321-3844. Education: Bachelor of science degree in finance and economics, University of Arizona; Master’s degree in finance, California State University, Long Beach; graduate of Pacific Coast Banking School.

Gray helped initiate Union Bank of California’s presence in the Inland Empire 12 years ago, focusing on the area he likes best — commercial lending — and today he is regional vice president and manager of the bank’s Business Banking Center in Riverside. A recognized civic leader, Gray serves on advisory boards for the schools of business at the University of California, Riverside, and California State University, San Bernardino.

Neil Hatcher: President and chief executive officer of DeAnza National Bank, Riverside. (909) 687-2265. Hatcher was born and reared in Riverside; he received his bachelor’s degree from the University of California at Riverside and is an honor graduate of Pacific Coast School of Banking. Hatcher is the founding president of DeAnza National Bank, which opened in July 1982. He is particularly proud of the bank’s mission, which is “to increase the wealth of its clients.”

Donald J. Herrerma: Chief operating officer of Bessemer Trust Co., N.A., New York. (212) 708-9231. Age: 44. Education: Bachelor of arts degree in economics and business administration, Whittier College, 1974; master’s degree in economics, University of Southern California, 1976.

A native of Redlands, Herrerma joined New York City-based Bessemer Trust in 1983 as senior executive vice president. During the past year, Bessemer opened offices in Los Angeles and San Francisco, bringing the institution’s 95-year history of wealth management and trust services to Californians. Prior to that, Herrerma served Wells Fargo Bank for 13 years as president of Wells Fargo Securities and senior vice president of its private banking group. Herrerma is a trustee of the Riverside Community Development Corp.’s (CDC) Small Business Finance Corp., the Temecula Valley Economic Development Corp. and the Temecula Valley Little League.

Dave Lepore: Vice president and manager, Business Bank of California, San Bernardino. (909) 885-0036. Lepore brings more than 23 years of financial industry experience to his clients at the San Bernardino main office. In addition to managing the branch loan portfolio and client relations, he is active in community service and still finds time to attend his son’s ice hockey games.


Born and reared in Redlands, McCormick has been involved in the banking industry for 26 years. He became president of Redlands Centennial Bank in 1992. Under McCormick’s leadership, the bank’s asset base has grown from $29.8 million to $48.9 million and he has been instrumental in the construction of the bank’s new building — a notable landmark in downtown Redlands.

Recipient of a Five Star Rating from Bauer Financial Group; holding a Premium Performance Rating in Findley Reports and recognized by Sheshunoff Information Services Inc. as one of the top 15 Best Banks in America, Redlands Centennial Bank is distinguished as being one of the top U.S. lenders in Southern California. McCormick is an active member of the Inland Division of the California Bankers’ Association and Rotary International, and serves on the organization committee for the Redlands Bicycle Classic. He served as a two-term president of the Redlands Chamber of Commerce.
WHO'S WHO IN BANKING

FEBRUARY 1997

WHO'S WHO IN BANKING

Age: 46. Randall joined Fallbrook National Bank to open the bank's first branch office, bringing with him 22 years of banking industry experience. He was recently elected to his second term as the treasurer for the Temecula Chamber of Commerce and he serves as a board member of the Economic Development Corp. Randall's devotion to the community is demonstrated by the numerous activities to which he generously donates his time and service.

Daniel L. Thomas: Executive vice president of Metro Commerce Bank, Inland Empire Division, Upland. (909) 946-0551.

Age: 56. Education: Bachelor of science degree from California State University at Fresno, 1964; graduate of Pacific Coast School of Banking, University of Washington, 1984. For 10 years, Thomas served as executive vice president of Chino Valley Bank — now Citizens Business Bank — where John Cavallucci had been president. In February 1995, Thomas rejoined Chairman of the Board and Chief Executive Officer Cavallucci at Metro Commerce Bank to oversee that institution's entry into the Inland Empire.

Age: 56. Education: Bachelor of science degree from the University of Redlands, 1968. Michael Shows opened Tokai Bank of California's new Inland Empire Regional Office in Ontario in December 1996. He brings to the area more than 20 years of banking experience with a specialty in commercial lending. Tokai's Inland Empire office will focus on business lending — including U.S. Small Business Administration (SBA) loans, California Export Finance Office (CEFO) loans and commercial real estate financing.

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Daniel L. Thomas: Executive vice president of Metro Commerce Bank, Inland Empire Division, Upland. (909) 946-0551.
GROWTH?

Long-term strategy has nothing to do with the

results of the past quarter, or the past quarter of

business. It is not a short-term answer to a short-
term question. Long-term strategy is aimed at the

future, and therefore not subject to the same
rules as today's business. "What happens next quarter?"

is not a question. "What's the best way to grow the business over the next
decade?" is a question. And the answer is not the same for every business. It
depends on the business, its history, its strengths and weaknesses, its
opportunities and threats. It is a strategic question, not a tactical one.

In short, long-term strategy is a question of how to
grow the business, not of what to do this quarter. It is not a
response to any immediate problem or crisis. It is a response to
the fundamental question of how to build a business.

And the answer is not easy. It requires vision,
innovation, risk-taking, and a willingness to
change. It requires a commitment to the long-term, to the
future, to the future of the business.

But it is not a question of how to grow the business this
quarter. It is a question of how to grow the business over the
next decade. And that is a question of strategy, not tactics.

In short, long-term strategy is not a question of how to
solve the immediate problems of the business. It is a question of how to build a
business for the future. And that is a question of strategy, not tactics.

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WHO'S WHO IN BANKING

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continued from Page 27

D. Lynn Wiley: President and chief executive officer, PFF Bank & Trust, Pomona (909) 623-2323.
Ager: 48. Education: Bachelor of arts from the University of La Verne, 1973.
Wiley worked in top executive positions with half a dozen banks and trusts in the Midwest and California. He joined Citizens Business Bank when it was known as Chino Valley Bank and has overseen its growth to a 23-branch bank with more than $1 billion in assets.

Larry M. Rinehart: President and chief executive officer of PFF Bank & Trust, Redlands (909) 880-5749.

Business Course Offersings Expand

California State University at San Bernardino (CSUSB) launched a satellite campus for its School of Business and Public Administration in Victorville, and the University of Redlands announced the availability of a new business management degree.

Last month, CSUSB — in cooperation with Victor Valley College and Desert Community Bank — began offering an undergraduate course of study leading to a bachelor of arts degree in business administration with a marketing concentration. Students who have completed all lower division prerequisites could qualify to enroll in the program which will be offered entirely in Victorville.

Classes are scheduled during evening hours in the Community Room of Desert Community Bank, 12530 Hospita Road, Victorville. For information on the program, contact the department of marketing at CSUSB by calling (909) 880-5749.

The University of Redlands Whitehead College will debut next month a course of study for a bachelor of science degree in business and management (BSBAM). It is intended to focus on particular skills Southern California business leaders deem critical for organizational leadership for the next century and will feature three intensive "integrated weekends" of group seminars.

Information on the degree program, offered at a dozen of the university’s campuses, may be obtained by calling (909) 335-4056 or (909) 335-4060.

Who's Who

FEBRUARY 1997

Industry Clusters Forming to Enhance Regional Economic Development

by Dr. Steven M. Mintz

An exciting initiative is in its early stages of development in the Inland Empire. With the possibility of impacts on future economic growth in the Inland Empire are implications for the region.

Participating in the meeting held Dec. 19 at The Gas Company’s office in Redlands discussed the idea of creating a platform in supporting industry “clustering” in the Inland Empire. It followed several preliminary meetings on the topic and emphasized developing a medical technology industry cluster in the Inland Empire although it is expected to exist in an environmental technology cluster.

Cluster development is an industry, its main supplier and buyer industries, and the various public and private institutions which provide support services that are critical to the development of an industry. Such support services include venture capital, legal advice, expertise to facilitate the transfer of technology and facilities necessary to engage in the research and development of new products and processes.

The concept is derived from a University of California, San Diego (UCSD) program called CONNECT, begun in 1985 to facilitate the economic development of San Diego. The program has been instrumental in nurturing technology, telecommunications, high technology and biotechnology concerns — and has become leaders in their industries.

One reason for emphasizing medical technology in the developing Inland Empire is the existence of products, services and processes which are knowledge-intensive and high-wage paying. This seems to fit well with the variety of resources that exist in the university of the region, as well as fulfilling the need to build a stronger regional economic base through the developing industries which can facilitate the creation of wealth.

The planning stage was scheduled Jan. 25 and a medical technology conference is being planned for the spring — tentatively set for April 18 — to bring together a broader range of businesses and universities so that actions can be developed to pursue specific cluster development needs.

One outcome from that conference is expected to be the formation of an "Inland Empire Council of Industry Clusters". The council will establish a forum for building a sense of community in each cluster area and facilitate establishing agenda items for cluster committees.

Cluster participants include: the Inland Empire Economic Partnership (IEEP), the private-public Economic Development Corporation of Riverside and San Bernardino counties, represented by Jim Gouley, EEP vice-chairman and director of the Gas Company; Jim Slater, chairman and chief executive officer of Optima Technology, a high-technology firm specializing in cancer treatment which is affiliated with Loma Linda University Medical Center; the University of California, Riverside, represented by Michael Beck, Office of New Initiatives and Economic Development, John Husing, a well-known regional economist; and California State University, San Bernardino, represented by Lee Hanson, associate professor of management in the School of Business and Public Administration.

Hanson was responsible for bringing together representatives of 201 small businesses and industries, a variety of higher education institutions to talk with the business leaders about how universities can support the development of industry clusters. The universities represented included the California State University, San Bernardino (CSUSB); California State Polytechnic University, Pomona; Harvey Muidd College, one of the Claremont Colleges, Loma Linda University, the University of Redlands; and the University of California, Riverside.

The universities will have a major role to play in linking their faculty’s research and training capabilities with cluster committees and member organizations.

Also, the universities can help clusters identify critical needs and, with participation in industry cluster development may contact Brian Collins, president and chief executive officer of IEEP, by calling (909) 890-1090.

Steven Mintz is dean of the School of Business and Public Administration at California State University, San Bernardino. He may be contacted by calling (909) 880-5700.

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BUSINESS PARTNERS

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A Business Partners Executive briefing presented at Cal State, San Bernardino
February 26, 1997

7:30 a.m. in the Student Union Events Center, at the university
San lvalers, investors, bankers and others from financial institutions are changing the way small businesses finance themselves these days. With the California economy on the mend, small businesses are in the expansion mode once again. The means that finding adequate and reasonably-priced credit is on ongoing challenge for them. If you own a small business or are thinking of starting one and need to find out the latest trends in financing, from the traditional to venture capital funds, this is the briefing that you cannot afford to miss.

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Measures I Freeway Projects Ahead

by Gary Moon

The San Bernardino Associated Governments (SANBAG), in part­ nership with Caltrans, continues to make good progress on the construction of the major freeway projects mandated by Measure I, the half-cent sales tax approved by county voters in 1989.

The first Measure I project — beginning in November 1994, was State Route 71, the Chino Valley Freeway. The $200 million freeway project included four divided lanes and two carpool lanes and the full carpool lanes from the Los Angeles County line to just south of the San Juan Capistrano Road — with four mixed-flow and two carpool lanes south to the Riverside County line.

While Route 71 freeway construction is scheduled for comple­tion in 1999, SANBAG and Caltrans continue to work toward the completion of the remaining Measure I freeways. According to the California Department of Transportation (Caltrans), the agencies involved are working to shorten the construction schedule and are developing a construction staging plan to minimize travel delays and a Traffic Operation Plan to provide further mitigation.

The schedule has been com­ promised due to existing delays, and SANBAG has approved an incentive program to shorten the schedule and enhance operations. Depending on the delays and incentives and delays associated with major construction, this pro­ ject will require improvements in freeway capacity, smoothness of ride on outside lanes, aesthetic appearance of the environment and ease of circulation at the two critical freeway interchanges.

After years of almost in­ credible delays, the State Route 30 freeway is also on-schedule to construction. Funding issues in Los Angeles County — which had delayed project planning in San Bernardino County — have been resolved. Through savings elsewhere, and through other mea­ sures, SANBAG is now able to proceed with Measure I funding for six of the 11 Route 30 construction segments. State and federal money is also being programmed for the seventh segment. Construction will begin in 1998 on the entire stretch from the existing terminus in La Verne to north of the city of Fontana.

SANBAG and Caltrans are con­ tinuing to seek additional mea­ sures to traffic by the year 2002.

The community building at 459 to 477 San Antonio Road, a full kitchen and new tables and chairs, Barnett said. It is available for large-group use by calling the STA 126 chairman for reservations at (909) 783-7938.

Gary Brodie

Wholesale town ...

continued from Page 27

attractive investments outside main­ land China prior to retribution. Adelanto City Manager Mike Sakamoto said the city will make improvements to Air Base and Adelanto roads to accommodate anticipated increases in vehicular traffic which may be generated by the re­ opening of San Bernardino Mountain. Former city councilman and real estate broker Enett "Emie" Scott was one of those Adelanto officials who made a reciprocal business trip to Guangzhou in mid-1996. He said the project will "reverse the momentum" of depressed industrial­ ial growth in the Victor Valley area and spark sales in the residential sector.

William Bopf is most often mentioned as executive director of the Inland Valley Economic Development Agency (IVEDA), the joint powers authority charged with the redevelopment of nearly 700 non-airport acres at San Bernardino International Airport. But if Bopf was the best choice for filling that high-profile position at the former Norton Air Force Base property in August 1992, it was because of his extensive and diverse experience in city management, education, defense industry contracting, real estate development and community activities.

A graduate of Michigan State University's School of Social Sciences, and having attended University of Wisconsin School of Law, Bopf served as city manager of two cities in Michigan — Mason and Holland — and two cities in California — Napa and Tustin. He earned a master of science degree in public administration from the University of Southern California and studied additional courses in law at Pacific Coast University and the State University of New York.

Bopf has taught courses in municipal finance, municipal incor­ poration, collective bargaining and civics courses at colleges and univer­ sities in Michigan and California. He worked as a senior contract administrator and supervi­ sor for North American Aviation and Douglas Aircraft Co.

A licensed real estate broker, the Fullbrook resident has served for more than two years as vice president of Bedford Properties — purchaser of 28,000 acres from Kaiser Development Co. in Rancho Cucamonga — and as a consultant for new community incorporation

highway ...

continued from Page 33

funds came in the form of $1 mil­ lion in development fees, $1.2 million in pollution fees and $360,000 in redevelopment funding.

Dowdike said the project used less than the allocated amount in the year 2002. Toward this end, both agencies con­ founded several other initiatives to provide working together to complete design, acquire right of way and to finalize remaining environmental analyses.

With the support of Caltrans, SANBAG will include a major light rail component as a number of advance construction projects. Consisting primarily of bridges and sound walls, the intent is to minimize noise impacts and to soften the noise, dust and visual impact during construction.

Despite this tremendous progress, much work remains to complete the 72-mile-long project. Approximately 10 miles — including the major interchange at I-215 remain unfinished, and Measure I commitments to Route 30 may be exhausted.

The project's next milestones include:

- Completion of construction on county routes 160, 162 and 167.
- Finalization of the Environmental Impact Report.
- Full implementation of the complete project.
- Opening of all funded segment.
- Funding issues in mixed-use development, with a tar­ get to replace and exceed the current level of re­ development activity, by the end of 2001.

Within the project is a $70 million, eight-acre science and technology campus.

SANBAG and Caltrans recognize the importance to the project's success.

William Bopf, director of the Inland Valley Economic Development Agency (IVEDA), said the city of Adelanto and the county government have worked together to make the Expo a success.

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Economic development of the Inland Valley Area "The Inland Empire is a cargo gateway to Southern California," said Dennis Watson, Ontario International Airport's public relations manager. "We need to make the rest of the world aware that we are an alternative to LAX (Los Angeles International Airport).

Major cargo corporations have joined forces to showcase the Inland Empire cargo hub. That cooperation is spearheaded by the Inland Empire Business Development Conference and Expo, scheduled for March 12 to 13 at the Ontario Convention Center.

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Pomona Builds Steam for its Commercial Projects

by Maribel F. Ahumada

General Dynamics site

The city of Pomona is finalizing its efforts to acquire and develop the former General Dynamics property on West Mission Boulevard. Present certification of the completed environment remediation activities by the state of California's Department of Toxic Substances control, the city expects to close escrow on the property early this year. In the meantime, city staff are completing the necessary pre-acquisition activities with federal and state agencies.

In order to market the development of the former General Dynamics site internationally, the city released a request for quotations (RFQ) to develop the facility, including detailed specifications, an aerial view of the site and an area map delineating more than 1.8 million square feet of buildings.

The General Dynamics market development campaign included advertising its regional location and facilities with full-page advertisements in regional newspapers such as the Los Angeles Times, Los Angeles Business Journal, and Los Angeles Times.

The Pomona city council is reviewing final proposals from developers and potential tenants which responded to the nationwide marketing effort. The enthusiastic response to this development opportunity will allow the city of Pomona to formulate the best reuse strategy and development plan for the site.

Rancho Plaza and Marketplace

The momentum to complete the development of the 72-acre Pomona Ranch Plaza continues where the two major tenants are Wal-Mart and HomeBase. The site can accommodate an estimated additional 28,000 square feet of retail area. Anticipated tenants are fast-food restaurants, full-service restaurants and other retail users.

The city of Pomona is also pursuing the completion of the Pomona Marketplace, where there is an existing Toys R Us, Circuit City and a Texas Supermarket comprising 88,256 square feet of retail space. The site is 22.93 acres in size and can accommodate on additional 163,335 square feet of retail area.

Gara Plaza revitalization

The city of Pomona is working closely with Smart & Final stores, a San Diego-based company, and the property owner to bring needed revitalization to Gara Plaza. The project is located at the highly visible intersection of Gara Avenue and Woll Willow, directly across the street from Pomona Valley Hospital Medical Center. The revitalization project consists of a 15,900-square-foot Smart and Final store to be relocated from its current location on Monterey Avenue. The project is tentatively scheduled for planning commission review in early 1997.

Staff members are working diligently with the developer in order to construct an aesthetically well-designed project.

Although final design details and renderings are still being refined, the development will incorporate a contemporary architecture with ample amounts of landscaping in the parking area which will significantly enhance the property and the surrounding neighborhood. Other benefits of the development include new jobs for Pomona residents and an increase in sales tax revenue.

Mission Corridor improvement

The city of Pomona has selected a consultant team, and awarded a contract to begin on phase one of the Mission Corridor Improvement Project. The consultant team will work with city staff on pre-design, project preparation, preliminary design and project budget confirmation.

The Mission Corridor Master Plan identifies improvements to Mission Boulevard, including the repair and/or installation of curbs and sidewalks and improving light and landscaping.

Two additional goals are: to make Mission Boulevard an economically viable corridor by creating the area to maintain existing business and attract new businesses and shoppers; and to create a corridor that is pedestrian-friendly providing a pleasant and safe environment.

A Facade Improvement Program is also being considered, as well as a development of vacant and underutilized properties.

The public relations effort to involve the community in the design process began mid-January. Business and property owners attended project workshops to review the Draft Mission Corridor Master Plan and to give input in order to refine final designs.

The consultant team opened a project office at 540 S. Locust St. where information on the progress of the project is available.

The office is open Tuesdays and Thursdays, 11 a.m. to 5 p.m. There is also a project hotline for leaving questions, comments or concerns (909) 622-6514.

Maribel Ahumada is a business development specialist with the city of Pomona's Economic Development Department.
## Architectural/Engineering Firms

**Ranked By Inland Empire Billings**

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### FEBRUARY 1997

#### Downtown Ontario Poised to Become Multi-cultural Village

by Javier Mariscal

A series of meetings were held from September 1996 until last month to engage members of the Ontario community in defining a shared, preferred vision of what downtown Ontario should look like in the year 2022. Participants agreed that such a vision is a specialty of HytPalm, a national- ly known consulting firm.

The resulting statement, enti­
ciples to shape the overall downtown enhancement effort; a design framework to manage the future theme which Ontario's rich heritage with its promising future. Defining the shared vision for downtown Ontario is part of a com­
prehensive project jointly completed by the Downtown Revitalization Citizen's Committee, Ontario Redevelopment Agency, the city of Ontario and HytPalm Inc. The goal of that project has been to con­
duct a market analysis which will serve as a basis for developing an economic enhancement strategy for revitalizing downtown Ontario; and to identify the specific actions that are the heart of the city.

The guiding principles stress the importance of forming part­
erships among downtown Ontario's various constituencies to effect change. Critical to forging these partnerships is to send the invest­
ment community the clear message that the city is pro-business and pro-quality. This means that gov­
erment processes must be stream­
tined and be reasonable so that investors who respect the commu­

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San Bernardino Reworks Downtown for Pedestrian Revival

by Sue Morales

In July 1992, the San Bernardino Community Development Commission approved a Downtown Urban Plan and revisited it March 6, 1995. The plan looks holistically at the economic and social factors of downtown and serves as the “blueprint” for development activities in the city's central business district.

The adoption of the downtown plan reinforces San Bernardino's commitment to rebuilding and creating a vital downtown core. It is designed to implement short- and long-term projects to retain and attract downtown businesses and encourage pedestrian activity.

San Bernardino Stadium

The San Bernardino Economic Development Agency (EDA) completed construction of a 5,000-seat multi-use facility last August. Located in the Central City South area, the project was completed at a construction cost of approximately $11.8 million dollars. Principally a stadium, it serves as home to San Bernardino’s Single-A, Dodger-affiliated Stampede Baseball Club, as well as a venue for other recreational events.

The Superblock project

The “Superblock” development is meant to focus governmental agencies at the core of San Bernardino. The project will consist of approximately 20 to 24 movie screen projects with ancillary retail and restaurant uses. Upon completion, the building will contain approximately 80,000 square feet of improvements at an estimated value of $15 million dollars. Through its Main Street Department, the EDA is proceeding to convert a block of abandoned, boarded-up buildings into a campus for public use.

Urban streetscaping improvements

Court Street Square is a $500,000 project located within the downtown area on the southeast corner of Court and E streets. The square hosts weekend concerts, an annual jazz festival, art shows and cruises and children's events. Court Square offers downtown visitors the opportunity to mingle and to enjoy live music, ethnic foods and special activities in a bright and inviting public atmosphere. The square includes a covered concert shell, seating areas and a vine-covered wall.

As part of the ongoing downtown streetscape plan, decorative paving, new trees and gates, grates and ornamental water receptacles were installed along the downtown arterial and interior streets. Historic street lamps were also installed throughout the area and promotional banners fly overhead to lend a festive atmosphere to downtown.

San Bernardino's central business district is meant to focus governmental agencies at the core of San Bernardino. Most of the new development is occurring in the western submarkets and comprises facilities of 100,000 square feet and larger.

Space is being leased or purchased almost as fast as it is being built. During 1996, total net absorption in the Inland Empire totaled approximately 13 million square feet, 5 million of which occurred in buildings with at least 100,000 square feet.

In the pastoral Mira Loma area, Price-Costco is starting what is certain to be the first wave in a new tide of industrial development. The company closed on the first land acquisition in history, a 122-acre site that was purchased for $8.8 million. This transaction has sparked a flurry of land acquisitions by other firms, all of which is slated for industrial development.

The Inland Empire's 12-million-square-foot office market is tiny by comparison to its industrial counterpart. With overall vacancy at nearly 25 percent, the Inland Empire has yet to realize the potential of the market. In lease rates, the one exception is Class A product, where vacancy rates have slipped and rental and rental rates have topped $1.70 per square foot in more desirable markets. One Office Plaza has been impacting tenants who stepped up to Class A during the recession and now face new leases at substantially higher rates.

Rental rates for Class B space in the Inland Empire range from $1 to $1.25 in most submarkets, with the exception again being Ontario, where rates average $1.40 per square foot.

Short-term transactions comprise the majority of Inland Empire office leasing activity. Price is the primary consideration of most tenants today, followed by parking availability and image.

Continuing industrial expansion will generate greater demand for support services and this will ultimately spur renewed interest in office product by late 1997. While there is plenty of office space in the region to meet immediate requirements, the Inland Empire will likely face a supply shortage in late 1998.

Carlene Anderson is a senior vice president with John Burnham & Co. • ONCOR International's Inland Empire Operations. John Burnham & Co. provides a complete range of services including commercial real estate brokerage and leasing, real estate asset management, real estate financial services, construction management, corporate consulting and advisory services.

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San Bernardino joins Southern California Recovery

by Carlene Anderson

The Inland Empire is mid-way through its transition from a rural agricultural economy to a well-balanced, diversified economy. The Inland Empire is very competitively positioned, with ample supply of affordable land, housing and labor. The two-county region has a large industrial inventory base of more than 156 million square feet. The fact that vacancy stands at only 6 percent in a market this size is significant, a clear indicator of the region’s overall strength.

More than 3 million square feet of new space is under construction throughout the Inland Empire, more than double that of the previous 12-month period. Most of the new development is occurring in the western submarkets and comprises facilities of 100,000 square feet and larger.

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Rental rates for Class B space in the Inland Empire range from $1
Riverside’s Revitalization Strategy Emphasizes Mixed-use, Transit Convenience

by Jan Davison

The Historic Fox Theater will become the cornerstone of a remodeling entertainment complex. With a new antennas, retail, and dining opportunities are now available for the downtown Riverside residents and visitors. This 52-acre catalyst for other office development.

San Bernardino reworks downtown ...

continued from Page 49

Economic Development Agency acquired the 26,000-square-foot former Security Pacific Bank building at 402 W. “D” St. The agency acquired the property for $600,000 but also has to pay $100,000 for its cost of asbestos remediation.

Before escrow closed, officials of the law firm signed a disposition and development agreement requiring more than $600,000 for the building and land necessary to expand the former bank building by 5,000 square feet. The Economic Development Agency contributed $400,000 toward the facility, and paid to include the cost of asbestos abatement, and is left with the parking.

The San Bernardino Police Department is headquartered in a two-story building, which consists of approximately 80,000 square feet. The police station is located at the northeast corner of Seventh and “E” avenues. The facility was constructed by the Economic Development Agency in October 1995.

Renoir transit facilities

The City of San Bernardino and San Bernardino Associated Governments (SANBAG) have been awarded a $5.1 million federal Intermodal Transportation Efficiency Act (ISTEA) grant to build restoration of the Santa Fe Depot. The building is not enough to completely restore or renovate the building, the money is sufficient to build the survivor to code, replace the roof and help with asbestos remediation.

The depot, which is being designed by the Historical Train Society. That depot project is part and parcel to the administration of the San Bernardino Economic Development Agency.

New Projects

Riverside’s Revitalization Strategy Emphasizes Mixed-use, Transit Convenience

by Jan Davison

Two facilities combined will bring with them an excess of 215 jobs and will serve as a major cornerstone of office development. In addition, a State of California appeals court and the Riverside Redevelopment Agency will bring far-reaching projects on the Table.

The Riverside Marketplace - a project started in the early 1990s adjacent to the Central Business District on the eastern side of the Route 91 freeway - continues to offer new retail, entertainment and dining opportunities as Riverside residents and visitors. This 52-acre mixed-use redevelopment project is now attracting major tenants to complement its theaters and restaurants.

The latest arrival is a 30,000-square-foot Office Max store. To follow the revitalization of the historic structures, the Union Pacific Depot and the Freeland Tractor building at Mission Inn Avenue and Vine Street. They will become available as commercial, retail and office space. An additional

The Old Spaghetti Factory management chosen to locate a restaurant in an historic packing house, and the historically-themed Orange Blossom Express toolbar links the Marketplace to downtown Mission Inn District, the historic Center, the Mission Village Zone and the University of California.

There are exciting times ahead if projects currently in the implementation stage come to fruition and opportunities for additional projects emerge. Beginning with the reopening of the Historic Mission Inn in 1992, there has been tremendous progress made toward the renovation of downtown.

If you have not made a trip to downtown Riverside recently, you should definitely mark your calendar for the weekend of April 19 and 20 when the third annual Orange Blossom Festival is held. This festival brings thousands of people downtown for this action-packed event that celebrates the city’s heritage while offering entertainment, activities and food for the entire family.

However, there is much left to be done if downtown Riverside is to realize its full potential. The organizations committed to the success of downtown — such as the San Bernardino Downtown Association, the Greater Riverside Chambers of Commerce and the Riverside Arts Foundation — continue to find ways to accomplish more as available funding sources become scarce.

In this time of budgeted tightness, collective efforts are being made to ensure that the synergy of downtown Riverside’s revitalization continues.

Jan Davison is senior project manager for the Riverside Redevelopment Agency.
Survey: Riverside County Home Values Are Affordable

An annual survey of home prices ranks Oklahoma City as the most affordable and Beverly Hills as the most expensive among U.S. residential markets. Prices of comparable homes in the two cities differ by $657,000.

Riverside was listed with an index value of 80 and Palm Springs with an 86 on Coldwell Banker's "Home Price Comparison Index," released last month.

Current market values in one area may be multiplied by the index number to determine what it would cost to buy a similar property in another area.

Replacement value indexes were calculated for similar homes in nearly 300 residential markets across the country. Anchorage, Alaska came in as "America's most averaged priced markets."

Selected comparisons follow.

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**Residential Real Estate Is Victim of Long-term Investment Pressures**

by Sanford R. Goodkin

The residential market is the great disappointment in the real estate sector. It has never been the darling of Wall Street and is considered the "great eccentric" by financial institutions.

The residential real estate market has changed a great deal because: home prices have shown little appreciation in the 1990s, buyers' motivations have changed. Rentals have become popular and the investment lure of fire-sale housing has dimmed.

The Empire" has more charm in attracting new buyers because its land is less expensive, it has a large labor pool and it is one of the few markets that can compete with Las Vegas and Phoenix — the two growth giants of the West. The region shows one of the best job growths in the state, but only about 53 percent of the growth of Las Vegas and 30 percent of Phoenix.

I consider that the Southern California market will continue its decent job and commercial recovery rate but will still lag behind expectations in terms of new home sales. This continues a very slow, painful recovery which is far less than that of sister states in the very dynamic West and Mountain regions.

We will continue our structural change as demographics, immigration, the work place and globalization go through amazing transformations. This is not a short-term cycle; it is rather a very long-term historic process which causes deflation and inflation to be equal threats.

Builders are being struck by attrition which cuts many off at the knees. Lots of giants are now owned publicly and Wall Street has ordered less speculation, less land inventory, more profits on each home built — as opposed to volume — and yields which make housing competitive with stocks.

## MARKET AVERAGE INDEX SALES PRICE

<table>
<thead>
<tr>
<th>City</th>
<th>AVERAGE INDEX</th>
<th>SALES PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas/Ft. Worth, Tex.</td>
<td>102.5</td>
<td>143,500</td>
</tr>
<tr>
<td>Miami, Fla.</td>
<td>125.5</td>
<td>157,200</td>
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<tr>
<td>Phoenix, Ariz.</td>
<td>116.0</td>
<td>130,000</td>
</tr>
<tr>
<td>San Francisco Bay Area, Calif.</td>
<td>150.0</td>
<td>150,000</td>
</tr>
<tr>
<td>Los Angeles, Calif.</td>
<td>150.0</td>
<td>150,000</td>
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</tbody>
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**Loan Workouts: A Possible Alternative to Foreclosure**

by Michael Lewin

While the volume of new foreclosure filings has declined in recent months, many lenders are still experiencing a significant number of defaults in their real estate loans. In most circumstances, the lender ends up acquiring the property at the foreclosure sale and does not receive the full amount of its loan on the subsequent sale of the property. This particularly true when considering the lender's cost of holding and selling the property.

Given the right circumstances, many lenders are willing to consider loan workouts as an alternative to foreclosure. A few of the common loan workout solutions are a reduction in interest rate with a corresponding reduction in payments, a change in the loan payment structure — such as reduced payments or interest only payments for a period of time — and for short-term balloon loans, which extend the loan or change the loan amortization schedule.

In approaching a loan workout, some lenders require the borrower to sign a pre-negotiation letter or agreement. Lenders are using such documentation to establish the facts of the situation, including the existing defaults, and to clearly indicate that no loan modifications are until final documents are executed. A borrower receiving such a letter should be careful not to waive any substantive rights, particularly any rights to a workout that is offered for the loan afforded by Sections 506(a), 504(b) and 726 of the Code of Civil Procedure.

Finally, there are some circumstances under which a loan modification can result in taxable income. A borrower approaching a loan workout should consult with a tax accountant about possible tax consequences.
Classic Airs for Extra Day, Launches Web Site

The Bob Hope Chrysler Classic golf tournament received an extra day of television coverage when Twentieth Television reached accord with broadcast NBC to televise play Jan. 17 from Bermuda Dunes and Indian Wells country clubs. Erna Dunleavy, president of the classic which was played at four country club courses Jan. 14 to 19, said, "The more people that have an opportunity to see the tournament, the better. If some of them decide to come see the tournament in person next year, that's great. It's also a tremendous boost for our sponsors and supporters, as well as [threatening] additional exposure for participants."

An Internet Web site for the event was designed and produced by Graphitek, Architects of Advertising & Information, in Desert. The Web site featured ticket information. Said the site received 4,000 to 5,000 requests for hotel and restaurant reservations near the resort. The site has been done with [the Web site] "http://www.bhcc.org". Hadley Fruit Orchards Changes Ownership

The landmark 65-year-old Hadley Fruit Orchards in Cabazon was acquired by BFT Holdings Inc. in November. Hadley Fruit Orchards was a pioneer in the nut and foods industry, originating and popularizing "trail mix," and is renowned for its date shakes and in array of the world's largest selection of dates, dried fruits and nuts. The company operates retail stores in Cabazon and Carlsbad, a 250,000-square-foot international catalog presentation of its products in products and warehouse, packing and processing facilities in Cabazon. Gerald Bench of BFT Holdings was named president and chief executive officer. Other new officers include: Fred Bond, vice president and chief financial officer; Dean Brynildsen, vice president of marketing; and Harold Hibbert, plant manager. Kick Ruggeri, a seven-year Hadley employee, was promoted to vice president of retail operations. New retail efforts include the sale of Hadley products through airport gift shops.

First Bus-based Cellular Phone Depots

SunLine Transit Agency's compressed natural gas (CNG) public transit fleet premiered the nation's first cellular phone to be made available on a public transit bus Jan. 21. The cellular phones were placed at no cost to the agency by technology partners in the venture: Q3 Telecom, Lacent Technologies, and AirTouch Cellular. The wireless pay phones debuted for regular bus service at Amado Springs International SunLine Transit Agency's transit net premiered the three-part series on the Russian Revolution. The first series will be debut for regular bus service at Amado Springs International SunLine Transit Agency's transit net premiered the three-part series on the Russian Revolution. The first series will be

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Executive Time Out

by Camille Bounds, Travel Editor

This is the last article of a three-part series on the Russian Revolution. The area is so varied and delightful it was impossible to get the flavor and all the information of places to go and see within the space allotted — so here, for one more time, is a visit to a heaven, easily quiet place you won't soon forget.

Pampered day and night

There is ever present for your enjoyment — any time of day or night — coffee, cappuccino machine and beautiful crystal glass.

The exterior of the Honor Mansion with its white picket fence.

The Magnolia Room and The Honor Mansion.

REVISIT A LITTLE BIT OF HEAVEN

A 100-year-old magnolia tree is the view from the Magnolia Room. eeling as its name implies, specializes in dishes for doctored appetizers don't overwhelm; leave room for the main course.

Ravenous is the name of a tiny bistro with superb American food, wine and service. This could be rated as a four-star restaurant. Reservations are a must. You must try this one!

Manga Bene is a trattoria and pizzeria featuring hearty Italian food in a casual atmosphere. Portions are ample and the fresh fish is the highlight of the menu.

The Magnolia Room is the draw here, piloted with pillows, surrounded in shades of burgundy and cream. A comfortable stegh bed is an added delight — and a bathroom that Queen Victoria would have had the vapors over. One gets the feeling while soaking in the tub they have perhaps lived here in another life — or would have liked to.

A ki o pond and dogwood trees can be enjoyed from the window and the sound of a soft waterfall lends to the mood of this Shangri-La. Hold a good book and a fine cup of tea and you never want to leave.
by Jerry D. Mead

Some of the best wines in America—or the world, for that matter—come from small producers. This doesn’t mean large pro-
ducers cannot and do not make fine wine, but they do not have the little guy has advantages.

Making wine a barrel at a time is a hands-on approach to the product. The winemaker can watch over his children closely, making sure that nothing goes wrong, and choosing only the very best to be bottled under his label.

I’m talking here about classic small winemakers who also grow their own grapes, because this constant source of fruit is the most impor-
tant advantage the small producer has. When you buy a bottle of the small producer’s “estate” Chardonnay, Cabernet or
Zinfandel, you know the grape source is the same in the previous vintage that you liked so much.

Elkhorn Peak. One such small grower/producer is Elkhorn Peak Cellars, whose wines are bottled under his label.

She’s had 7 different names, 16 addresses and 21 homes. And she’s only five years old.

by Joe Lyons

Joe Lyons is news anchor for "Inland Empire Television News" and participates regularly in its Thursday restaurant review seg-
ment.

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Inland Empire Restaurant Review

Romano’s Macaroni Grill

Here at Romano’s Macaroni Grill appetizers can be an entire meal. Take for example the Bruschetta Mista, which is tossed
Filo bread toped with eggplant and smoked scamorza cheese, mushroom trifolati, shaved regi-
gano cheese and fresh diced tomatoes and basil ($6.25). Then there is the Fungi alla Gigia. That sounds
like the title of an “X-Filo” episode, but it is actually grilled Portabella mushrooms with caramehzed red onion and grilled polenta ($9.65).

Entrees included the fantastic Fettuccine with Chicken Strips and Italian Sausage ($10.25). This was one of the dishes that came home
with me. After all, who can finish an entire serving of fettuccine in one sitting?

There was also the Scampi alla Romeno, which is jumbo shrimp— a classic contradiction in terms— seasoned in a rich garlic butter
and served with pasta ($11.75). This dish also went home with me, but when I opened it up, there was
nothing inside but pasta. Someone had eaten all of the jumbo shrimp! Even dessert was enough to fill me by itself, Torta di Cioccolata. It’s a chocolate cake covered with warm chocolate ganache sauce and whipped cream. It is worth the trip all by itself.

The wine list proved to be modest but efficient. Reservations are not required and there is a lot of space in the
warehouse-style dining room, but it wouldn’t hurt to call ahead. We went on a blustery rainy Monday night and they were already half full, but you are guaranteed to be half-full when you leave Romano’s Macaroni Grill.

One last thought: Do not look for macaroni, do not look for a grill.

“Elkhorn Peak Cellars, whose vineyards are located at the southern end of Napa Valley in Jamieson Canyon, (if you’ll forgive me a small aside, don’t forget that name: “Jamieson Canyon.” It will very likely become a very popular appellation somewhere down the road. It is a unique growing area and several major players have vineyards there, as well as little guys like Elkhorn Peak.) For those who care about wine country geography, Jamieson Canyon is nearly parallel to Napa Canyon, only east of Highway 29, which means its micro-climate is influenced by San Pablo Bay, mak-
ing for a very cool growing region so ideal for growing Chardonnay and Pinot Noir. I predict Merlot will do well there, too.

Former banker Ken Networ has gone from New York to New Zealand packaging a vineyard and wine. He also markets the resulting wines.

Elkhorn Peak 1993 "Napa

Fagan Creek Vineyard" Chardonnay ($15). Toasty, smoky, lactic complexities on top of apple and pineapple fruit… and that’s just the bouquet! It tastes as good as it smells and maintains good fruit throughout. The com-
plexion shows up in the after fla-
ters, too. Rating: 88/86.

Elkhorn Peak 1993 "Fagan
Creek Vineyard" Pinot Noir ($22). This gold medal winner at the Orange County Fair shows great promise, but was too young for my taste after two years after har-
vest.

This is no little cherry-
berry, runti-fruits to drink like Beaujolais. It is dead serious wine that deserves to be cellared for at least three to five years to give it a chance to develop the bouquet and complex flavor of that are only
hindered at. Mostly berry fruit with some deep black cherry in both aromas and flavor. High fruit
extract, bold structure, mostly fruit flavors with complexity just begin-
ing to develop.

The quality score here takes potential into consideration. Rating: 92/83. Elkhorn Peak wines are limited production wines that won’t be found on the shelf. I sug-
gest you contact the producer for nearest retail outlet. Elkhorn Peak Cellars, E.D. Box 2121, Napa, CA 94559; telephone (707) 255-0480.

Wines are rated using a unique 100-point scoring system. The first number rating system; the second numbers value rate.

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Prepare to File Proofs of Claims in Bankruptcy Cases
by Lazaro Fernandez

With the notification of a bankruptcy filing by a person or business owing you money comes the question: Will I get some of my money back? Although that varies with what type of case is filed, there is a form you need to file to receive payment for your goods or services. That form is called a "proof of claim." A proof of claim is a form filed by the creditor with the court which is evidence of money owed the creditor. In bankruptcy, a "claim" is defined as any right to payment, whether contingent or fixed, liquidated or unliquidated, secured or unsecured, matured or unmatured, disputed or undisputed, legal or equitable. This is a very broad definition.

Before filing a proof of claim, we need to distinguish between an "asset" case and a "no-asset" case. There is money for distribution to creditors in asset cases and generally no money for distribution to creditors in no-asset cases. The notice of the bankruptcy filing will tell you this. If assets are collected in a no-asset case, the court will send a notice to all creditors to file direct proofs of claims. It is best to file a proof of claim in a "no-asset" case until notified to do otherwise.

Second, you need to determine whether the case is a Chapter 7 case, a Chapter 11 case or a Chapter 13 case. There are time differences for each case. Generally speaking, you must file a proof of claim in Chapter 7 and Chapter 11 cases within the first 90 days of the first meeting of creditors. However, there are exceptions. The notice of the bankruptcy filing will provide the deadline date, or "bar date," by which the proof of claim must be filed. This date acts as a statute of limitations.

In Chapter 11 and Chapter 9 cases, the court will set a bar date and notice will be provided to the creditors. Again, the bar date acts as a statute of limitations for all creditors seeking payment on their claims. A proof of claim must be filed if the debtor lists your claim as contingent, "unliquidated," or "disputed." Next, carefully complete your proof of claim form and attach supporting documents. If you need help, you have an ombudsmen a few hours you can call and get a firm's help. For example, attach copies of the verbal warranties, non-insured funds checks, promissory notes, work orders, change orders or trust deeds. File two copies with the court at the address indicated on the notice of bankruptcy filing, file a copy of the claim with creditors, file a copy of the proof of claim in the self-addressed, stamped envelope you provide.

A proof of claim can be amended after filing and, with certain exceptions, may be withdrawn.

Bankruptcy administration can take some time. Do not confuse the filing of a claim with whether or not your claim is "allowed" for payment purposes.

Entities may buy and sell proofs of claims so as to manipulate voting or distribution in cases. These entities may approach you about purchasing your proof of claim.

How much you receive on your proof of claim depends on the costs of administration. In general, the trustee or leading creditor may file a claim with priorities as set forth by Congress in the Bankruptcy Code. Be very patient. Payment in asset cases will come in time.

Lazaro Fernandez is a partner in the law firm Gonzalez & Peck. He specializes in creditor rights, bankruptcy and commercial law and may be contacted by calling (213) 612-7740.

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BARTER EXCHANGE
Additional Business through Bartering

The personal touch. By Don Tapscott (McGraw-Hill, 1994)

The business use of information technologies.

The Future of Capitalism, by Lester C. Thurow (Morrow, 1985) and (9) Where capitalism is going as a worldwide philosophy.

Discipline of Market Leaders, by Michael Treacy & Fred Wieruszka (Addison-Wesley, 1992). (10) How to focus on your market and gain a major share.

The personal touch. By David Mudge (Addison-Wesley, 1995) (11) hese are the top 10 best-selling books for business. The newsletter is compiled from information received from retail bookstores throughout the United States.


The Road Ahead, by Bill Gates (Viking/Penguin, 1995). (1) America's best-known businessperson takes the future.

Clicking, by Faith Popcorn (Harper-Collins, 1995). (2) A technique for knowing when a business idea is right.


The Future of Business, by Lester C. Thurow (Morrow, 1985) and (10) Where capitalism is going as a worldwide philosophy.

Barter Exchange: Additional Business through Bartering

Why are you leaving business profits on the table by not bartering? Bartering is an alternative business strategy that can help you achieve your financial goals. Bartering is the exchange of goods and services between two parties, typically equal in value. Bartering can be a valuable tool for businesses looking to increase their revenue and reduce their expenses. It can also be a way to introduce new products and services to the market, while building relationships with other businesses.

When you pay $50 and receive $50 in return, you are equally happy. When you pay $50 and receive $75, the other person is equally happy. That's because when you pay $50 and receive $75, the other person pays you $25. When you pay $50 and receive $75, you pay $25 and receive $50. When you pay $75 and receive $75, you pay $75 and receive $75.

Barter Exchange is a nationwide network that helps businesses of all sizes connect and trade with each other. It's an easy and effective way to increase sales and profit margins. Barter Exchange provides a simple and secure platform to facilitate the bartering process. Members can list their products and services for trade, and then search for other members who are interested in those products and services.

Barter Exchange is the perfect place to connect with other business owners and grow your business. With Barter Exchange, you can expand your customer base, increase sales, and reach new markets. Barter Exchange is a great way to get more for less. It's free to list your products and services, and members can easily find the perfect match for their needs.

Barter Exchange is a well-established and trusted organization with a long history of successful bartering deals. It's the perfect place to connect with other businesses and grow your business. With Barter Exchange, you can reach new customers, increase sales, and expand your market reach. Barter Exchange is the perfect place to connect with other business owners and grow your business. With Barter Exchange, you can expand your customer base, increase sales, and reach new markets. Barter Exchange is a great way to get more for less. It's free to list your products and services, and members can easily find the perfect match for their needs.

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Business Park Can ters out Phase II

Well Driller, Door Manufacturer Relocates to Fontana

Layne Christensen Co. purchased a 25-acre facility in the Fontana\'s Sierra Gateway Industrial Park last month, allowing the company to consolidate three of its Southern California locations. The property includes a 33,000-square-foot shop, overhead bridge cranes, rail service and a 5,000-square-foot office building. The sale amount was not available.

With its offices, Layne Christensen is the nation\'s largest well water drilling and pump and well repair, mineral exploration and environmental drilling company in the United States.

Andrew Schmitt, the company\'s president and chief executive officer, said, "Acquisition of this industrial facility — along with the consolidation of existing offices within the city of Fontana — is another step in the evolution of Layne Christensen Co. as we strive to maintain our leadership position and to capture revenue and earnings growth within Southern California."

During the previous month, Simplex Strip Doors Inc. signed a 15-year, $1.7 million lease on a 152,000-square-foot building in the Fontana Commerce Center. The 25-employee, 17-year-old company manufactures plastic strip doors and clean room enclosures.

Woodrow Joins Forest Homes, Sahh Honored

Charles Woodrow Jr. joined Rancho Cucamonga, Calif.-based Forest Homes as president of the company\'s Southern California division. He formerly was president of J. S. Mac, and a vice president at Kaufman and Broad.

The homebuilder maintains divisions in Northern California and Arizona and "is continuing its expansion plans with the development of affordably-priced, family-oriented communities," a news release stated.

Woodrow is responsible for the company\'s inland Empire projects located in Corona, Rialto, Highland, Temecula, Upland, Morongo Valley and Victorville.

Forecast Homes\' Adnan Saleh was honored at the "Celebration of the Year" at the National Association of Home Builders convention in Houston.

Texas Saleh sold more than $16 million in homes priced from $112,900 to $1,064,026 and measuring from 1,318 square feet, 1,900 square feet and 2,426 square feet.

Spee Facility for Med-Tech Firm

A 52,000-square-foot speculative facility in Corona was ordered by Medtronic Inc., a leading medical technology company which manufactures plastic strip doors and clean room enclosures.

"We have been looking for a new location for another year," a company official said.

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Well Driller, Door Manufacturer Relocates to Fontana

Layne Christensen Co. purchased a 25-acre facility in the Fontana\'s Sierra Gateway Industrial Park last month, allowing the company to consolidate three of its Southern California locations. The property includes a 33,000-square-foot shop, overhead bridge cranes, rail service and a 5,000-square-foot office building. The sale amount was not available.

With its offices, Layne Christensen is the nation\'s largest well water drilling and pump and well repair, mineral exploration and environmental drilling company in the United States.

Andrew Schmitt, the company\'s president and chief executive officer, said, "Acquisition of this industrial facility — along with the consolidation of existing offices within the city of Fontana — is another step in the evolution of Layne Christensen Co. as we strive to maintain our leadership position and to capture revenue and earnings growth within Southern California."

During the previous month, Simplex Strip Doors Inc. signed a 15-year, $1.7 million lease on a 152,000-square-foot building in the Fontana Commerce Center. The 25-employee, 17-year-old company manufactures plastic strip doors and clean room enclosures.

Woodrow Joins Forest Homes, Sahh Honored

Charles Woodrow Jr. joined Rancho Cucamonga, Calif.-based Forest Homes as president of the company\'s Southern California division. He formerly was president of J. S. Mac, and a vice president at Kaufman and Broad.

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Zerovnik, Co., & Public Relations/Weights & Measures

Greg Zerovnik of Upland-based advertising agency Zerovnik & Co. is joining Communications/Weights & Measures as its new president and executive director. Zerovnik will represent the group and its members at meetings and conferences.
Impact '97 Conference Boosts Small Business MARKETING

by Rebecca J. James

More than 100 small business owners and marketing professionals gathered at the 1997 International Marketing Conference to hear keynote speaker Jay Conrad Levinson deliver his keynote address, "Jay Conrad Levinson Speaks: The Nine Necessities of Advertising.

Levinson taught for 10 years at California State University, Berkeley, is an advertising consultant and is an advisor to Advertising Age. Levinson developed "Guerrilla Marketing" as a tactic for small businesses to compete against the larger companies.

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THE EMPLOYERS GROUP

The 17 industries which are currently required to report are:

- Landscape and Horticultural Services
- Building Construction
- Heavy Construction
- Other than Building Construction
- Contractors of Building Services
- Motor Freight Transportation and Warehousing
- Water Transportation
- Wholesale Trade — Durable Goods
- Wholesale Trade — Non-durable Goods
- Automobile Dealers and Repair
- Gasoline Service Stations
- Eating and Drinking
- Holding and Other Investment Owners
- Hotels and Other Lodging Places
- Business Services
- Auto Repair, Services and Garages
- Motion Picture
- Health Services
- Engineering, Accounting, Research Management and Related Services

Just Say NO!

Some of you have already called to say that you will be able to convert your ITED credits to tradable TAC trade dollars.

Unfortunately, we are unable to provide you with assistance in the disposal of ITED credits.

With our NATE affiliation, as TAC Member you have access and marketing opportunities to over 50,000 businesses nationwide.

Any TAC Member wishing to sell their burned hours, on a national or local level, is encouraged to contact TAC today for further details.

Thank you for your support.

FEBRUARY 1997

COVER ON MARKET

Great Marketing Starts with Great Numbers

Part 2: Reliable forecasting derives from the perfect blend of Art and Science

The Employers Group

by Ron Burgess

We explored the basics of using a break-even analysis for marketing purposes at last month’s column. This month we will explore another use of numbers as a guidepost for marketing management. While the concept is basic, the percentage of businesses actually using category management as one part of their monthly planning is very small. In large companies, a category of numbers is often managed by an entire staff. All category-related expenses, department or strategic-business units (SBUs) are accounted for. In most businesses, category management is not so clear. Most businesses maintain records only on the sales or revenue of a particular category or department, but forget to calculate the costs related to the selling of the product or service. In addition, captured, too many accounting programs still calculate cost-of-goods sold in three to six subcategories, with no direct calculation against the revenue. Many business managers believe that they have all the necessary information available, based on their income statement. I find this belief to be true in a large percentage of cases. While we won’t go into the evolution of income statements here, the point is that the structure of most accounting programs and income statements is not for marketing purposes. When you can’t find the gross margin — expressed as a percentage — of every product or service for last month’s business within two minutes, you don’t have the tools you need to market by the numbers.

Marketing numbers do not have to be demoralizing statements. If you find the numbers on another report, it counts! Depending on the source, accounting is said to have five to seven functions. Most businesses use only two: the financial and tax accounting functions. But management and cost accounting are also useful accounting functions.

On behalf of my accounting friends, I should mention that the best approach available to building numbers for marketing purposes should be a part of your accounting system — this is the best way to avoid errors. At the very least, these marketing numbers should be cross-checked and adjusted against your financial figures.

Now, let’s put this into perspective: Accounting for profit or loss doesn’t matter unless it is selling something — except, of course, to the IRS. If you are selling a product or service at a loss — without a specific strategy to do so — and you build a program to sell more, you will only go out of business faster.

Category management requires businesses to capture accounts information necessary to determine revenue and gross profit. While this level of information gathering was difficult for some types of businesses five years ago, today’s advances in computing makes this process much easier to accomplish.

Category management is the key to effective marketing, and competitive advantage. The numbers as the factors of primary importance, falling to see that creative minds have been upon these numbers in the area of forecasting.

On the other hand, creative minds don’t think in a quantitative way. As a result, since numbers are not prepared for marketers, mar­keters either don’t ask the data or they don’t understand how to interpret the information. Vice presidents to account for these facts. As a result, the marketing positioning of most of these companies is faulty.

The end result is that many marketing departments are inefficiently designed. They produce less business than they should. Many times, the person in charge of the advertising agency or the marketer, but lies on the doorstep of the creative community. The information is one of the perfect blend of art and science, key elements in business growth and profit potential.

Ron Burgess is a business development/inter­nal communications consultant with a strategic marketing planning, rela­tionship marketing and integrated marketing expertise. He can be contacted at BURGESS group, 466 E. Arrow Highway, Redlands, CA 92374, by calling (909) 798-7072 or by sending E-mail to ronburg47@earthlink.net.
Bankruptcies

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FEBRUARY 1997

Carol Joan Alexander, aka Carol J. Stumpt, Carol Alexander
9125 Sierra Ave., Norco; debts: $219,171, assets: $199,050; Chapter 13

Alessandro Gualberto Alvarado, Mayra Alvarado, dba Family Healthcare
2129 East Foothill Blvd., Ontario; debts: $173,500, assets: $164,460; Chapter 7

Barbara Goodwin, aka Barbara Goodwin, 11525 Deere Way, Murrieta; debts: $485,575, assets: $136,736; Chapter 7

Bernardus Mazar Barrett, aka Marc Barnett, 175 Las Flores Drive, Hemet; debts: $370,802, assets: $342,575; Chapter 13

Frank Monaco Bassoon, aka China Import & Export, S.R.L., an Italian Corporation
1070 West Chauncey Drive, Palm Springs; debts: $605,660, assets: $512,200; Chapter 7

Charles A. Bason, Margo Sharon Bason, aka Ray Bason Company, 35725 Waddo Road, Hemet; debts: $235,257, assets: $55,250; Chapter 13

FEBRUARY 1997
CHAMBER of COMMERCE

“Have a Heart” Charity Event
Do something nice for others...
Donate $5 and receive a coupon for 25% off regular-priced merchandise or take an EXTRA 5% off sale-priced merchandise at all JCPenny stores Saturday, Feb. 8.

Call the Montclair Chamber of Commerce for details (909) 484-4569

Revisit a little bit of heaven...
Continued from Page 47

catering featuring gourmet foods and wines.

The ambiance is charming and you will dawdle over your coffee just to stay and keep on enjoying the essence of the place. Pippins — very special hand-dipped chocolates — are served at the Plaza Street Market. They are made from scratch by 73-year-old Ruth Bates, a one-woman operation. Her absolutely fresh chocolates are to be found in the gourmet section of Neiman Marcus stores throughout the country as well as in the Healdsburg Plaza.

12 Subject to a Congressional sub-committee's approval, the Pomona city council approved a five-year lease for the 7,400 square feet of vacant space in the General Dynamics industrial space at the Navy Garage Laboratory for more than $500,000 per year.

14 R&B Auto Center in Fontana received planning commission approval to expand its Wachflowers Boulevard used lot from two acres to five acres. The expansion is due to be completed by June, will make R&B the largest such dealership on the West Coast.
REGULARLY SCHEDULED EVENTS

Monday
Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Santee's Mexican Restaurant, 9275 Foothill Blvd., Rancho Cucamonga. Membership: $25. Contact: Dave Gray, (909) 484-5246, Shirley Pattea, (909) 623-2386. The Professional Resource Network (PRN) presents four-day workshops weekly at the California Employment Development Department, 2521 E. 10th St., Ontario. Prospective employers or employees may contact: Andrea Parker, (909) 940-3530.

Tuesday
Business Network International, La Verne Chapter, weekly, 7 a.m. at Gino's, 269 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 239-3311. Business Network International, Inland Valley Chapter, weekly, 7 to 8:15 a.m. at Men's Club, 370 N. Mountain Ave., Upland. Contact: Laura Metcalf, (909) 574-2885. All Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Boyd, (909) 981-1720. Regional office: (909) 576-7037.

Wednesday
Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Men's Club, Spectrum Marketplace, 3900 Grand Ave., Chino. Contact: Mike Agar, (909) 391-1599. Business Network International, Rancho Cucamonga Chapter, weekly, 6:30 a.m. at Plane Tree Restaurant, 1179 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cuney, (909) 467-4612. West End Executives' Association, weekly, 7:45 a.m. at Ontario Airport Marriott Hotel, 2280 E. Hilton Blvd., Ontario. Contact: (909) 949-3525, or (909) 946-5384. All Lassen's Leads Club, Rancho Cucamonga Chapter, weekly, 7:15 a.m. at Cucamonga. For luncheon fee or IEAC membership information, call (909) 941-2511.

Thursday
Leip of Upland, weekly, 7 a.m. at Men's Club, 370 N. Mountain Ave., Upland. Contact: Glen Morgan, (909) 946-6616. All Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at Decy's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616. All Lassen's Leads Club, Chino Hills Chapter, weekly, 7:15 a.m. at Men's Club, Spectrum Marketplace, 3900 Grand Ave., Chino. Contact: Shirley Aar, (909) 767-7377.

Friday
The California Vincent Forum, weekly, 7:30 a.m. to 4 p.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Boyd, (909) 981-1720. Regional office: (909) 576-7037.

Saturday
Dream Activist Training & Development Institute, Fourth Saturday, 9 a.m. to 4 p.m. at Quality Inn, 1655 E. Fourth St., Ontario. Contact: D, Niraj Patel, 310-866-6002. Women Entrepreneurs, Third Saturday, 9 a.m. to 4 p.m. at Career Women's Ministry, (909) 947-4391.

Sunday
Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Igel's Ballroom at Claremont Graduate School, 145 E. 10th St., Claremont. Contact: Chuck Chael or Delores Week, (909) 982-3439.

11 "The Detailed Resume Tax" will be presented by the State Board of Equalization at a 12:30 to 1:30 p.m. luncheon meeting sponsored by the Inland Empire Ad Club (IEAC) at the Magic Lamp, Upland, 8189 Foothill Blvd., Rancho Cucamonga. For lunch fee or IEAC membership information, call (909) 941-2511.

12 The sixth annual health-related sales symposium sponsored by Inland Empire Association of Health Underwriters runs 8:20 a.m. to 4:20 p.m. at the Riverside Convention Center-Rancho Square, 3443 Orange St., Riverside. "Saucing to Excellence" costs $49 for NAHU and NAULU members, $70 for non-members; a night-before banquet at the nearby Mission Inn costs $35 per person. For information, call (909) 624-1526.

12 Learn networking techniques from the Professional Valley Chapter of Women's Referral Service beginning 6 p.m. in the Cal Poly Conference Room at Shilo Hilltop Convention Center, 3101 Temple Ave., Diamond Bar. Reservations required by Feb. 10 by calling Pat McKeever at (909) 599-4229.

12 "Immigration Law for Employers" is presented by the Employers Group from 8:30 a.m. to 12:30 p.m. at the Ontario Airport Hilton Hotel, 700 N. Haven Ave., Ontario. Presented by The Employers Group, costs to attend are $150 for members, $195 for non-members; attendees in groups of three or more are charged $130 each. For information, call (909) 784-9430.

14 The Employers Group presents "Dynamics of Employment Interviewing" from 9 a.m. to 4 p.m. at the Ontario Airport Hilton Hotel, 700 N. Haven Ave., Ontario. Cost to attend is $195 for members, $245 for non-members; attendees in groups of three or more are charged $175 each. For information, call (909) 784-0430.

15 Business owner Gordon Becker presents successful cold-calling techniques at an 11:45 a.m. meeting of the Inland Empire's Professional Women's Roundtable at Sizzler Restaurant, 1461 Rim Drive, Corona. For reservations or membership information, call Cheryl Hilton at (909) 363-1811.

19 Inland Empire International Trade and Citizen's Business Bank present "Export Opportunities in the Pacific Rim," 9 a.m. to 2 p.m. at the Ontario Airport Hilton Hotel, 700 N. Haven Ave., Ontario. Information call, Marsha Roberts at (909) 781-2350.

20 A monthly luncheon meeting of the Inland Empire International Business Association (IEIBA). For information on the luncheon meeting, call IEIBA's World Trade Hotline, (909) 782-7276.

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