April 1995

Inland Empire Business Journal

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If You Make Just One Investment All Year, Make It In Yourself.

**INVESTMENT: $89**

Company Tables $500 (Group of 8)

**PRICE INCLUDES:**

- Choose From 45 Learning Workshop Seminar Sessions
- Booth Sponsorship Opportunities
- Women in Business Supplement Advertising Opportunities
- Two Featured Keynote Speakers
- Networking

**DATE:**

Friday, May 19, 1995

**TIME & PLACE:**

8:00 a.m. - 4:00 p.m.
3443 Orange Street, Riverside, CA

Riverside Convention Center

**TO:**

Inland Empire Business Expo
Women & Business Expo

1st Conference to bring together professional women to learn, share ideas and establish quality relationships with other professional women who truly desire to improve the quality of living and doing business in the Inland Empire.

There are several opportunities to become involved with the Women & Business Expo 1995!

Corporate sponsorship - Booth sponsorship (first come, first served)

Advertising in "special" women's supplement in the Inland Empire Business Journal May 1995 issue

Advertising in the program brochure for Women & Business Expo (subjected to all Women & Business Expo attendees)

Please call for further information on the above opportunities.

Tickets for this year's event are $99 at the door and $89 in advance. We are offering an advance purchase price for previous attendees of $85 per person. This offer is valid until April 21st. Tickets are available on a first come, first served basis. The earlier you register, the better spot you will receive for the keynote speakers, and you will ensure your registration for your choice of workshop locations (in order of purchased response). For more information or to purchase your tickets, please contact us at (909) 391-0115 extension 23. Please contact our office for more details on how you can be a part of the 1995 Women & Business Expo.

We hope that you will make the investments in yourself and your company once again for the Women & Business Expo 1995. Hurry and register! Remember, first come, first serve for all priority seating and workshops! You can register today with the form below...just complete and return. A confirmation card will be sent to you along with the program brochure (once available). Then all you have to do is choose the classes you want to attend and you are set.

**Registration - "Women & Business Expo 1995"**

Seating is limited. Register today to secure your reservation.

- Name:
- Title:
- Company/Organization:
- Telephone:
- Address:
- City:
- State/Zip:
- Conference Registration $99 per person
- Group of 4 or more $85 per person
- I am enclosing my check / money order for the amount of $_____
- Please charge my (circle one) Mastercard VISA
- Exp. Date:
- Signature:

"Women & Business Expo 1995" is an exciting and unique event for women in business.

**Registration includes:**
- continental breakfast, lunch, three learning workshops, keynote speakers and more...

**Pre-Registration Required:**
- The full-day registration cost is $99 per person.
- Groups of 4 or more may purchase tickets at $85 per person.
- You may pay by check or Visa/Mastercard.

**LOCATION:**
- Riverside Convention Center
- 3443 Orange Street, Riverside, CA
- Behind the Holiday Inn

**MAIL OR FAX PAYMENT AND REGISTRATION FORM TO:**
- Inland Empire Business Journal
- 615 Sunpana Place
- Ontario, CA 91764
- (909) 391-0115 (909) 795-5060

**WEB:**
- FAX: Friday, May 19, 1995, 5:00 AM - 4:00 PM

**RESERVATIONS MANDATORY (909) 391-1015 ext.23**

Tickets sold on a first come first served basis. Early registration receives best seating location.

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**INLAND EMPIRE BUSINESS JOURNAL**

**VOLUME 7, NUMBER 4**

**APRIL 1995**

**CONTAMINATED PROPERTY: How Public Agencies Can Limit Liability**

by Theodore Griswold

The threads of hazardous waste laws wind through a broad spectrum of actions, past and present, that lead to one unmistakable conclusion—if you are caught in the net, it will cost you money, usually lots of it. As a result, a variety of methods have arisen to protect the buyer from unwittingly buying into a contamination problem. In most circumstances, when contamination is found on property, the purchaser elects to look elsewhere for land. If contamination is well documented on the site, potential purchasers are scared off and the property is likely to sit idle for years. Of course, there are instances where a public agency finds itself with no option but to purchase or deal with contaminated property. In such cases, the agency must use whatever means are available to limit liability caused by the contamination.

Public agencies can exploit the depressed costs of contaminated property through "prospective purchaser agreements" ("PPAs"). With a PPA, a prospective purchaser for contaminated property with no connection to the contaminated site agrees to contribute money toward the cleanup, or agrees to perform the cleanup itself after purchasing the property. In exchange, the purchaser receives a covenant not to sue from the federal government and protection that bars other Potentially Responsible Parties (PRPs) from suing in a cost recovery action.

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**Plans Firmed for Long-Awaited New Terminal at Ontario Airport**

by Mark Zelmer

A fter a decade of waiting, plans are firming up for the construction of a $275 million passenger terminal at Ontario International Airport.

Officials of the Los Angeles Department of Airports, which owns and operates the Ontario airport, expect to break ground this fall on the first of two new terminal modules. When complete, the entire three-section terminal complex would be capable of handling 12 million passengers a year — the level of traffic that a department survey estimates will frequent Ontario Airport by 2010.

The existing main terminal at the airport has 17 gates and was designed in the 1960s to handle no more than 3 million passengers a year. Last year, the airport reported handling a record 6.4 million passengers. The first phase of the terminal project would provide the capacity for 8 million passengers annually.

Despite Los Angeles Airport Department officials' more conservative estimates, a study by the Federal Aviation Administration projects that more than 18 million passengers would use the airport annually.

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**Closeup: Judge Linda M. Wilde**

**At Deadline**

Temecula Developer Converts Bankruptcy Petition

Pressureed by anxious creditors and a sluggish real estate market, Temecula developer William Johnson has converted his bankruptcy petition from a Chapter 11 reorganization to a Chapter 7 liquidation.

An independent receiver will be appointed by U.S. Bankruptcy Court to oversee the liquidation of Johnson's assets, and the payment of his creditors, said Michael P. Fedynshyn, a bankruptcy attorney in San Diego. Johnson was a dominant developer of projects during southwestern Riverside County's building boom of the late 1980s.

Johnson had filed a Chapter 11 petition to help preserve control of his real estate assets until the market improved. Now, however, a court-appointed receiver will determine the pace at which the Johnson's assets are sold, Fedynshyn said.

In the bankruptcy filing, Johnson lists $15 million in assets and $17.1 million in liabilities.

**Wal-Mart Headed for Pomona Regional Center**

Clamping its two years of negotiations, Wal-Mart Stores, Inc. has finalized a deal to build in Pomona.

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Letters to the Editor

We have always enjoyed the Inland Empire Business Journal's pro-con sections for providing enlightening views of controversial issues. That is why we were so disappointed in the March edition which featured the question about whether non-residents and non-citizens should pay higher tuition at California colleges and universities than California residents and U.S. citizens.

Senator Bill Leonard wrote a factual analysis of the financial and budget issues concerned. He argues that it is not right for non-citizens to have the benefit afforded to citizens, and he is right.

Unfortunately, the counter-position written by Karl E. Gaytan was offensive and inappropriate. Rather than deal with the issues or craft an argument based on facts, figures, or philosophy, Mr. Gaytan offered a rambling, substitutive personal attack on Senator Leonard. Why? Is Mr. Gaytan so afraid of the unpopularity of his position that he cannot simply state it and the arguments for it? Does Mr. Gaytan not see the illogic of his final point? He implies that if only Senator Leonard were not in office, all students—citizen and non-citizen—"could afford an education." What nonsense!

Mr. Gaytan's method discriminates against those of us who have paid into the system and now would like to receive the benefits of our state tax dollars.

We hope that in the future your fine publication prints articles with arguments based on the issues, not personal attacks. By the way, for the record, besides being local business owners, we are the parents of two students at Cal Poly Pomona, and I am a fellow elected official on the Alta Loma School Board.

Peter Prescher, President
Carolyn Prescher, Vice-President
Glad Tidings Management Services, Inc.

I was most disappointed by the article written by Karl E. Gaytan which appeared next to my "California Residents Deserve Tuition Break" in your March issue.

Mr. Gaytan begins by confusing the Declaration of Independence and the Bill of Rights and then suggests that I am the one who needs to be reminded of the principles described by these great documents.

The fact that the Declaration recognizes the equal rights of all human beings does not mean that non-U.S. citizens should get tuition breaks from state schools. Non-citizens are welcome to compete for admission to our state's fine colleges and universities and if they have the merit to gain admittance, then they can pay for the cost of their education. Those who are citizens have been paying into the tax system for years, are entitled to the tuition break.

It is regrettable that Mr. Gaytan resorted to a personal attack against me instead of attempting to make a case against my arguments. Public policy is formed in this state by reasonable people having rational, passionate discussions about important issues. That effort is hindered when someone like Mr. Gaytan lowers the level of debate in this manner.

Bill Leonard (R-31st),
California State Senator
cigarette consumption was 128 percent higher than with 90 packs in 1993. This figure equates to a 29.6 percent decrease over four years. Nevertheless, it is not the government's responsibility to accept.

It seems that each week a new revelation comes forward, inside the borders of liberal print that is available, and it is usually a misguided program that has flopped. The most recent example is the failed $45 million California Cancer Institute program to stop smoking. The net result was no improvement among those who smoke 25 cigarettes a day.

After 45 million dollars, the entire effort could only acclaim a very modest success with more moderate smokers—a 3 percent higher quit rate. Each percent cost the taxpayers $15 million.

Smoking is unhealthful! Nevertheless, it is not the responsibility of government to expend millions of dollars on fruitless efforts to coerce people into behavior patterns which they will not accept.

The social stigma of smoking began to increase in the early rate of 1.9 percent annually from 1980 through 1988, and then use began to decrease much more rapidly with the onset of Proposition 99, which became effective Jan. 1, 1989.

During 1989, per capita cigarette consumption was 186 percent higher than with 90 packs in 1993. This figure equates to a 31.2 percent decrease over five years. Nevertheless, it is not the government's responsibility to accept.

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The social stigma of smoking began to increase in the early rate of 1.9 percent annually from 1980 through 1988, and then use began to decrease much more rapidly with the onset of Proposition 99, which became effective Jan. 1, 1989.

Education has been getting a lot of negative press recently, and many bureaucrats are looking for someone to blame the overuse of data.

What is the percentage who have lost hope and ambition because of the overcrowding, the lack of respect or even attention, and the fear of violence?

On the other hand, this could not happen to the college, and rather than excusing the student's poor repayment rates referred to their low-income financial status, the college would tie in the economic status of these students. If the college looked at the other hand, this could not happen to the college, and rather than excusing the student's poor repayment rates referred to their low-income financial status, the college would tie in the economic status of these students. If the college looked at

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ANSWERS FOR THE INLAND EMPIRE

Which would you prefer to balance your city's budget—a tax increase or revenues from a card parlor?

By Steven Bill Leonard
3rd District

Gambling is not this type of industry. It's a social disease that has brought us all to the point where we have to do something about it. Gambling is not like chicken pox. Luckily, we live in a world in which infinite possibilities exist. Our city's choices are limited to two.

Given the opportunity to influence our city's leaders' choices to deal with budget shortfalls, I would state: In a world in which infinite possibilities exist, our city's choices are limited to two: changes or revenues from a card parlor.

I think our city's leaders should first investigate the potential revenue from a card parlor. It is a viable option that could provide a much-needed financial boost for our city. However, I must make it clear that it is not a perfect solution. I believe we should also look at other possible solutions, such as business plan in mind. Be sure to have the talent in our city and have been gaining presence. We have only to endure and not sell out.

George G. Alongi
Lake Elsinore City Councilman

I am a full-time advocate for the city's budget and the community. We have more than enough financial support for the goals of our city's future. Be sure your current choices do not bring a price tag that causes our city's future choices to be limited to one industry, rather than the numerous possibilities that now exist. We have the advantage of attention that provides increases in local and national income and avoids extreme increases in social costs. Gambling is not this type of industry.

Given the opportunity to influence our city's leaders' choices to deal with budget shortfalls, I would state: In a world in which infinite possibilities exist, our city's choices are limited to two:

The San Bernardino County Museum

Experience Inland Southern California
• Temporarily closed due to archaeology
• biological sciences
• earth sciences
• history
• fine arts

250,000 people visit the Museum each year. 60% of the Museum's general audience is families with children. 85% of Museum visitors live in Riverside or San Bernardino County.

Your business can share in the Museum's mission of preservation, education and cultural enrichment through the CORPORATE PARTNERSHIP PROGRAM while providing valuable benefits for your employees and the entire community. Contact the Museum Development Office at (909)798-8570 for more information.

The Nobel Prize-winning economist, Paul Samuelson, has pointed out that there is a substantial economic case to be made against gambling; it involves simply sterile transfers of money or goods between individuals, creating no new money or goods. When pursued beyond the limits of recreation, gambling subtracts from the economy, it seems as though this may be perhaps the only way we can raise revenues without "kandovos," meaning credit given by the city Redevelopment Agency, etc.

1 think people have to realize that card clubs today are not the card clubs of 50 years ago. They are more careful toward family values, and the revenues now generate more local tax, table tax, property and sale tax.

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Rehabilitation Technology Works

Rehabilitation Technology Works (RTW), on Club Center Drive in San Bernardino, was created in January of 1993 to bring outpatient occupational therapy into the new managed-care environment of the future. Its president, Mary Fato, has had 23 years of contractual experience with Blue Cross of California, performing retrospective reviews, case management, and utilization reviews, as well as developing many different programs.

With her earlier consulting group, Fato served all the business units of Blue Cross and was exposed to their developing managed care philosophy. She recognized that many therapy programs needed to be adapted to model the way for future programs...thus RTW's creation.

Managed Care, with all its problems and potentials, is entering the scene in the way of compensation as a way out of escalating costs, said Fato. "Though the roots of managed care lie in cost containment efforts, its future depends on a shift in emphasis to quality of care."

RTW is consistent of occupational and physical therapists who provide individually tailored rehabilitation therapy services to postoperative patients, injured workers, and injured sports participants, with the objective of returning them to functional lifestyles as quickly and safely as possible.

The 14,000-foot facility offers acute and post-acute treatment, including programs such as hand and back therapy, and return-to-work services that include functional capacity evaluation, work hardening, assessment of essential job functions and job analysis, worksite safety analysis, and work redesign consulting. Clinical psychology services are also available.

Primary goals at RTW are early intervention, effective application of rehabilitation therapies resulting in timely return to work and other customary activities, lowered re-injury rates, reduced overall disability costs and total health care costs.

To help achieve our goals," said Diane Homest, director of Employer Relations and Education, "RTW has designed a central work information management system capable of collecting and analyzing data on all returns. When the system is fully implemented and working to capacity, it will enable RTW to follow and interact with the carriers with information on injuries, recovery patterns, and the effectiveness of treatment plans.

"This information will be used for case management, cost-benefit analysis, quality assurance monitoring, development of a per-case fee schedule, and development of in-house injury prevention and disability management programs for industry."

Services provided by RTW are processed by means of a case management system that sets rehabilitation in motion and monitors progress, while the availability of return-to-work services allows continuity of care to final outcome.

"When a client is referred," said Lynne Simpich, administrator and coderveloper of RTW, "the information gathered includes an initial screening to identify potential barriers to rehabilitation. Areas assessed include educational background, occupational history, social history, reported physical and social functioning, problems with customary roles, fatigue, pain, perceptions of physical and mental health, job satisfaction, use of alcohol or other substances, and expectations regarding outcome of therapy and return to work.

"If potential problems are identified," Simpich added, "a secondary screening is completed, focusing on such factors as depression, quality and intensity of pain, personality traits, stress responses, and work stress. Each client is then assigned a level of care based on the projected course, the outcome, and the need for services." RTW is in the process of adapting and revising a current format for rehabilitation case review used by insurance providers so that it is applicable to injured workers. According to Linda Niemeyer, Research Coordinator at RTW, the idea is to develop a database consistent with existing authorization and review packages, and into which the payer's policies and procedures for preapproving and verifying the need for services can be incorporated. "Another advantage of this kind of database is that it facilitates networking and pooling of outcome data," said Niemeyer.

"Development of this database requires a system of documentation centered on functional outcomes," Niemeyer continued. "The medical history, for example, should specify those conditions that contribute to the client's loss of function. The information should be well documented behind the rehabilitation plan must be based on functional loss, and treatment planning for each individual should take prior functional levels into account.

"Impairment is only important as it relates to loss of function, and a functional goal should be mutually agreed on by the client and the rehabilitation team. Functional outcome reporting affords both employers and insurers the ability to match costs with results rather than merely with the number of services rendered, and, therefore, to control their expenditures more reliably," Niemeyer added.

Banks Have Money for Minority and Women-Owned Businesses

Ron Shear and David Casey-Page

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Serving all of Southern California

Banks are required by law to meet the credit needs of the entire business community they serve, under the Community Reinvestment Act (CRA).

It's perhaps the CRA that has motivated banks to focus their attention on increasing loans to minority and women-owned businesses. Under its mandate, banks are regularly examined and rated on their track record in providing loans and credit to the community. Ratings range from "outstanding" (which only eight percent of the banks nationally received this year) to "satisfactory," "needs to improve," or "substantial noncompliance." If a bank doesn't achieve a rating of at least "satisfactory," as the large majority do, it is not permitted to open new branches or merge with another bank.

Furthermore, a bad rating no longer something a bank can sweep under its doormat. Since 1990, banks have been required to make their rating and performance evaluation available upon request.

In other words, now that the ratings are public information, a community is able to learn which banks are strongly committed to lending to minority and women entrepreneurs, those that are just counting by, and those which aren't meeting their obligations at all.

Ladybird Bank

Rehabilitation Technology Works

The Money Is There, Here's How To Get It.

Minority and women entrepreneurs own a better chance than ever of obtaining the funds they need to succeed in business. Today, minority and women small business owners have a better chance than ever of obtaining the funds they need to succeed. Banks are going after this business for several reasons. For one, banks traditionally have a strong sense of community involvement and support and they strive to be good corporate citizens. Secondly, they view minority and women entrepreneurs as a great business opportunity. And finally, banks are required by law to meet the credit needs of the entire business community they serve, under the 1977 Community Reinvestment Act (CRA). If it's perhaps the CRA that has motivated banks to focus their attention on increasing loans to minority and women-owned businesses. Under its mandate, banks are regularly examined and rated on their track record in providing loans and credit to the community. Ratings range from "outstanding" (which only eight percent of the banks nationally received this year) to "satisfactory," "needs to improve," or "substantial noncompliance." If a bank doesn't achieve a rating of at least "satisfactory," as the large majority do, it is not permitted to open new branches or merge with another bank.

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Minority and women entrepreneurs own a better chance than ever of obtaining the funds they need to succeed in business. Today, minority and women small business owners have a better chance than ever of obtaining the funds they need to succeed. Banks are going after this business for several reasons. For one, banks traditionally have a strong sense of community involvement and support and they strive to be good corporate citizens. Secondly, they view minority and women entrepreneurs as a great business opportunity. And finally, banks are required by law to meet the credit needs of the entire business community they serve, under the 1977 Community Reinvestment Act (CRA). If it's perhaps the CRA that has motivated banks to focus their attention on increasing loans to minority and women-owned businesses. Under its mandate, banks are regularly examined and rated on their track record in providing loans and credit to the community. Ratings range from "outstanding" (which only eight percent of the banks nationally received this year) to "satisfactory," "needs to improve," or "substantial noncompliance." If a bank doesn't achieve a rating of at least "satisfactory," as the large majority do, it is not permitted to open new branches or merge with another bank.

Furthermore, a bad rating no longer something a bank can sweep under its doormat. Since 1990, banks have been required to make their rating and performance evaluation available upon request.

In other words, now that the ratings are public information, a community is able to learn which banks are strongly committed to lending to minority and women entrepreneurs, those that are just counting by, and those which aren't meeting their obligations at all.

Ladybird Bank

Rehabilitation Technology Works

The Money Is There, Here's How To Get It.
Temecula Voters Narrowly Pass $60 Million Entertainment Center with "Old West" Theme

by Mark Zeltzer

A 1994 survey covering five Southern California counties probably pertains only to the 74 cities, the survey also ferrets out the development facts and fees required by all five counties in their unincorporated areas. By far the case studies from top to bottom in a variety of categories, the survey paves the way toward specific projects to generate fees and approval conditions that can be very expensive.

Kosmont said that the survey, rare among real estate studies for its thoroughness as well as its inclusion of some cities, is not meant to stand in the same realm as the Ten Commandments.

"We strongly advise you to contact the localities themselves for detailed requirements as they apply to your project," advised Kosmont.

"Or consult with professionals who understand the issues related to discretionary approval processes and unpublished costs."

For each city and county, the survey lists a standardized format the business license fees, utility user rates, transit occupancy tax rates on hotel rooms, commercial development entitlement fees, and available economic incentives.

The fees presented in the survey report are straight from the cities' published fee schedules, noted Kosmont. The listed entitlement fees also involve only the cities' published charges, he said. Hence, the entitlement fees do not reflect all of the building, planning, and engineering costs incurred in the routine but unpredictable process toward project approval—such as zoning, land use, site plans, checks and inspections, school fees, and sewer and solid waste fees.

The survey also cites each locality's available transportation amenities, such as Metro Rail and the known use of economic development programs, including subsidies, loans and rebates, and the extent of any redevelopment project areas or other special revitalization zones.

Each city and county was given an opportunity to confirm the accuracy of its information that wound up in the survey, Kosmont said.

Please See Page 37

New Survey of Five-County Region Ranks Business Climate in 74 Cities

by Mark Zeltzer

The renovation project also will improve the former vaudeville theater, the Inland Empire Symphony's first venue in Temecula, and the real rarity was in the symphony board of directors, pointed out that the symphony overseers have to leave Rancon in 1995 and get the former real estate investment/development tiger through the difficult early years of the 1990s. Rancon President Leaving to Join Zev Buffman

"It is simply the result of a cut-back in government grant money from last year," said Feller. The board has plowed the $1.4 million plan to renovate the California Theatre. Stated over the summer, the work will include widening the aisles and removing about 250 seats at the 1,700-seat theater built in 1927 at 564 W. Second St. in downtown San Bernardino. "In general, the cost of holding a concert at the theater has run about $45,000," said Feller. "Most of the expenses are for building rent, which amounts to about $20,000 in ticket sales."

The renovation project also will improve the former vaudeville theater to meet fire and earthquake codes. Among the most dire needs is the replacement of a heavy wooden ceiling grid that holds lights and scenery.

San Bernardino Supportive

In the early 1960s, the San Bernardino Civic Light Opera purchased its grate from the Fox production conglomerate. Since then, the city of San Bernardino has stopped twice—in 1965 and 1994—with the financing needed to buy back the theater and keep it in its original use.

Under the latest shift of ownership, Feller has the right to form a non-profit corporation to run the theater.

Last month, Feller presided over a meeting of most of the key players in the local performing arts field, including representatives of the San Bernardino Chamber of Commerce, Cal. State San Bernardino, the arts councils of San Bernardino County and the city Economic Development Agency. On hand were officials of the other three major tenants of the California Theatre: the arts councils, the San Bernardino Valley Community Concert Association and the Inland Valley Dance Theatre.

San Bernardino over El Sobranте Pump

Berkman, a bookstore owner, last year waged his second losing campaign as a Libertarian candidate in the 43rd Congressional District. Also last year, Sarosi, a technical marketing specialist, lost the 36th State Senate District election in his first bid for public office.

Among defendants, the lawsuit names Riverside County, its board of supervisors, Chief Administrator Larry Parrish and Nelson. The suit charges that "in 1992 the supervisors quietly began illegally giving away valuable county-owned space at the San Bernardino County's "El Sobranе Landfill." Berkman and Sarosi joined from the Westvale Band, a county-owned out-of-county trash to the landfill, and dumps it for a $10 per-ton fee. Below that, Riverside County's own trash flows into the same landfill at the rate of $30 per ton.

"(The county's) secret 1992

Liberarians Sue Riverside County over El Sobranе Pump

by Mark Zeltzer

A lawsuit filed by Librarian party members charges that Riverside County illegally dealt away space at El Sobranе Landfill, the only county dump sanctioned to receive out-of-county trash.

Riverside County Waste Industries, a subsidiary of Western Waste Industries of Gardenia has always owned the landfill, located about 1.5 miles north of Elsinore and southeast of Interstate 15 and 91. County Waste Management Director Bob Nelson added, "Look around at other counties nearby, and you'll see that we've been able to find all out-of-county trash is not uncommon."

Once Berkshire was on site a site, the San Bernardino Valley Community Concert Association and the Inland Valley Dance Theatre.

San Bernardino over El Sobranе Pump

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"In the California business environment, public decision-making is often discretionary, and consequently specific projects tend to generate fees and approval conditions that can be very expensive."

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Please See Page 37
Although card clubs are not the perfect way that we could raise revenues, in today's market they seem to be the only business that is still willing to invest millions of dollars without the aid of redevelopment money or development fee credits from cities. Card parlors often are willing to foot the whole bill, and I think we need to look at that.

Michael G. Wickman, Mayor of Chino Hills, on behalf of Chino Hills City Council

For the city of Chino Hills, the question is most, our budget is most, and we have participated in legal action in respect to the city of Pomona proposing two card parlors. The latter should infer that the information supplied is information of company and or competitors. The following year, the banking officer might be able to offer her a loan. So if a small business person has a relationship with a banker, even if her bank can’t lend her money now, it may well be able to in the future. To determine if a small business owner qualifies for a loan, a banking officer will ask for the following information:

- Number of years the business has been in operation. Most banks require a business to have a three-year track record before they will make a loan.
- Purpose of the loan and how it will be repaid.
- Financial information on the business and the owner. For small loans, business and personal tax returns, along with a personal financial statement, are usually acceptable.
- Banked and work experience of key managers and key employees.
- The small business owner’s products, and who his competitors are.
- Business and personal references.
- Future plans for the business.
- The small business owner’s history of paying bills. To obtain this, the bank will conduct a credit check on both the business and the owner.

A bank officer can help a small business owner decide whether her company has a clean bill of credit.

Entrepreneurs starting out in business often don't understand this and have no idea what they must do to qualify for a loan. Banks are realizing that if they are going to service this market, they must go the extra mile. There are two ways in which they are doing this.

The first is called “relationship banking.” This means that the bank officer builds a relationship with the small business owner. When the owner comes in for a loan, instead of suggesting that she return when she’s been in business for a year or two, the bank officer might help her open a business checking account and give her advice about the steps to obtain credit. The following year, the bank officer could sign her up for payroll or credit card services. And, at the end of the third year, the banking officer might be able to offer her a loan. So if a small business person has a relationship with a banker, even if her bank can’t lend her money now, it may well be able to in the future. To determine if a small business owner qualifies for a loan, a banking officer will ask for the following information:

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T he National Federation of Independent Business has announced its support for legislation that would establish medical savings accounts for California workers and allow a tax credit for health insurance premiums paid by self-employed workers.

These proposals are included in Senate Bill 484 (Lewis, R-Orange County, and Knowles, R-Eli Dorado County), and in Assembly Bill 1759 (Knowles).

"Throughout 1994 we heard calls for government-run health care reform that the people rightly rejected," said Martyn Hopper, NFIB state Director for California. "Now it is time for a different approach, one that gives workers the incentive to hold down their own health care costs."

Under Senate Bill 484, a worker can establish a so-called Medisave Account not to exceed $1,500 a year, ($5,000 for joint filers) to pay for health insurance.

This amount is deducted from the worker's taxable income, and the interest earned on the account is excluded from taxation altogether.

"The bill accomplishes two important goals: it encourages uninsured people to purchase their own health insurance because there is no tax deduction, and it encourages people to hold down their own health care costs," Hopper added. "They are in line with NFIB's long-held philosophy that the best way to achieve greater health care coverage is by making insurance more affordable and more accessible for the small employer."
CONTAMINATED PROPERTY: How Public Agencies Can Limit Liability

In essence, the purchaser gets the property at a drastic discount, but absorbs the cost of remediation in the purchase price. PPAs appear to provide a win-win situation for purchaser and government. Because the purchaser is not a named responsible party, the costs of cleanup may be tax deductible as "normal business expenses." The government receives private funds to clean up the site at a minimal administrative cost, and the property once again becomes productive.

The Clinton Administration has been openly supportive of PPAs, and continues to see their use as a key element in its environmental policy. These agreements could provide public agencies an attractive option when faced with a situation where involvement with a PRP creates a problem.

The redevelopment agency can purchase the property and conduct the cleanup itself under a project pre-approved by the Department of Toxic Substances Control. The use of a pre-approved plan fixes the remediation costs for the agency, and these costs, plus interest, may be recovered from the PRPs within three years. When the agency completes the remedial action, the agency receives immunity from prosecution regarding the known contamination on the site. The immunity is passed on to subsequent purchasers of the property.

School District Acquisitions

In many areas of the state, school overcrowding has created a need for new facilities in areas where little vacant land exists. School districts are faced with buying commercial and industrial property for new facilities, increasing the chance of encountering a contamination problem.

In 1992, school districts were provided with an alternative method to deal with hazardous substances found on potential school sites. Civil code allows the school district to place the hazardous substances issue before the court in an eminent domain action, resolving the matter of immunity before acquisition. The court is required to hold a special hearing to decide whether any hazardous materials are present. If the court finds that the property cannot be avoided.

Revised Areas: The Polanco Act

Another seldom-used solution to a contamination problem is found in a state law known as the "Polanco Act." Adopted in 1991 and revised in 1993, the Polanco Act provides relief for redevelopment agencies which typically buy or condemn blighted property in areas where the risk of contamination is high. The agencies are seen as deep pockets where little vacant land exists. School districts are faced with buying commercial and industrial property for new facilities, increasing the chance of encountering a contamination problem.

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1995 New World International Wine Event Draws 1,800 Entries

The fifth annual New World International Wine Competition recently held at the Ontario Airport Marriott Hotel featured 1,800 wines judged by 54 professional tasters from the U.S., Europe, Chile and Mexico. The largest field to date for the competition included wines entered from Canada, Chile, Australia, Mexico, New Zealand, Argentina, South Africa and the U.S.

The New World International Wine Competition is the creation of Jerry D. Mead, syndicated columnist of "Mead On Wine," publisher of The Wine Trader magazine and consultant. Mead is also founder of the world's largest California-only wine competition, the Orange County Fair Commercial Wine Competition.

According to organizers, the primary goal of the New World International Competition is to inform consumers as to the best wines in every price range produced and marketed in the "New World." Gold, silver and bronze medals are awarded to the wineries that produce the top wines. Sponsored trophies are awarded for Best of Show, Best of Variety and Best of Class categories — thereby providing valuable information to consumers and the trade alike.

San Bernardino Developer Fees Reduced

New developers in the city of San Bernardino will get an immediate break on their Sewer Capacity Fee to buy into the city's sewer system, according to a recent announcement by Mayor Tom Minor and the City Council. Residents and current business owners in the city will also see a reduction in their monthly sewer rates effective June 1.

A Sewer Financing Update and Connection Charge Review approved by the Board of Water Commissioners in February showed that, since the last report was prepared and rates were adopted in 1990, costs of anticipated capital projects were lower than expected. In 1990, the total cost for these projects was estimated at $196 million. Today, the cost has been reduced to only $180 million.

The sewer capacity connection charge, currently at $3,730, is being reduced to $3,200 per single family dwelling, with incremental increases through 1999, resulting in a fee at that time of $3,500. For residential customers, the current monthly sewer rate is being reduced from $14.40 to $14.60 per month.

"Reduction of the sewer capacity charges will have a beneficial impact on new development in the city," said Bernard Kersey, water department general manager.

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"Everyone needs a bank they can call their own."
Global Marketplace

There are four big reasons why small business needs to be concerned about the global marketplace.

More competition from foreign companies may take away your local customers.

If your prime customers are companies with international aspirations, your business is going to be affected by changes in the global marketplace. It may have to compete with similar specifications or meeting ISO 9000 quality requirements, or just availability of the same language. One way or another, your business is going to be edged out of your local market, whether you are going to be out of business entirely.

If you're convinced that globalization is the way to go, take the first step by visiting a bookstore to pick up a copy of "Future Tense: The Business Realities of the Next Ten Years" by Marshall McLuhan and Schmid of the Institute for the Future. The authors will help you sort out which international phenomena are most likely to affect your business and give you guidelines on how to develop an action plan. Just to get you started, here's a short list of resources that you will need for every business: Get your own market data on other countries. Use licenses to move your products into the international marketplace. Form strategic alliances with foreign companies abroad. Learn to leverage your assets internationally. Keep a watchful eye on the policies in other countries. Take advantage of migration patterns in the world at large.

Global changes are affecting all of us. As we struggle to keep our businesses alive during this era of tremendous business upheaval, you may be helpful for owners and managers to remember the words of poet Henry Reed: "And as for war, my wars were global from the start."

We're not calling the revised data bad news.

Rather, we're saying that the local revisions weren't quite the good news we were looking for. The local (economic) expansion is continuing and as is typical anywhere else in the state. But it is still less robust.

"We're not calling the revised data bad news. Rather, we're saying that the local revisions weren't quite the good news we were looking for."

Local unemployment rates were down, but mostly because of a flattening out of labor force growth rather than an acceleration in actual job growth, said Bazdarich. "You were getting more perceptions of sluggish growth have slowed down the inflow of new workers into the area from elsewhere," he concluded.

The remainder will be used to pay off an interim loan made to the department from state's investment account and provide other funds for home and farm purchases under state veterans programs.

Why Rob an Empty Bank?

Q: What kind of interest do angels and venture capitalists charge?

A: "Return on investment" is the term, not "interest," for this type of financing. The bigger the risk, the higher the rate must be. A venture capitalist could be charging 10% to 35% ROI. Laws prohibit "usurious" (excessive) interest rates, so for the kinds of risks in venture capital, interest isn't enough incentive. The most important thing is to have a plan for the use of the capital, a plan that makes sense, and if possible a sensible piece of the company as a stakeholder.

Q: What's heard about greedy "vampire / vulture capitalists" that they usually outpatient you and end up with 99% of your company and leave you with nothing. How can I avoid this?

A: Consider an investor's perspective. Remember: while everybody thinks their business is unique, there is a market for anything, from a global financial scheme. How do you get a piece of the action? You have only one or a few investors. You get one or several investors like what they see, they can finance it, and you can make very fast decisions. Then, don't expect hurray just because you're desperate, though.

Revised Numbers Show Stronger Economic Expansion

Treasurer Fong Sells $385 Million in Bonds for Veterans

About $49 million from the sale will be used to refund outstanding veterans general obligation bonds maturing on April 1, 1995, thereby making additional funds available to the veterans department to finance the purchase of homes or farms.

"I've worked with the Department of Veteran Affairs to see how we can help veterans who served our country," said Fong.
Groundbreaking for the 1.7 million-square-foot Ontario Mills is slated for April 5, with the center to provide an immediate infusion of capital and jobs to the Southern California economy.

The project, located northwest of Interstate 15, is expected to create as many as 2,500 construction jobs and another 5,000 permanent positions once the center opens, scheduled for late 1996. Wages and benefits during the construction period will total in excess of $100 million.

The above estimates were delivered by James F. Duvall, executive vice president of development at The Mills Corp., a major publicly-owned real estate investment trust that is building the center. It will be the company's fifth super-regional value oriented mall, and is expected to cost more than $150 million to build.

The four existing Mills — in Florida, Virginia, Pennsylvania and Illinois — are leading tourist attractions in each of their respective states, as well as serving the residents of the regions where they are located.

According to Peter B. McMillan, president and chief operating officer, Ontario Mills will generate for the city of Ontario maximum tax revenues of $4.1 million in its first full year of operation. He added that in addition to the projected employment at The Mills, favor on the company's experience, sales activity at the center could generate enough economic activity within the city to create nearly 950 new jobs.

Among the leading retail stores that will be tenants of Ontario Mills are The Clearance House by Saks Fifth Avenue, Bed, Bath and Beyond, J.C. Penny Outlet, Marshalls, Sports Authority, and Burlington Coat Factory and its new concept store Totally for Kids.

"We expect Ontario Mills to be one of our most successful projects, and we believe it will provide a major boon to the community," said Mills Chief Executive Officer Laurence C. Siegel. "In other areas, The Mills have stimulated residential construction and commercial activity."

The Mills super-regional malls are designed to cater to value-conscious, brand-loyal customers. Mills properties combine anchor, major and specialty stores representing all principal retail categories within fully enclosed malls. The appeal of their quality and value focus has enabled Mills to become top tourist attractions as well as premier shopping centers in each of their locations.

Merchandise at Ontario Mills will cover the entire retail spectrum, from designer apparel to home furnishings. The Mills Corp. is a fully integrated real estate investment trust that owns, develops, redevelops, leases and manages malls and community shopping centers.
San Bernardino County Medical Center Construction Underway Despite Opposition

Understanding (MOU), but we don’t need it before electricity is required at the site.”

According to one opposition group, it is illegal for the county to go ahead with construction without the MOU, which has not been signed by the City of Cajon. Starting construction without a signed MOU puts the County in violation of the California Environmental Quality Act (CEQA), according to Arty. Jim Moore, the law firm of Romly and Thomas in Sacramento, which is representing the opposing group of citizens and cities.

“A May 5th hearing is scheduled in Sacramento in answer to our request for a preliminary injunction to halt further construction on the center and to prevent the county’s issuance of any more Certificates of Participation to raise funds for construction,” said Moore. However, at April 17th settlement conference requested by the County is also scheduled in Sacramento.

When Conlon signs the MOU they will be accepting responsibility for providing infrastructure and some utilities for the medical center. One source claims that the cost of the infrastructure is projected to be $40 million.

Certificates have already been issued for $283 million, according to Moore. The opponent’s group claims that by using the certificates to finance construction of the center, rather than putting a bond initiative on the ballot to be approved by voters, the county is circumventing Proposition 13.

The financing of the medical center’s construction is the basis for much of the opposition generated.

San Bernardino County Medical Center

San Bernardino County Grand Jury on the new Medical Center will be issued in the near future, according to a reliable source who is close to these issues.

Both Moody’s Investors Service and Standard & Poor’s Corporation have lowered the County’s credit rating from A to Baa. "Borrowing for the county’s new medical center sharply increased debt levels and contributed to a revision of the county’s ratings in 1991. Because of the county’s decision to fund the construction of the medical center incrementally, substantially more debt will be needed to complete the hospital, with the county having little ability to defer such borrowing,” Moody’s said.

Plans Firmed for Long-Awaited New Terminal at Ontario Airport

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Chino Valley Bank

The Bank Business Banks On.

We develop a new terminal built on July 22, 1995.

New terminal will be located on the current terminal’s new site.

Deputy Mayor Robert B. Rice, city manager for San Juan Capistrano, said that the city’s decision to build the new terminal was based on "the need to modernize and expand our airport facilities and to attract new businesses to the area.”

The new terminal is expected to be completed by the end of 1996 and is scheduled to open on April 11, 1997.

The project’s financing package will be issued on May 1, 1995, according to the airport department.

"We don’t have the funds to complete the new terminal," said Watson. "The project will be funded through a combination of federal and state grants, as well as private funding.

"We expect the terminal to be complete by the end of 1996," Watson said.

"The terminal will be built on the current terminal’s new site," Watson said.

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Fazzi added that the court has not yet even heard Bond's sexual harassment charges, as cited in her civil lawsuit. The appeal by Steinhaus stabilize that part of the legal process, as Fazzi said.

Meanwhile, Steinhaus continues to serve as the city's Economic Development Agency administrator.

In her law suit, Bond names the city, its Community Development Board and Steinhaus. Her charge includes slandered for making a homosexu- sexual harassment, invasion of privacy, conspiracy, infliction of emotional distress, and assault and battery.

Bond was employed by the city of San Bernardino for more than seven years, with an exemplary record, the suit says. However, Steinhaus refused to grant Bond a pay raise when she was promoted to an executive secretory position. Also, alleges the suit, Bond's supervisors wrongly accused Bond of both using drugs on the job and of a sexual nature. (For example, after Mr. Steinhaus' return from his vacation to the northeast on October 1993, Ms. Bond asked Mr. Steinhaus if he had brought her any maple syrup. Ms. Bond contended Ms. Steinhaus state in response: "Yes, I did, but you have to lick it off me.""

Bond's lawsuit further alleges that Steinhaus "repeatedly brushed up against her" while the two manned a beer booth at a charity concert event. In his appeal, Steinhaus holds that Bond did not come forward with the sexual harassment and other charges until after her job with the city was terminated. The crux of the case involves a determination of whether the city employed Bond on an "at-will" basis or, the reason for her firing would not have to be justified by the city officials.

Although most people quiered for this article were vague as to the exact details, the allegations against Cal Spas and Martinez, his former boss Maria Martinez by Gutierrez still ring a bell in the minds of many Inland Empire residents. Past, humorous references to the plaintiff's gender by late-night television hosts have given the case more than usual weight among sexual harassment suits. Mary Roberts, corporate attorney for Cal Spas, said she could not predict when the appeal would be heard.

Gutierrez, then 33, filed his lawsuit in 1992 against Cal Spas and Martinez, the company's chief financial officer. He charged that Martinez sexually made advances for years while the company ignored his complaints.

Gutierrez started working at Cal Spas in 1986 and said the harassment from Martinez, 39, began soon afterward. He alleged that Martinez, of Chino, would enter his office, close the door, embrace and kiss him, and fondle his genitals.

Gutierrez said he was afraid to report the advances because he worried about losing his $45,000-a-year job as division manager. Gutierrez said he resisted as time went on, and in 1990 he informed Martinez of his marriage engagement. Then, he claims, Martinez began hounding him at work, eventually Demotion him to his final post as a purchasing agent.

Women Make Most Health Care Decisions

H arrriet Nelson and Jane Cleaver spent their days at home, waiting for the boys to come home from school and, after preparing dinner, waiting for the arrival of the "bread winner." Those days are gone for more and more women have entered the workplace. (Now some men take care of the kids while the wife goes on a date when the Mrs. comes home.) Many women have gone off to work, many women have chosen to support a single-parent, or to supplement the household income. Many women are in the workplace because they have deferred family for a career.

The female workforce is better trained and better educated than when Harriet and June were eligible to enter the workforce. Going to college is now acceptable and encouraged. It was never portrayed that Harriet or June would choose college education. They didn't need one, per se. They were "just" housewives and, besides, "a woman's place was in the home."

What a difference a few decades make!

The 1990s find a large crossover in the workplace. Women have done jobs thought to be "masculine" and men have done work thought to be "sissy" or "non-macho" work, such as nursing or office support positions. How many male nurses were there 40 years ago? If there were any, they were a handful and an extreme minority. Today, about one-third of nursing personnel are male.

Today, too, women are more likely to make the decisions about which doctor or medical group is selected for the family. In two­ couple homes, the wife makes the sole or joint decision about health care 80 percent of the time. In single-parent homes, if the father's insurance covers the children, the mother makes the majority of health care decisions, especially about which doctor or medical group she wants to take the children and herself to for health care services.

As health care decisions make, women are asked to do more and more. There are many doctors, many medical groups. In this case, big medical groups. In this case, big.

The neighborhood doctor working by himself is, like Harriet and June, a thing of the past; the boys have grown and have left the nest. In truth, with the wave of managed care, the lone family doctor cannot compete with the "one-stop shopping" of large, efficient medical groups. In this case, big is better; better for keeping health care costs in check, better for getting quality care in a caring manner.

U.S. FamilyCare physicians accept nearly all managed care health plans and as many PPO or private health plans. U.S. FamilyCare physicians care for their patients in comfortable and appealing office locations conveniently located to work and home. Each has been screened for license, experience, and quality care in a caring manner.

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Developer Fees Going Down in China

Continued From Page 11

from the payment of Facilities Development and Facilities Benefit Assessment fees.

The proposed system breaks the fees into components, and costs will be allocated based on the type of infrastructure required by the developers and use.

Funding for parks will be removed from the development fee, and in the future will be charged only against residential development at an estimated rate of $1,231 per unit. The new fees will also reduce the development cost for residential developers to provide five acres of developed park land, 1,000 units, up from three, which will allow for larger parks to meet the city's needs for more space for youth sports.

Funding for traffic signals will only come from developments that will specifically benefit them, plus gas taxes and Community Facilities Districts, and not from general development fees.

The fees for residential development will drop 33%, from $15,504 to $10,355 per unit.

Business park fees will fall by 34%, from $91,425 to $59,415; neighborhood commercial, by 59%, from $135,350 to $55,334; and miscellaneous, by 63%, from $142,637 to $57,276—all per acre.

City staff estimates that up to 30% of the fees will be allocated to parks development.

The plan will face a tremendous amount of scrutiny before it receives final City Council approval.

The system was designed to provide "pay as you go." The new plan will at first emphasize reducing the current debt inherited from the county's plan, but that debt will eventually be eliminated, leaving a "pay as you go" system in place.

The goal in coming up with the new plan was first to make sure it met all legal requirements, then turn it into a tool to eliminate existing debts while paving the way for quality growth that is "necessary for long term economic stability," said Van Noor.

Single-family and multi-family residential projects will continue to be treated equally, and the Los Serrenos area will remain exempt.

Inland Empire Symphony Seeks Deeper Funding Roots

Continued From Page 12

Part of Superblock

Support of Businesses Sought

At the meeting John Hoggar of the city's Economic Development Agency unveiled the latest version of a San Bernardino Downtown Plan, proposing the creation of a "Superblock" entertainment district. Feller said she envisions the area as "the cultural center of the region."

"The basic elements of my plan call for generating major tourist productions, and revitalization of the (downtown) area with new field, retail and residential," Feller said. "Also, I want to form a new board of trustees, a Friends of the California Desert, which will work with the City Council to make sure that the arts are an important part of the Superblock."

Keith Stava, general manager of the Civic Light Opera, called the development plan "an opportunity, a golden opportunity for the arts to move forward."

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Mexican Banks Flooded With Real Estate Assets

In the U.S., the Restructuring of a borrower’s debt is a common practice of banks. According to Johnsson, restructuring is a limited option for cash-strapped Mexican banks until the first wave of real estate sales are completed and the burden of U.S. dollar-denominated debt is lifted. Mexico’s government currently is organizing an effort to assist failed and failing banks to dispose of non-performing and sub-performing assets. The strategy being developed is similar to those of the Resolution Trust Corp. (RTC) and Federal Deposit Insurance Corp. in the U.S.

“The value of real estate owned by the banks is important but not enough. Johnsson said, “Bank bulk sales are a tremendous opportunity for investors who can dispose of the properties at their real estate market, property laws and regulations.”

Mexican government has not involved in the real estate sector much. In Mexico, banks are forced many of these troubled asset due to the peso’s devaluation. Johnsson observed.

Appeals Court Declares State-Run Keno Games Legal “Slots” Hands Indian Gaming Tribes Victory

California Indian gaming tribes were handed a potentially major victory last week when the California District Court of Appeal ruled that the State of California cannot, as currently operated by the State, in a holding by Withrow, Proposition 37, or the California Lottery Act, passed by voters in 1984. The court determined that the State’s Keno game a slot machine because it is computer-generated, uses a video monitor and uses random or chosen numbers to determine winners.

The decision was based on a holding by the California Supreme Court that the State have maintained that the video machines currently at play in their casinos are not “slots” under the State’s law. Thus far, the issues that have divided the State and tribal gaming have centered around the technical mechanics of the machines, including whether a game is banked by the operator and what electronic method of random selection is used in the game.

State courts have been unclear in their definition of what a slot machine is. Several district courts have upheld that tribal machines are legal under the State’s lottery laws and, therefore, should be considered legal. Other courts have held that the machines are “Las Vegas style gaming machines,” not considered legal in California.

If California is established, it will be a major victory for the gaming business. Tribal machines are not banked—the players amass a pool of money and the winners are paid from that. There is no significant difference between the two types of machines,” said Cabazon CEO Cabazon.

“Our Keno game is now considered to be the same as the State Keno game. That makes us partners in the law.”

Tribally-operated casinos throughout the State have maintained that the video machines currently at play in their casinos are not “slots” under the State law. Thus far, the issues that have divided the State and tribal gaming have centered around the technical mechanics of the machines, including whether a game is banked by the operator and what electronic method of random selection is used in the game.

continued from page 10

by school districts does not provide immunity from future prosecution.

Future Solution?

Public agencies that do not fit one of the above scenarios must continue to seek solutions to environmental problems and creative use of existing statutes. State and federal legislative reforms are in the works to ease the burden of contamination liability. A state bill is designed to protect special districts that acquire property through a gift or donation.

On the federal level, proposed reforms include a limitation on municipal liability involving landfills. In the past, municipalities have been drawn into litigation when small quantities of household hazardous waste were commingled with other hazardous waste. The proposed reform will cap the liability attributable to municipal solid waste generators at any given site at 30 percent.

The Endowment Protection Agency also is developing initiatives to encourage economic redevelopment of abandoned real property. Reforms would involve regulation, pilot projects, intergovernmental agreements and increased public involvement. Reforms currently underway include a reworking of the prospective purchaser agreement program to encourage faster processing of the agreements.
Physicians in Managed Care Get Higher Pay

The nationwide survey covers salaries, benefits, perks, incentives and bonus pay for physicians and their administrators. The survey involves 5,400 physicians, 1,900 allied health providers, and 600 administrators across 40 specialties in the medical field.

Ernst & Young LLP is a leading business advisory firm with more than 3,000 professionals in 150 offices throughout the United States, Canada, Australia, England and Scotland.

"The managed care environment has changed dramatically and the focus has evolved from cost containment to population health management," said Jon Sigmond, leader of Ernst & Young's national healthcare practice. "We wanted to provide our clients with an objective view of the current compensation landscape, which we believe will help them make better investment decisions in terms of recruitment and retention of top-notch medical talent."

The survey also indicates that managed care physicians have more control over their work environment, with a greater emphasis on patient satisfaction and quality of care. The data also shows that physicians in smaller markets report higher compensation growth than those in larger markets.

"We anticipate that managed care physicians will continue to see increases in compensation as healthcare companies continue to focus on improving patient outcomes and cost efficiency," said Sigmond.

For more information on the survey, contact Sigmond at (949) 756-5090.

In Other News

**Employment Tax Amnesty Available Through June**

Employers eligible for amnesty under this program include:

- Employers who have been assessed by EDD for failure to pay all or part of their taxes.
- Employers who filed returns but did not pay all of the taxes that were due.
- Employers who voluntarily came forward during the amnesty period to report past due employment tax liabilities, or who have been incorrectly classifying employees by filing false employment tax returns.
- Product demonstrator employees who failed to report wages paid prior to March 17, 1992, because they incorrectly classified their workers as independent contractors.

Only specific tax liabilities qualify for this tax amnesty. This includes:

- Penalties and the associated interest on the penalties for the quarter ended September 30, 1993, and prior.
- Penalties and interest on the taxes for previously unreported liabilities that are for the quarter ended December 31, 1993, and prior.

Student Branch at Cal Poly, and scholarships would be targeted for students in that branch who meet specific criteria. Besides achieving a 3.0 or better GPA, they will be asked to submit a paper on a relevant quality-related industrial or service topic for review and approval by a scholarship committee. Interested companies should call the ASQC's local number, 909-317-4147.

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Safety Inspections Avert Accidents

by Bill D. Hagler

Regular safety inspections are to the workplace what regular medical checkups are to people—they can detect problems and risks before they lead to serious trouble.

For the best results, a workplace inspection program should be established on a weekly, monthly, or quarterly basis. While employers must judge for themselves how often inspections should be conducted, there are critical times that require special attention. Increasing production, changing operations, and installing new equipment often create new hazards such as congestion, poor housekeeping, and other conditions, each of which may contribute to employee accidents.

Increasingly, installing new equipment often requires training new employees as well. Without detailed instructions and training, new employees may not know how to operate the equipment safely.

Inspections should be conducted, and workers should be trained in proper lifting techniques and the handling of equipment.

These are just some of the unsafe acts and important safety conditions of which to be aware. You'll want to identify and add other items that are problems in your business.

After an inspection, take action as soon as possible to correct the deficiencies noted. Proper correction will prevent additional accidents. Follow up at a later time to make sure that the corrective action was effective and that the condition hasn't developed again.

One thing all effective safety programs have in common is that they are rooted in regulations applicable to each operation. The regulations should be available to those performing inspections and developing recommendations. Specifically, familiarity with the regulations of the Federal Occupational Safety and Health Administration that affect most employers (OSHA 1910 for general industry or OSHA 1926 for construction) is essential.

Just remember: governmental regulations establish only minimum requirements. To ensure that your safety objectives are met, it may be desirable to consider the minimum standards a jumping-off point for creating a safety inspection program that's just right for you.

Bill D. Hagler is president of NCCI (National Council of Compensation Insurance, Inc.), a not-for-profit organization that is the nation's largest provider of workers' compensation data, products and services.

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The Key is EXCHANGE! You Will be Surprised at the Number of Business that Will Barter with You. For More Information, Call the Local Business Barter Exchange. (909) 606-1116.

Leonard Sponsoring Education Workshop

"I want to teach these parents and concerned citizens how they can participate in the process and work for the reforms we all know are desperately needed for our children's sake," Leonard said.

School District Board: Mike Spence, West Covina School District Board

In addition, a panel of reform-minded administrators who have been involved in schools. The keynote speaker at the workshop's luncheon will be Dr. Wilbur Smith, the founder and president of the Up and Coming Foundation and former candidate for California's Superintendent of Public Instruction.

Pre-registration is required and seating is limited. The cost for the workshop, materials and luncheon is $35. Checks must be made payable to Symposia Associates and returned to Senator Bill Leonard, "Making A Difference," 400 N. Mountain Ave., Ste. 109, Upland, CA 91786.

For more information about the workshop, call Senator Leonard's office at 1-800-404-3135.

The Success Story.

You know who they are, relentless hard-working, successful entrepreneurs who are the backbone of economic development in the Inland Empire. You can become a part of their success story by recognizing them for a job well done by nominating them to become one of the 1995 Entrepreneur of the Year award recipients. This elite competition, sponsored by Ernst & Young, Inc., magazine, Merrill Lynch, Sprint, The Desert Sun, The Inland Empire Business Journal.

The Deadline For Nominations Is April 7, 1995.

Be Part Of The Success Story. Call 909-276-7279.

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Continued From Page 13

Western Waste. The suit asks the court to order the county to lower the emission of its $10.46-a-ton rate paid on imported trash and the $38.50-a-ton rate paid on county's own trash -- a move to gain a litigation advantage in another lawsuit, said Berkman. "Rather, we just want justification of the county's rate-making process." In Riverside County, Western Waste serves parts of Riverside, Corona, Norco and Coachella Valley. El Sobrante is located about 55 miles from the city's waste transfer plant in Canyon.

According to records, Western and Riverside County struck a deal in 1985 to operate the 160-acre El Sobrante Landfill as a joint project. In 1991, the county and Western entered into another agreement, calling for Western to fund a 1,000-acre expansion of El Sobrante Landfill. The terms also gave Western the exclusive right to import out-of-county trash for disposal at El Sobrante.

According to Richard Lashbrook, county policy planning director at the time, the deal provided key benefits to "all residents of the county's cities and unincorporated areas." Lashbrook noted, the county got to extend its guaranteed capacity at the landfill for 15 years, to 2020, in essence at Western's expense. Also, the gate fees collected on Western's imported trash funded the county's overall landfill operations, as well as miscellaneous programs financed out of the county general fund. Finally, Western assumed all environmental liabilities at El Sobrante, commencing with the delivery of imported waste.

Berkman and Solasi charge that the agreement allowed the county to sell off property rights to the landfill at El Sobrante for a price well below market value. "The county, although it reserved the additional capacity for county residents, sold all or portions of that capacity to the highest bidder, or . . . sold the exclusive right to import (trash) to the highest bidder," says the suit. The law suit also challenges the county's use of eminent domain power to gain land for a landfill expansion by a private company.

Nelson said the expansion served to keep landfill operations under the county's direct administration. He observed, "Today, landfills that receive a high volume (of waste) are by far the most cost-efficient." Nelson referred to the rising costs of operating a landfill, brought on by government mandates to install liners and the thorough closure process required in order to shut the landfill, that the Soberante landfill's that reached capacity.

Nelson confirmed that another expansion of El Sobrante Landfill is in the works. Berkman said that plan caught the eye of a San Diego County taxpayers watchdog group, which in turn alerted Riverside County Librarians to the scenario involving El Sobrante. Numbers: "As an owner of a landfill, Western Waste doesn't charge itself for the waste it brings in independently," said Nelson. "The $10.46-a-ton rate covers our county's standard costs, including those that we are mandated to charge to pay for such purposes as landfill operations, state permits and recycling programs and habitat conservation.

Continued From Page 32

How to Successfully Negotiate with Lenders

Inland Empire Profile

Chris

Hobbies: Gourmet dining, reading books on successful businesses, watching college basketball, listening to people, exercise.

Affiliations: Center of Breakthrough Thinking, Inc.

Personal Accomplishments: Survived putting two sons through college while living in Los Angeles.

Best Assets in the Inland Empire: "People, places, and the potential for today and tomorrow.

Chief Concern: "People who lack respect for the natural wonders of the desert."

Last Book Read: The Heart Around

Last Movie Seen: Speed

Last Vacation: Catalina by the Sea

Resides: Palm Desert

The lawsuit asks the court to void the 1992 land deal at El Sobrante, and to halt a proposal to plan an expansion of the landfill. Western Waste doesn't charge whatever the profit Nelson added. Nelson said the expansion served to keep landfill operations under the county's direct administration. He observed, "Today, landfills that receive a high volume (of waste) are by far the most cost-efficient." Nelson referred to the rising costs of operating a landfill, brought on by government mandates to install liners and the thorough closure process required in order to shut the landfill, that the Soberante landfill's that reached capacity.

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Now, that's just not true. The county doesn't own El Sobrante Landfill. It Western Waste does. We have just negotiated in the county's best interests there.

The difference in gate fees collected at the landfill results from the different parties that are doing the dumping, said Nelson. "As owner of a landfill, Western Waste doesn't charge whatever the profit Nelson added. Nelson said the expansion served to keep landfill operations under the county's direct administration. He observed, "Today, landfills that receive a high volume (of waste) are by far the most cost-efficient." Nelson referred to the rising costs of operating a landfill, brought on by government mandates to install liners and the thorough closure process required in order to shut the landfill, that the Soberante landfill's that reached capacity.

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Travel Agencies

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**Software Review**

*by Cortney Jones*

D eckstop publishing used to be left to the pros. We thought that, along with graphic artists, it took highly skilled talents to put together sophisticated newsletters, catalogs, brochures, and books. With the advent of powerful word processors, most secretaries can produce newsletters and small documents right from their desktop without high-end programs like Quark Xpress, PageMaker, and FrameMaker. Microsoft Word and WordPerfect have the capabilities to import graphics, wrap text around graphics, drop caps, and place margins. They each offer a variety of columns and table format options and come with powerful spell checkers, thesauruses, and grammar checkers. WordPerfect comes with its own sophisticated drawing program, while Word allows on-page drawing. Both come with a window in which you can rotate, curve and shadow text, and allow you to create free floating graphic boxes that can be placed anywhere in your document.

Most small businesses can fulfill this type of quality you are looking for, publishing needs right from the one program their office knows best, the desktop publishing packages. But what about those special needs? Say you want to design tool folders, tent cards, or four-fold cards, booklets, or business cards. For the most part, you can still use your word processor. If you want something that will simplify your tasks, you should look into some of the lower-end Desktop Publishers (DTPs). Many of these are available for less than a hundred dollars.

Microsoft Publisher ($49.98 at Egghead) is a great small business tool for those with design and layout experience. Wizards walk you through each step of the design, and Cat Cards help you space it out even. The most uncreative person in your office can produce professional looking newsletters, brochures, flyers, and business cards in a matter of minutes.

Draw programs are another route to developing desktop publishing. Programs like CorelDraw, Illustrator, and Freehand can hand out the DTP’s without much effort. CorelDraw now allows up to 999 pages, so you aren’t as limited before. Ventura Publisher (a popular DTP) comes bundled with it, making the CorelDraw package the deal of the century. In many instances, using a desktop publisher can be more of a hassle than it is worth. Quark is a very complex program that takes more than a couple of day’s classroom instruction for a student to become proficient. PageMaker isn’t much more powerful than Word or WordPerfect and at times seems to be more limited.

Of course, word processors don’t allow things like overset, drop proofing, and Pantone color matching. Draw programs do, but they aren’t really set up to produce magazine layouts or long documents the way a DTP is. With Word and WordPerfect offer headers, footers, footnotes, endnotes, indexing, cross-reference, document comments, all types of tables to list contents, figures, tables, and author indexes and evaluated indexes. Long documents are easily created and maintained by being broken up into smaller documents that are later compiled into one master document. It is here in the Master Document that all the endnotes, indexes, and glossaries are kept. What you can’t do in a word processor is balance columns, adjust text flow, or use multiple columns in a single file, and Word does not have a contour wrap feature. For these reasons you may decide that you need a high-end DTP. High-end Desktop Publishers produce more polished looking documents. But with everything else in life there is a payoff. They are high priced (ranging in from $540 to $700) and difficult to learn. PageMaker is the easiest to learn and the least sophisticated of the desktop publishers. It is very easy to learn, but for all its praise it has many shortcomings.

Quark Xpress is a complicated program that many high-end Mac publishers swear by (and for good reason). Most high-end DTPs that have nothing to do with the advent is a highly marketable skill to have. PageMaker, though not as well known, is known to be the last best DTP for creating long complicated documents. FrameMaker offers features such as the feathering and stacking of columns to make it more aesthetically balanced. They are not the same thing as PageMaker’s “Balance Columns.” They are much more powerful and produce a more natural looking flow.

FileMaker also allows you to set up conditional text. By marking text or graphics as conditional, you can create different versions of a document from one file. This feature alone will save hours of editing.

With the advent of powerful word processors, most secretaries can produce newsletters and small documents right from their desktop without high-end programs...

FileMaker has also included a HyperCard On-line View-only system that lets you create documents to be read on the computer. This is great for employee handbooks, read-only data files, interactive help systems, or guided product demonstrations. A reader can click on a topic in a table of contents and FrameMaker will automatically open the appropriate document. The reader can only view the document, they cannot edit it. A companion product, FrameMaker Viewer, lets you distribute your hyper text documents to non-FrameMaker users.

FrameMaker’s current version 4.0 does not offer text reflowing software. Versions 4.0, shipping this June, includes this feature as well as a page layout, QuarkXPress 4.0. After purchasing FrameMaker 4.0 after March 27, 1995, you can receive a no-cost upgrade to 5.0 by contacting FrameMaker Technology.

Before purchasing any high-end, software, carefully examine your needs. You may be pleasantly surprised by learning how to use the advanced features of your word processor may be more cost effective than buying a $600 or $700 program. If you do decide that your needs will be better met by an expensive DTP, carefully evaluate each program. Do not rely on what has been presented, but the software constantly changes. Just because the name you’ve heard most is PageMaker, it does not necessarily mean it is the best. And by all means, if you are only producing brochures, flyers, and short newsletters, look into some of the lower-end programs. You could be pleasantly surprised. And don’t forget the power of today’s draw programs. Quark Xpress and PageMaker do not offer drawing capabilities, so you may find yourself having to buy both, and one Desktop Publisher such as Quark Xpress and PageMaker are primarily used to bring together information created elsewhere (i.e. text from your word processor and graphics either created in a draw program or scanned in and spliced up in a photo program). They are responsible for the many beautiful, multi-colored brochures and booklets you receive in the mail every day. If this is the case, carefully evaluate each program. If you then get one of these products and learn how to use it, if not. then do not go for high-end DTP’s. It is better to be using something easy to use. If you are into text publication, FrameMaker 5.0 is the product you should get and the product you should learn. The professionalism of your work will far outweigh its hefty price ($599.00).

Whatever way you decide to go, remember a product is only as good as the person using it. Learn to use your software to its fullest potential. And before buying something new, look into the advanced features of the software you already own.:

*Cortney Jones is the director of Word Processing Technology, a computer training, documentation, and database design service organization.
Small Business in California: Shaping the Image Amidst the Turmoil

The following commentary is excerpted from the National Federation of Independent Business Reports released in March. Since 1973, the NFIB has conducted annual surveys of small businesses, using the results to identify problems, to forecast trends, and to gauge public behavior. The nation's 1995 report on survey findings are William C. Donohue, NFIB chief economist, and William J. Conner, senior research fellow of the NFIB Education Foundation.

Small business in California has generally out-performed the national average over the last 20 years—often by significant margins. Sales were better, so were earnings. Employment was stronger. And the owners of California’s small businesses felt more optimistic about the business climate and their business prospects than did owners in most other parts of the country.

Although economic recessions appeared to affect the state’s small business population more severely elsewhere, these recessions usually proved temporary and the rebound rapid. Small business owners and women did not follow the prevailing national trends. When times were good, some felled. When times were bad, some succeeded. But even the unusually high rate of business terminations that California experienced was a cloud with a silver lining. A high termination rate meant a very high entry rate, and that in turn left the state with a growing small business sector. For small businesses in general, the central feature for most of the 20-year period was growth. By normally any measure, California small business prospered. There were problems, of course—many of which were shared by business owners across the country.


The mid-to-late 1980s pro-
vided the best years of the period. Not only did small business in California fare well, it fared much better than the national average, and much better than small business in virtually any other part of the country. These years represented the golden years, even as individual owners struggled and found serious difficulties.

In 1990, the strong ride abruptly ended. A recession hit. Supposedly, the recession was ranked as “mild” on a national scale. But to California small business owners, the 1990-91 recession proved just as severe as the so-called “deep” recession of 1981-82—and more lasting.

Sales and earnings dove as the recession struck. Business owner confidence fell. But worse for California’s image, the state’s small business population relative to the rest of the country declined dramatically. California small business stopped out-performing small business elsewhere and began under-performing.

Recovery from the 1990s recession was slow throughout the country. Some measures, such as sales and employment, showed that California small business hit its bottom during this recession. But other indicators, such as selling prices, employment, and a subjective assessment of the business climate presented a different picture. They portrayed a lingering recession, one that didn’t end until late 1993 or early 1994.

Conditions have improved within the last 12 months for California small business owners. Now, more report sales increases than sales decreases. Earnings performance and job openings have risen, so have capital expenditures. The frequency of price slashing has fallen. Still, they find themselves in the unusual position of grazing the carters.

Perhaps the most remarkable element of current difficulties in California’s small business is the degree of optimism expressed about the future. Business conditions remain mixed, but are better, overall, than previous years. And, as usual, the number of small business owners in future years should be the same as that projected in the mid-1980s.
Singapore and the Netherlands: Talking International Trade

by Kay Miller

The Netherlands has the largest container terminal in Europe at Rotterdam, while both the ports of Singapore and Rotterdam are the busiest in the world in terms of gross tonnage. Known as the gateway of Europe, the Netherlands is well positioned to continue to reach the rest of the European Community. With 160 million inhabitants and major cities in London, Paris, Hamburg, Dusseldorf and Brussels within a 300-mile radius, its central location is one of the reasons many companies choose to establish their European Headquarters in Holland. Singapore also enjoys a strategic position in the heart of Asia, and in obtaining new trade links, Singaporean experts are now favoring closer political and economic relationships with the Asian-Pacific region.

The companies intending to establish distribution subsidiaries overseas will need to consider issues like transportation infrastructure, location and logistics. Despite—or perhaps because of—being relatively small, Singapore and the Netherlands have both achieved strong national integration.

Despite the controversy last year regarding the U.S.'s apparent snubbing of Europe in favor of Asian business, it is clear that both markets have much to offer. Europe, with almost 400 million consumers and a GDP of over $3.5 trillion, is the world's largest market, while Asia offers its own enormous and still largely unexplored potential. It is, therefore, up to individual nations to vie for business, whether they lie East or West.

The entire territory back in 1803. Later that year, New Orleans was sold to the United States as part of the Louisiana Territory, which covered 17 of our present states, for $15 million. Napoleon needed the funds to keep his European wars going.

Nevertheless, the marks left by France and Spanish influence remain. New Orleans is considered by many to be the most European of all American cities. Here there is a past and a large body of legends provide an undying aura of romance that seems more European than American.

The French Quarter—Where Dixieland Jazz Was Born

The unique atmosphere of the French Quarter, composed of some 90 square blocks in the heart of New Orleans, is best absorbed by proceeding to foot through the delicious streets. Blend into the history and romance of Old World France and Spanish and English. Named in honor of the Regent of France Philip V, the Quarter is a good place to spend an attractive, authentic French restaurant, and various bars devoted to Dixieland jazz and unique New Orleans characters. The French Quarter comes and goes; what the day, comes to life at night when the narrow streets of Bourbon, Chartres and other坊 are filled with students and tourists savoring the charm of the Quarter. The Quarter is the closest thing to Europe in the history of the United States, and jazz originated here.

New Orleans has entertainment for every taste. There is opera, a superb symphony orchestra, and some of the best Dixieland jazz in the world. New Orleans can claim to be the first permanent home of jazz, as well as the birthplace of jazz in the United States. The city's fine opera, and jazz originated here early in the 19th century. For many tourists, it is simply Bourbon Street, with its jazz bars, honky-tonk and cocktail bars and restaurants, that represents the world of entertainment that is New Orleans.

French Quarter—The Place Where Dixieland Jazz Was Born

The Quarter's charm comes from its history and romance of Old World France and Spanish and English. Named in honor of the Regent of France Philip V, the Quarter is a good place to spend an attractive, authentic French restaurant, and various bars devoted to Dixieland jazz and unique New Orleans characters. The French Quarter comes and goes; what the day, comes to life at night when the narrow streets of Bourbon, Chartres and other坊 are filled with students and tourists savoring the charm of the Quarter. The Quarter is the closest thing to Europe in the history of the United States, and jazz originated here early in the 19th century. For many tourists, it is simply Bourbon Street, with its jazz bars, honky-tonk and cocktail bars and restaurants, that represents the world of entertainment that is New Orleans.

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The Wine Cellar

Meat on Wine
by Jerry D. Mead

Although not in the same league as The Maharajah in Colton, Bengal Kitchen offers some unique dishes. Fourteen vegetarian items assure an upper-middle-class clientele, but the heat is not forgotten for the traditional Indian dining. The Lamb Rogan Josh is cooked with fresh tomatoes, green peppers, herbs and spices. A sauce-based dish such as this is meant to be eaten with Naan (Indian bread), rather than a fork or spoon. For those less adventurous, try the tandoori dishes. These are meat items (chicken, lamb and shrimp) that are not sauce-based and are marinated in a spiced yogurt for 24 hours before being cooked in the tandoori (clay oven).

Despite what you may think, Indian food is not all that exotic. The most unusual aspects of the cuisine are the spices used. They give the dishes an exceptional flavor that distinguishes the cuisine from other types of food that may seem to be similar (Chinese and Filipino).

In your opinion, what makes the Bengal Kitchen stand out? In your opinion, what makes the Bengal Kitchen stand out?

The atmosphere is spectacularly Since the majority of wines are reasonably temperate zone.

The organizers use the entry money to operate. They have to cateorize and store the tens of thousands of bottles (most judging requires from four to six bottles of each entry), rent a place to stage the actual judging, (and sometimes transport them from around the world) and bed and board for theชนะ winners. (The wall and make your choice from the selection of beef, chicken, fish, and vegetable plates.)

Highly recommended are the shrimp Cilantro (as an appetizer) and the alligator tail (as an appetizer). The prime rib is delicious as well, and the garlic chicken ain't half bad either. The only problem with the chicken is that it doesn't actually seem like something that belongs in a Cilantro/Cajun restaurant. However, that's the charm of the place. Anybody can eat there, as is illustrated by the large volume of vegetation dishes ordered by the customers. It's odd that a place known for its alligator can become a mecca of must-haves in Redlands.

It's a toss-up as to what my favorite aspect of Southern Accent is. The atmosphere is spectacularly authentic. You can almost believe you're in a Louisiana bayous with the Dixielike decorations and the Zydeco music wafting through the restaurant. The desert demands your attention because each entry, there is one and only one — bread pudding, a mouth-watering missa of croissant, cinnamon, and whipped cream. Do not miss this, and don't miss Southern Accent, the Inland Empire's best shot at maintaining some of the deep South a California staple.

Call (909) 792-1337 for information or reservations.

The Wine Selections

Washington Hills
1992 • Columbia Valley
Merlot • $10.00

Wild Horse
1992 • Central Coast
Merlot • $14.00

Louis Martini
1992 • North Coast
Merlot • $8.50

Villa Montes
Carico-Chile
Merlot • $6.00

Villa M. Eden
1992 • Cellar Select
Red Zinfandel • $8.00

Estrella River
1992 • Proprietor's Reserve
Red Zinfandel • $5.25

Feterer
1992 • Mendocino Barret Select
Red Zinfandel • $9.00

Rabbit Ridge
1993 • Dry Creek Valley
Red Zinfandel • $11.00

Rodney Strong
1992 • Russian River-Old Vines
Red Zinfandel • $14.00

Today, there are more than a dozen major wine shows in the U.S., evaluating anywhere from a thousand to nearly 3,000 wines each.

Buying wine isn't like buying skim milk. It doesn't all taste the same. It is impossible to keep up. Wine judges help separate the mediocre from the good, from the wonderful. Wine judging results are some of the best buying guides around.

By Bill Anthony

April 1995

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INLAND EMPIRE BUSINESS JOURNAL

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Inland Empire Restaurant Reviews

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<th>Address</th>
<th>Phone</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catch America</td>
<td>6375 Iowa Ave.</td>
<td>(909) 784-3111</td>
<td>Southern Accent, Redlands</td>
</tr>
<tr>
<td>The Inland Empire's PBS station. Table for Two is the only restaurant review show of its kind on television. The show airs...</td>
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</tbody>
</table>

In your opinion, what makes the Bengal Kitchen stand out? In your opinion, what makes the Bengal Kitchen stand out?

The atmosphere is spectacularly Since the majority of wines are reasonably temperate zone.

The organizers use the entry money to operate. They have to cateorize and store the tens of thousands of bottles (most judging requires from four to six bottles of each entry), rent a place to stage the actual judging, (and sometimes transport them from around the world) and bed and board for theชนะ winners. (The wall and make your choice from the selection of beef, chicken, fish, and vegetable plates.)

Highly recommended are the shrimp Cilantro (as an appetizer) and the alligator tail (as an appetizer). The prime rib is delicious as well, and the garlic chicken ain't half bad either. The only problem with the chicken is that it doesn't actually seem like something that belongs in a Cilantro/Cajun restaurant. However, that's the charm of the place. Anybody can eat there, as is illustrated by the large volume of vegetation dishes ordered by the customers. It's odd that a place known for its alligator can become a mecca of must-haves in Redlands.

It's a toss-up as to what my favorite aspect of Southern Accent is. The atmosphere is spectacularly authentic. You can almost believe you're in a Louisiana bayous with the Dixielike decorations and the Zydeco music wafting through the restaurant. The desert demands your attention because each entry, there is one and only one — bread pudding, a mouth-watering missa of croissant, cinnamon, and whipped cream. Do not miss this, and don't miss Southern Accent, the Inland Empire's best shot at maintaining some of the deep South a California staple.

Call (909) 792-1337 for information or reservations.

The Wine Selections

Washington Hills
1992 • Columbia Valley
Merlot • $10.00

Wild Horse
1992 • Central Coast
Merlot • $14.00

Louis Martini
1992 • North Coast
Merlot • $8.50

Villa Montes
Carico-Chile
Merlot • $6.00

Villa M. Eden
1992 • Cellar Select
Red Zinfandel • $8.00

Estrella River
1992 • Proprietor's Reserve
Red Zinfandel • $5.25

Feterer
1992 • Mendocino Barret Select
Red Zinfandel • $9.00

Rabbit Ridge
1993 • Dry Creek Valley
Red Zinfandel • $11.00

Rodney Strong
1992 • Russian River-Old Vines
Red Zinfandel • $14.00

Today, there are more than a dozen major wine shows in the U.S., evaluating anywhere from a thousand to nearly 3,000 wines each.

Buying wine isn't like buying skim milk. It doesn't all taste the same. It is impossible to keep up. Wine judges help separate the mediocre from the good, from the wonderful. Wine judging results are some of the best buying guides around.

By Bill Anthony

April 1995

INLAND EMPIRE BUSINESS JOURNAL • PAGE 45

INLAND EMPIRE BUSINESS JOURNAL

11301 W. OLYMPIC BLVD. STE 544 • LOS ANGELES, CA 90064

Call (310) 473-7245 • 1 (800) 813-4755
1ST SOURCE COMMUNICATIONS, INC.
Palm Springs
Entrepreneur to Live and Work in
Angel View Crippled Children's
Foundation Into New Era

Palm Springs hotelier and restaurateur Mel Haber has been appointed to lead the Angel View Crippled Children's Foundation into a new era of helping disabled children and young adults.

Haber's appointment marks the second time that he has helped Angel View to double its capacity in helping disabled children and young adults to lead more independent lives.

"Angel View is one of the most successful projects I've ever been involved with," Haber commented.

Since he first joined the foundation board in 1982, Haber's expertise in management has helped Angel View to double its capacity in helping disabled children and young adults to lead more independent lifestyles.

"Angel View is the one of the most successful projects I've ever been involved with," Haber commented.

Haber's expertise in management has helped Angel View to double its capacity in helping disabled children and young adults to lead more independent lifestyles.

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Two Renowned Cases Charging Sexual Harassment in Inland Empire Still on Hold  

Continued From Page 27

Gutierrez says the pressure led him to leave the company in February 1992 on a job-related stress disability. He filed his lawsuit three months later.

Both Cal Spas and Martinez, who was ordered to pay $10,000 in the jury award, appealed the decision. Martinez, a 10-year employee of Cal Spas, denied the sexual harassment charges, and said that Gutierrez filed the suit out of resentment, since she rejected Gutierrez's proposal to have an affair with her in 1991. Also, Gutierrez resisted working for a woman, said Martinez.

Nancy Davis, director of the Equal Rights Advocates law center in San Francisco, said cases involving males suing for sexual harassment have been few and far between. She added that sexual harassment cases in general have proved difficult to win.

Under California law, sexual harassment can involve the verbal, such as name-calling, telling explicit jokes, and comments about anatomy or dress; the physical, such as touching, brushing against or petting; and the visual, including the display of explicit writings, stare or unwanted love letters. Also considered as harassment are a fellow employee's continued requests for dates, threats that follow negative responses to sexual advances, and propositioning.

Outside of the regular court system, the state Department of Fair Employment and Housing and the federal Equal Employment Opportunity Commission are empowered to resolve complaints of sexual harassment. The state and federal agencies can order that the wronged party be reinstated, promoted, given back pay or granted damages for emotional distress.

Avoid Burdensome Ratio Requirements

Leaders may insist that a company achieve certain operating ratios to remain in good credit. Business owners should carefully review the implications of such ratios to determine if they can remain in compliance with the credit agreement. The time to surface ratio concerns is when the initial credit agreement is being prepared—before you sign up. Finally, borrowers should be sure their lender offers ample opportunity to correct any ratio imbalance before a loan can be declared in default, typically known as a cure period.

Donald N. Eiker is the Director for Entrepreneurial Services for the Southern California Area of Ernst & Young LLP, which comprises Orange County, San Diego, and the Inland Empire. Mr. Eiker is the Director of the Capital Resource Practice for Ernst & Young's Western Region.

Continued From Page 32

$7.7 million debit in 1994. According to bank officers, the losses resulted from the collapse of the land markets in San Bernardino and Riverside counties as well as small commercial investments. Covenants are generally derived directly from company prepared projections, so be comfortable with your budget.

Keep Future Borrowing Options Open

Avoid agreeing to any loan covenants that could restrict future borrowing. Borrowers don’t want to put themselves in a position in which the bank can significantly restrict their future operating flexibility. Bear in mind that opportunities to grow and expand may arise, and the company will want to be able to take advantage of them. Covenants are generally directly related to the degree of risk. If covenants seem too restrictive, try to ask the bankers what they are trying to accomplish with the covenant, and ask if alternatives exist that are less restrictive.

This will allow the company to take advantage of opportunities to grow without fear of default. However, you may have to agree to certain limitations as a condition of financing.

LOANS FOR BUSINESS

New Survey of Five-County Region Ranks Business Climate in 74 Cities

Continued From Page 37

18 cities with tax rates above the median are listed below. (Note: rates refer to commercial properties only.) In most cases, the same rate applies to gas, telephone and water bills; however, some cities have lower rates for those utilities, and/or do not tax water usage.

Jurisdictions With Highest Utility User Taxes

1) Los Angeles 12.5 %
2) Pomona 12 %
3) Culver City 11 %
4) Compton 10 %
5) Inglewood 10 %
6) Santa Monica 10 %
7) San Bernardino 8.5 %
8) Pasadena 7.5 %
9) Inland Valley 7.5 %
10) Burbank 7 %
11) El Monte 7 %
12) Commerce 6 %
13) Long Beach 7 %
14) Norwalk 7 %
15) Tujunga 6.5 %
16) Moreno Valley 6 %
17) Santa Ana 6 %
18) Monterey Park 5.5 %

receive new checks, ATM cards and account information prior to the June conversion. First Interstate will continue to honor First Trust Bank checks until Aug. 10.

As for First Trust's customers, the June 10 consolidation will convert their accounts and services to comparable First Interstate accounts and services — in most cases with no action required by customers. Wyler said customers will have uninterrupted access to their insured deposits, and they will

How to Successfully Negotiate with Lenders

Avoid Burdensome Ratio Requirements

Leaders may insist that a company achieve certain operating ratios to remain in good credit. Business owners should carefully review the implications of such ratios to determine if they can remain in compliance with the credit agreement. The time to surface ratio concerns is when the initial credit agreement is being prepared—before you sign up. Finally, borrowers should be sure their lender offers ample opportunity to correct any ratio imbalance before a loan can be declared in default, typically known as a cure period.

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Convention and Visitor's Bureaus

Lake Arrowhead
Lake Arrowhead Communities Chamber of Commerce
P. O. Box 219
Lake Arrowhead, CA 92352
(909) 337-3717 • Fax (909) 336-5148
Mktg. Director: Leslie McCallin

Ontario
Ontario Convention and Visitor's Bureau
421 N. Euclid Ave.,
Ontario, CA 91762
(909) 984-2450 • Fax (909) 864-7895
Exec. Director: Sherry Hunter

Temecula
Temecula Valley Chamber of Commerce
27450 Ynez Rd., #104
Temecula, CA 92594
(909) 676-5090 • Fax (909) 694-0201
Contact: Alice Sullivan

Rancho Cucamonga
Visitor's Center
Thomas Winery Plaza
7961 Vineyard Ave., Suite 105-5
Rancho Cucamonga, CA 91730
(909) 948-9166 • Fax (909) 599-5308
Exec. Director: Bob Landy

Victor Valley
Victor Valley Chamber of Commerce
14174 Green Tree Blvd.,
Victorville, CA 92392
(619) 245-4056 • Fax (619) 245-6505
Contact: Michele Spears

San Bernardino
San Bernardino Convention and Visitor's Bureau
201 E. St. Suite #103,
San Bernardino, CA 92408
(909) 889-3980 • Fax (909) 889-5988
Exec. Director: Dan Stark

Big Bear
Big Bear Chamber of Commerce
P. O. Box 2860,
Big Bear Lake, CA 92315
(909) 866-4607 • Fax (909) 866-5412
Contact: Rosemary Rehfuss

Palm Springs Desert Resorts
C. V. B.
69-930 Highway 111, Suite 201,
Rancho Mirage, CA 92270
(760) 770-9000 • Fax (650) 770-9001
President: Michael E. Fife

Palm Springs
Visitor's Information Center
2781 N. Palm Canyon Dr.,
Palm Springs, CA 92262
(760) 778-8418 • Fax (760) 325-4335
Contact: Howard Jacobs

Temecula Valley Convention Center
3445 Orange St.,
Riverside, CA 92501
(909) 378-7150 • Fax (909) 378-9400
Exec. Director: Bill Miller

Riverside
Conventional Center
3445 Orange St.,
Riverside, CA 92501
(909) 378-7150 • Fax (909) 787-6940
Exec. Director: Bill Miller

Close 108-Year-Old First Trust Bank

Another Chaffey family banker, William Chaffey Jr., owned a controlling interest in First Trust Bank from 1897 to 1917. In the Inland Empire, First Trust Bank's offices include Alta Loma, Chino, Rancho Cucamonga, Fontana, Foothill and Montclair. Others are in Corona, Lake Elsinore, Hemet, Indio, Palm Springs, Rancho Mirage and Riverside.
The former Norton Air Force Base becomes the first of six offices in the region to report about $1 million, with occupancy over last year.

The trophy for the highest sales performance is being awarded by the Southern California Chapter of Women in Cable & Telecommunications. Award criteria is based on leadership ability, job excellence and dedication to the cable industry. Woolcock, of Chino Hills, oversees the Ontario and San Bernardino offices of her company, which handles spot sales and affiliated cable systems serving areas from the San Bernardino to Brawny Valley and beyond.

White House Conference Group is an accredited organization. Boyd went on to become a successful independent contractor, and also received an award for the highest sales performance in 1994.

The value of the sales was about $1 million, with occupancy scheduled for April, reported the CB Commercial Real Estate Group. Art Day and Cat Stimson of the CB Commercial firm represented the buyer.

The seller was Wells Fargo Bank, N.A., represented by Lee and Associates. The buyer was a non-profit entity, the CB Commercial Real Estate Group.

The values of the transactions were approximately $190,000 and $160,000. The complex is vacant and boarded, and will be rehabbed by the buyer, according to CB Commercial Real Estate Group.
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THE CANYON • Inland Empire Business Journal • PAGE 1

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The Essential Tool For A Successful Business
The Temecula Valley Chamber of Commerce is dedicated to serving, promoting and supporting the local business environment with five (5) standing committees: Governmental Affairs, Education, Local Business Promotions, Membership Services, and Ways and Means.

Get involved with the Largest Business Network in Temecula Valley!
Temecula Valley Chamber of Commerce
27450 Ynez Road • Suite 104 • Temecula, CA 92591
(714) 676-5090

TEMECULA VALLEY CHAMBER OF COMMERCE

Join the Palm Desert Chamber for the "Business Expo 1995" Mark this date on your calendar!
Wednesday, September 6th, Ninteen Hundred and Ninety-five
Call the Chamber at (619) 346-6111 for more information.

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Thursday, May 4, 1995
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Loma Linda Headquarters Fire Station

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Call Today for details - Loma Linda Chamber of Commerce, (909) 790-2928

TEMECULA VALLEY CHAMBER OF COMMERCE

Montclair Chamber of Commerce
Issues & Answers Luncheon
"State of the City" Mayor Larry Rhinehart
Tuesday, April 18, 1995 • 11:30 - 1:00
Blackboard Restaurant 8891 Center Avenue
Cost: $15.00 RSVP (909) 624-4569 by April 17

CLASSIC BUSINESS CHRONICLE

Inland Empire Business Chronicle

WIFE ABOUT MAIL

Five top news that eagle was born into a slow but simple rural manner. The burned birds to appeal to young readers. The letter consists of a story of a man who got a letter to make an effective speech.

Mark postal changes later, our eagle is still growing in wings.

2. Never use a telephone.
If you need help with a read-

Southern California
Bindery & Mailing Inc.
10611 Business Dr., Fontana, 92337
(909) 823-1949
FAX, (909) 823-1959

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CALIFORNIA BUSINESS CHRONICLE

Inland Empire Business Chronicle

Ad Deadline for
May is
April 20th!
For More
Information
on Advertising
Call
(909) 391-1015
Ext. 26 or 28.

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New Business Listings

David's Place 11 N. Fifth St., Redlands, CA 92373 Douglas Jina
Derby Dinks Truck Painting 17201 Darwin Ave., Hesperia, CA 92343 Thomas Whitt
Desert Education Center 479 E. Tahquitz Cyn. WY., Palm Springs, CA 92262 Robert Gillander
Desert Isle Beverage So. Cal. 41240 Pear St. #43, Murrieta, CA 92562 David Powell
Design 200 Garage Doors 22619 Country Crest Dr., Moreno Valley, CA 92573 Alise Dorati
Designs By Cynthia 2498 Paseo del Palacio, Chino Hills, CA 91709 Cynthia Ward

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