CALL FOR ENTRIES

1997 AMERICAN ADVERTISING AWARDS COMPETITION

Open to all companies, individuals and students in the Inland Empire engaged in the creation of advertising.

Categories include print, graphic design, illustration, radio and television; new this year - interactive media/internet design.

INLAND EMPIRE AD CLUB

INLAND EMPIRE AD CLUB

AMERICAN ADVERTISING FEDERATION

VOLUME 8, NUMBER 12
$2.00 DECEMBER, 1996

Health Care Takeout
Quarterly Banking Report
Corporate Profile: Roy O. Huffman Roof Company
'Motor Voter' Law Stalls at the Polls?
When the Inland Empire TV News is there, then so are You!

The Inland Empire TV News can be seen on Comcast Cable and KZKI-TV.

MONDAY THRU FRIDAY AT 6:30 A.M.

*Please check your local cable listings for the time, day and channel in your area, or tune to KZKI Channel 30 on UHF at 6:30 A.M.

Inland Empire Communities served by cable

Inland Empire Headline News
Inland Empire Health
Inland Empire Sports
Inland Empire Business

Plus Looking Inland, Weather, and a Weekly Restaurant Review.

The Inland Empire TV News can be seen on Comcast Cable and KZKI-TV.

MONDAY THRU FRIDAY AT 6:30 A.M.

*Please check your local cable listings for the time, day and channel in your area, or tune to KZKI Channel 30 on UHF at 6:30 A.M.

Inland Empire Communities served by cable

Upland • Montclair • Ontario • Fontana • Rialto • San Bernardino • Highland • Loma Linda • Great Bear • Acton • Corona • Home Gardens • Jurupa Hills 
La Sierra • Mira Loma • Norco • Palmyra • Riverside • Riverside • Sunnydale • Palm Springs • Rancho Cucamonga • Corona 
Victoria • Lake Elsinore • San Pedro • Sunset Gardens •党组 • Sun City • Wood Crest

Other Communities served by cable

La Habra Ho. • Whittier • Buena Park • La Habra • Diamond Bar • La Puente • Rowland Ho. • Walnut • Walnut Valley • Ingleside • Orange • Santa Ana • Balboa Hills
Hawthorne • Lakewood Ho. • Lemon • Los Alamitos • Playa Del Rey • Yucaipa • View Park • Winchester • Winterset Ho. • Yorba Linda • Pauma Valley • San Clemente
Cypress • South Pasadena • Garden Grove • Ironwood • Rancho Palos Verdes • Palos Verdes Estates • Cal City • Garden Grove • Marina Del Rey • Palm 
West Hollywood • East Los Angeles • Alhambra • Compton • Fountain Valley • Hawaiian Gardens • Willowbrook • Bell Gardens • Bellflower • Downey • La Mirada • Lynwood Maywood • Paramount • South Gate • South El Monte • Santa Fe Springs • Lakewood • Huntington Park • Whittier 
Palmdale • La Puente • La Habra • San Pedro • Torrance Wilmingon • Baldwin Park • Bellflower City of Industry 
Hacienda Ho. • Roscoe • Winnetka • West Covina • West Whittier • Duarte • Costa Mesa • Mission Hills 
Aliso Viejo • North Hills • North Hollywood • Pacoima • Pacoima City • San Fernando • Sepulveda • Sherman Oaks • Studio City • Sun Valley • Sylmar • Tarzana • Toluca Lake • Van Nuys • Carthay Center • Artesia • Cudahy • Bonnie Park • La Puente • El Monte • Palos Verdes • Rolling Hills • Arcadia • Sierra Madre • Agoura Hills • Aliso Viejo
Capistrano Beach • Corona Del Mar • Crestwood Crestwood Crestwood Crestwood Crestwood Crestwood Crestwood Crestwood

For advertising opportunities, call (909) 484-9765

VOLUME 8, NUMBER 12

SPECIAL SECTION

HEALTH CARE TAKEOUT

19

QUARTERLY BANKING UPDATE

36

CHAMBERS OF COMMERCE

43

INLAND EMPIRE BUSINESS JOURNAL

DECEMBER 1996

BARER CLUBS:

The Good, The Bad, The Ugly – Part II

by Robert W. Betsy

More Americans are expanding opportunities by swapping goods or services in barter or trade exchanges. There are an estimated 550 domestic trade exchanges with 250,000 members, boasting about $1.8 billion of goods and services a year, according to the National Association of Trade Exchanges.

Another trade group, the International Reciprocal Trade Association (IRTA), estimates that since 1990 barter has grown 10 per cent a year among members forming the pipech of the recession. Before 1990, growth averaged about 8 per cent a year for the preceding 20 years.

"Those who sell advertising, office equipment, printing or hospitality are the primary candidates," said Tom McDowell, executive director of the National Association of Trade Exchanges. "Services readily bartered are those of professionals, such as doctors or lawyers, because some people prefer to choose their own. They provide more personalized services, and people will not change [businesses] providing these services [as they would change those who sell them equipment. A desk is a desk -- it doesn’t matter where you buy it."

Nevertheless, barter possibilities for individuals and small businesses are intriguing. Members of barter trade groups often pay membership fees and are charged a fee for each transaction, based on the value of the product or service.

After each transaction, the busi-

continued on Page 49

Motor Voter Law Stalls at the Polls?

by Kristina van Dam

Hundreds flood the polls but are denied the right to vote, except for voting via provisional ballot. The Register of Voters offices throughout California received calls from people inquiring why their names did not appear on the voter roster, while they thought they had registered under the recently enacted "Motor Voter" law.

The National Voter Registration (NVR) Act, nicknamed the Motor Voter law, was implemented in June 1995. It requires all states to streamline their voter registration procedures, compelling states to allow voters to register when they apply for or renew their driver licenses at the Department of Motor Vehicles (DMV) and other public agencies.

Brian Pickering of Riverside is one among several hundred who were denied the right to vote, although he was given a provisional ballot. He filled out a registration form in August at the East Riverside DMV office. By Oct. 31, he had not yet received his sample ballot, so he called the Riverside County Registrar of Voters office.

Pickering said, "One of the supervisors indicated that my name was not in the system and that her office had received similar calls.

continued on Page 12

Plan Revisions Delay Adelanto Trade Town’

by Michelle Lovato

Despite immense political turmoil within Adelanto’s city government, representatives of Da Zhong International – a Chinese company which plans to build a 1.1-million-square-foot trade center near Morrow stadium – said they are determined to see the project through.

Rumors suggesting delays in the project’s groundbreaking due to the unsuitable political tide are unfounded, according to Eve Tan, the Da Zhong Hua’s chief financial officer.

Since March 1996, Adelanto voters have recalled three city council members and replaced them, only to vote out two of the successors and an appointed member in the November 1996 elections.

The mayor was unseated; the city attorney was fired – then rehired; the city manager resigned, then rescinded his resignation. The city has been through two police chiefs in six months. A call for effort to sway another council member has ensued, and an election fraud campaign is being championed.

Yet with all those facts at hand, Da Zhong Hua International plans to proceed. Chin said the delay with
Stil holding for service from your payroll vendor?

Whether you are using ADP, one of the initiators, or processing in-house, isn't it time you compared? We will beat their price, beat their service, beat their system, and beat the guarantees.

The only thing we won't beat is:

- Your payroll benefits
- Your monthly cost
- Your employee service
- Your training support
- Your reporting needs
- Your year-end reconciliation

Call today for a no-obligation demonstration.

APPLEone
(800) 575-3729
(310) 370-2115

DELIVERED TO YOU!

IT'S ON TIME IT'S RIGHT OR YOU DON'T PAY!

If you are not totally satisfied, you won't pay a cent! GUARANTEED.
Return the Money

Proposition 218 passes. It's law — part of the California Constitution. Governments across the state must comply or lose funding. Budgets are rolled back all fees and assessments imposed since Jan. 1, 1995 that haven't been approved by voters.

In particular, it cancels what are called "in lieu franchise fees," which represent revenues governments surtaxes on essential services, then use the money elsewhere in their budgets. Prop. 218 stipulates. Revenues derived from the fee or charge shall not be used for any purpose other than that for which the fee or charge was imposed.

Jonathun M. Coupal, director of legal affairs for the Howard Jarvis Taxpayers Association — authors of Prop. 218 — believe it is very clear that the "in lieu franchise fees" are impermissible and must stop as of July 1, 1997. We will be monitoring the governments across the state, and by then will have a pretty good idea which ones aren't following the law. We will litigate as many as necessary.

"It is our hope that local governments will, in good faith, implement the provisions of 218, which are very clear. They are part of the Constitution."

By Prop. 218 also will prevent planned new assaults on taxpayers. The following estimated amounts of assessments, fees and taxes have been rolled back by Prop. 218 — all city officials surveyed indicated they are not exactly sure what is covered and they aren't sure what is left.

Lake Elsinore: $860,000 to $900,000.

Once, while still studying the impact of the new law, city officials "think there would be a small impact, if any."

Palm Desert: $602,233 for its landscaping and lighting districts, only, although there may be other district fees impacted.

San Gabriel: $0.

Sacramento Springs: there were no new taxes since 1994.

Rancho Cucamonga: although city officials believe none are impacted because most districts are exempt, they are investigating rules to see.

Riverside: $4.1 million to $7.3 million.

Victorville: $2.1 million. Once exact amounts have been determined, cities immediately will reduce those monies to taxpayers. It's law.

These efforts have not gone unnoticed. Earlier this year, the Dury Council of California received several bipartisan honors for its significant contribution to health education through their mobile dairy which travels to schools throughout the state. And, the California Strawberry Commission played a vital role in educating consumers about the safety of strawberries when inaccurate reports were distributed marketing indicating a health risk. In fact, next year the Strawberry Commission is organizing a forum to promote international research and education efforts.

There is no doubt that agriculture has changed dramatically since marketing programs were created. That is why it is imperative for the industry to join together and continue working toward reforms which will prepare marketing programs for the 21st century marketplace.

As the Supreme Court hears arguments regarding marketing programs, it is important to reflect on the contributions these organizations provide to California consumers. For nearly 50 years, the Golden State has claimed the title as the "Golf Milk?" and "the Cheese" campaign that are well-known to California consumers. What we don't get to chance is a look at how these programs promote California agriculture, valued at nearly $12 billion, benefit in one way or another, all Californian's agriculture exports, valued to $50 billion.

Marketing programs are helping to promote California's produce and discussion topics such as how these programs promote California's ag industries and the benefits they bring to our consumers. Marketing programs have contributed to — and continue to contribute — to California's success through marketing research, consumer education and consumer satisfaction which have been focused on special interest, for example, oil refiners and power plants — as the major sources of air pollution. While more still needs to be done with these sources, many of the facilities have greatly reduced their emissions.

California's Inspection and Maintenance Program — Smog Check II — has been less than positive. It's not too surprising, since this program requires that millions of California's automobile owners pay to properly test their cars. As tough as this may seem, California — and the rest of the country — must understand the importance and benefit of this program. Without Smog Check II, air quality will not continue to improve and the health effects of air pollution will be exacerbated.

Simply put, air pollution kills. And in Southern California it is especially severe. We still have the dirtiest air in the country and breathe unhealthy air on an average of one out of every four days. Last May, the Natural Resources Defense Council released a study which shows that every year approximately 8,700 Southern California residents will die prematurely from exposure to particulate matter pollution. In addition, children raised in this region have a 10 percent to 15 percent decreased lung capacity and the incidence of children's asthma is on the rise.

Most people acknowledge that we have a serious air pollution problem. But many do not understand that they may not be aware of the problem, especially those of us who drive. For the past two decades, smog checks have been focused on stationary sources — for example, oil refiners and power plants — as the major sources of air pollution. While more still needs to be done with these sources, many of the facilities have greatly reduced their emissions.

California's Inspection and Maintenance Program is designed to identify and ensure the repair of high-emitting vehicles. This program is essential because it will significantly reduce emissions in the near term. By 1999, the 1,900 million vehicles expected to meet emissions of volatile organic compounds by 35 tons per day, and oxides of nitrogen by 32 tons per day.

The Bureau of Automotive Repair and the California Air Resources Board must immediately undertake a comprehensive public education program to ensure that everyone understands the benefits, requirements and facts — not the rhetoric — of this program. Their efforts to date have been far less than adequate.

It is clear that some percentage of high-polluting vehicles are owned by Californians. Many people simply can't afford to repair their vehicles. However, allowing the vehicles to go unpainted will adversely affect everyone's health.

On the flip side, repairing high-emitting vehicles saves the environment. The existing funding for this assistance — approximately $4 million — may be sufficient. If it isn't, the state Legislature should provide a fund to assist low-income members of the community to repair or their vehicles.

As for a long-term solution, California should require life-time warranties on emission control equipment and require automobile manufacturers to fund research to develop new technologies that would have greater responsibility for California's air pollution problems. They have not done enough to develop long-lasting emission control equipment for automobiles. The California Legislature should consider legislation next year which will require automobile manufacturers to provide life-time warranties on emission control equipment for all vehicles.

In the interest of protecting human health, we must use all means available to reduce air pollution now — not later. An enhanced Inspection and Maintenance Program now has the potential to do far more.
Torchbearer for a Health Care Visionary

by Rebecca Jo James

It's natural — and somewhat comforting for the patient — to see the doctor's office filled with medical books. But the real book lover will feel right at home in Dr. Molina's office at the Molina Medical Center. The books, scattered to the colorful, eye-catching medical books of the 1990s which top the credenza behind him, accommodate a stack of hardbound, very faded and very old medical books sit nently on the front of his desk. They are from his medical education years. Molina's father attended to patients. Molina left San Diego to accept a position with USC as a faculty member in the public health division. The invitation to join his father's clinic full time was extended to Molina, who spent Saturdays in the Wilmington medical clinic with his father attending to patients. Molina remembers when the medical director for his father's clinic died, his father once again extended a full-time position to Molina. It was a difficult decision to make," said Molina, "I was torn between research and being a physician. In research, we were involved in getting grants and money and I was doing a lot of research on rats, but not a lot of work on patients. In research, I felt that my opportunities to do a lot of good for a lot of people were slim, whereas, here I could make a difference for a lot of patients in a medical setting.

The business grew slowly. Molina's father opened two more clinics in Wilmington, which might be the only patient we had that day. When we got up to four or five patients a day, we felt greater.

While his father bequeathed the medical business by contracting with local businesses, Molina found a new interest in internal medicine during his fellowship in endocrinology — specifically, diabetes. He completed his residency at Johns Hopkins University and ventured to San Diego to continue research on diabetes. His research led him to the Hospital, an organ transplant program in Long Beach. He was also one of the first doctors to be awarded a contract with the state government for Medicaid.

When Maxicare Health Plans Inc. fell into bankruptcy, an unexpected opportunity arose. Prior to filing bankruptcy, Maxicare had purchased several clinics from General Medical Properties, Inc. Enter Molina's father to help create. Knowing the caliber of the doctors and the patients, Molina diagnostically bought the available clinics — making Molina Medical Center and access. The center expanded from three to 12 clinics. Today, more than 29 clinics throughout the state are served by Molina and his father's company.

Family. Married to Nancy with two children: our son, Peter, is manager at Sycamore Inn, and our daughter, Katie, lives in Manhattan Beach. Hobbies: Collecting wines and cigars — favorite cigars are Padron Maduros. Prior careers: Chief photographer for the San Diego Union-Tribune, worked there 15 years. Affiliations: California Restaurant Association, Rancho Cucamonga Chamber of Commerce, Ontario Convention and Visitors Bureau. Major accomplishments: The fact that we run a good, wonderful restaurant — one of the finest in the Inland Empire. We're one of the premier restaurants in the Inland Empire, having served a 5,000-guest event for Directors Mortgage Loan Corp.


Molina left San Diego to accept a position with USC as a faculty member in the public health division. The invitation to join his father's clinic full time was extended to Molina, who spent Saturdays in the Wilmington medical clinic with his father attending to patients. Molina remembers when the medical director for his father's clinic died, his father once again extended a full-time position to Molina. It was a difficult decision to make," said Molina, "I was torn between research and being a physician. In research, we were involved in getting grants and money and I was doing a lot of research on rats, but not a lot of work on patients. In research, I felt that my opportunities to do a lot of good for a lot of people were slim, whereas, here I could make a difference for a lot of patients in a medical setting.

The business grew slowly. Molina's father opened two more clinics in Wilmington, which might be the only patient we had that day. When we got up to four or five patients a day, we felt greater.

While his father bequeathed the medical business by contracting with local businesses, Molina found a new interest in internal medicine during his fellowship in endocrinology — specifically, diabetes. He completed his residency at Johns Hopkins University and ventured to San Diego to continue research on diabetes. His research led him to the Hospital, an organ transplant program in Long Beach. He was also one of the first doctors to be awarded a contract with the state government for Medicaid.

When Maxicare Health Plans Inc. fell into bankruptcy, an unexpected opportunity arose. Prior to filing bankruptcy, Maxicare had purchased several clinics from General Medical Properties, Inc. Enter Molina's father to help create. Knowing the caliber of the doctors and the patients, Molina diagnostically bought the available clinics — making Molina Medical Center and access. The center expanded from three to 12 clinics. Today, more than 29 clinics throughout the state are served by Molina and his father's company.

Family. Married to Nancy with two children: our son, Peter, is manager at Sycamore Inn, and our daughter, Katie, lives in Manhattan Beach. Hobbies: Collecting wines and cigars — favorite cigars are Padron Maduros. Prior careers: Chief photographer for the San Diego Union-Tribune, worked there 15 years. Affiliations: California Restaurant Association, Rancho Cucamonga Chamber of Commerce, Ontario Convention and Visitors Bureau. Major accomplishments: The fact that we run a good, wonderful restaurant — one of the finest in the Inland Empire. We're one of the premier restaurants in the Inland Empire, having served a 5,000-guest event for Directors Mortgage Loan Corp.


Molina left San Diego to accept a position with USC as a faculty member in the public health division. The invitation to join his father's clinic full time was extended to Molina, who spent Saturdays in the Wilmington medical clinic with his father attending to patients. Molina remembers when the medical director for his father's clinic died, his father once again extended a full-time position to Molina. It was a difficult decision to make," said Molina, "I was torn between research and being a physician. In research, we were involved in getting grants and money and I was doing a lot of research on rats, but not a lot of work on patients. In research, I felt that my opportunities to do a lot of good for a lot of people were slim, whereas, here I could make a difference for a lot of patients in a medical setting.

The business grew slowly. Molina's father opened two more clinics in Wilmington, which might be the only patient we had that day. When we got up to four or five patients a day, we felt greater.

While his father bequeathed the medical business by contracting with local businesses, Molina found a new interest in internal medicine during his fellowship in endocrinology — specifically, diabetes. He completed his residency at Johns Hopkins University and ventured to San Diego to continue research on diabetes. His research led him to the Hospital, an organ transplant program in Long Beach. He was also one of the first doctors to be awarded a contract with the state government for Medicaid.

When Maxicare Health Plans Inc. fell into bankruptcy, an unexpected opportunity arose. Prior to filing bankruptcy, Maxicare had purchased several clinics from General Medical Properties, Inc. Enter Molina's father to help create. Knowing the caliber of the doctors and the patients, Molina diagnostically bought the available clinics — making Molina Medical Center and access. The center expanded from three to 12 clinics. Today, more than 29 clinics throughout the state are served by Molina and his father's company.

Family. Married to Nancy with two children: our son, Peter, is manager at Sycamore Inn, and our daughter, Katie, lives in Manhattan Beach. Hobbies: Collecting wines and cigars — favorite cigars are Padron Maduros. Prior careers: Chief photographer for the San Diego Union-Tribune, worked there 15 years. Affiliations: California Restaurant Association, Rancho Cucamonga Chamber of Commerce, Ontario Convention and Visitors Bureau. Major accomplishments: The fact that we run a good, wonderful restaurant — one of the finest in the Inland Empire. We're one of the premier restaurants in the Inland Empire, having served a 5,000-guest event for Directors Mortgage Loan Corp.

A Legacy of Challenge: Roy O. Huffman Roof Co.

by Gloria Bond

In March 1977, the greatest aviation disaster in history struck in Santa Cruz de Tenerife, Canary Islands. Amidst a thick fog, the pilot of a KLM Boeing 747 took off without instructions, rammed into a Pan Am Boeing 747 and killed all 582 passengers of both planes. As that news shook the world, Debbi Huffman Guthrie of Riverside was particularly devastated, for both her parents and maternal grandparents were on board the Pan Am jet. The event soon forced Debbi to permanently turn her life around.

At the time of this tragedy, Debbi was 26 years old, a full-time mother of a two-year-old daughter and expecting to deliver her second child. Occasionally, she helped out with secretarial and bookkeeping chores for Roy O. Huffman Roof Co. at 5971 Jurupa Ave., Riverside. Her father, Clarence Huffman, had served as president of the business and was the family's oldest son. Clarence took over the business in the Inland area. When Roy passed away in 1965, his son Clarence took over the business. Clarence eventually depended upon Debbi's clerical skills to help about selling it to someone outside the family — it was like abandoning the business.

Debbi then made a major commitment. She approached the company's staff and assured them that the business would continue within the family, and it was going to thrive. Although at that time she was the year we're up about 19 percent over last year in sales."

When the 1996 fiscal year closed at the end of September, company sales totaled $3.5 million, Debbi said. However, when her father died, it had reached the $1 million mark.

Debbi attributes her success to the efforts of everyone in the Huffman company. During the recessions, they tightened their belts and streamlined their operations. In the late 1980s, the entire office team opted to take a 20 percent cut in pay, rather than lay off anyone. The company also intensified its marketing efforts by informing new businesses and residences about its existence. In addition, it advertised in the local newspaper and participated in business expos in various shopping malls, always with an attitude that they had a bright and shining future.

The company launched a referral program which rewarded participation from its union activity, and after a series of transitions, a group medical, dental, life insurance and profit-sharing package plan evolved which attracted the serious, family-oriented type of employee who tends to remain with the company for years.

"We end up getting more long-term roofers than our competitors," Debbi said.

This high level of loyalty is also exemplified by other employees, such as the company's corporate secretary, Linda Patterson. Patterson said that with everyone working together and with Debbi's leadership, the company will always stay at the top. Resident Manager Terri Garten, who had left the company several times to pursue other careers, said he always returned because of the company's warm comradeship.

Based on the benefits and togetherness, General Manager Fred Adams said that he remains dedicated to the business chiefly because of its challenges. For each job offers something new with different specifications. For instance, when he re-roofed the 180-foot California Towers building in downtown Riverside, he had to rent a 220-foot crane at $8,000 a day. Re-roofing the Riverside School District building required a smaller crane, but he had to work around a lot of people. Adams said that he likes the way the Huffman company tries out new systems, such as the cold-applied roof system — instead of hot asphalt, cold asphalt adhesives are applied with the use of pumps.

In 1977, when Debbi chose to preserve her grandmother's legacy, a new legacy of her own soon emerged. When she initiated programs to enhance the company's reputation, help it through tough times, expand its expertise, improve employee benefits and add innovations such as the cold-applied roof system, she transformed the Roy O. Huffman Roof Co. into a legacy that was indeed unique — where challenges became a way of life.

A partial list of honors awarded to Debbi Huffman Guthrie:

- 1996 California Association of Leadership Programs
- Distinguished Leadership Award
- 1994 Woman of the Year, 64th Assembly District
- 1994 Entrepreneur of the Year, INC. Magazine and Ernst & Young
- Listed in "Who's Who of Emerging Leaders of America"

DECEMBER 1996

INLAND EMPIRE BUSINESS JOURNAL
Motor voter ... continued from Page 3
from other people who had regis-
tered through the DMV but were not
in the computer.

"People who say 'I can't and won't be
able to, because someone fooled up at the DMV or Registrar of
Voters." It's very frustrating! I'm
curious how many other people went
through this?"

Al Livingston, deputy director of the California Department of Motor Vehicles, said that between June 1995 and October of this year, approximately 10 million people declined voter registration through the
DMV. He said 332,000 regis-
tered or re-registered, to vote, 837,000 changed their addresses
between implementation of the new
law and election date and 227,000 sent registration forms with
driver renewal permits.

That's 1.4 million voter registra-
tions the DMV handled through
implementation of the newly enacted
Motor Voter law — in a state of 27
million residents. Of that, 244,000
people made inquiries to the DMV ask-
ing whether they had been registered
to vote or not.

Lagging added, "The right to vote is
very sacred. I want to stress we're very
sorry about those 19 people, but 
probably the registrar gave them a
provisional ballot and confirmed they
were not registered."

What went wrong?

Secretary of State Bill Miller's press
secretary, Shirley Williams, commented, "It may have been that
some filled out the forms incorrectly,
causing the DMV to inaccurately
implement the information." This
seems to be the general consensus at
the DMV and the Registrar of Voters
offices.

Motor Voter law, more people voted
via provisional ballot than in previ-
sous elections, accounting for approximately 2 percent of all votes
cast in California. That's a signifi-
cant percentage, especially consider-
ing several tight races in San Bernadino County, Orange County
and in Los Angeles County's
Glendale-Burbank area.

So who's to blame for a jump in
provisional ballots, the month-long
considering several tight races in San Bernadino County, Orange County
and in Los Angeles County's
Glendale-Burbank area.

So who's to blame for a jump in
provisional ballots, the month-long

"Generally seen as 'good-govern-
ment reform' which gives more
opportunity for Americans to regis-
ter to vote, the Motor Voter law
continued on Page 24

What the Telecommunications Act Means
To Companies Like GST Telecom California
... and Its Customers

The Telecommunications Act of
1996 has created competition, but in
addition, it has created a large amount
of confusion among consu-
mers as to what to expect from
television companies.

Ultimately, the Act allows com-
panies like GST Telecom California to provide a full range of integrated
telecommunications solutions to its
customers, including local dial tone,
long distance, frame relay, calling
cards, Internet access and other
enhanced services.

Prior to deregulation, consumers
did not enjoy the benefits of choice
and competition. Instead, the
Regional Bell Operating Companies
(RBOCs) monopolized the local
dial tone and offered products and
services without incentives to pro-
provide better service, advanced
technology or competitive rates.

In essence, the telecommunications
industry is responding to the cus-
tomer's demands for integration.
Customers want a single-source solution for all communications needs and can now get all of their
telecommunications services from
one provider. The consumer benefits
the most from choice and competi-
tion created by the Telecommunication Act.

GST Telecom California, a rela-
tively new competitor, offers con-
sumers that choice. GST currently
operates an extensive SPECTRUM-based,
fiber optic network throughout the
Inland Empire and the state of
California. GST operates over 500
owned and leased offices throughout
the Los Angeles Basin alone, and is
linked to One Wilshire, the major
regional telecommunications center in
downtown Los Angeles.

GST Telecom California has an
11-mile fiber network under construc-
tion in Palm Springs and plans a 45-mile
link to its existing network. An
eight-mile fiber network is under
construction in Santa Barbara, and
GST plans a 125-mile link to the
existing network as well. Additionally, GST plans expansions in
sporadic markets such as Phoenix,
Anaheim and Victorville.

GST Telecom California is
pursuing the launch of Internet
service, provided by GST's subdi-
ary, GST Internet. GST Internet
will launch a regional network with
up to 52 access sites in the western
United States. Consumers will
enjoy the large bandwidth from
GST's fiber network, when accompa-
ing the Internet, which means no
busy signals and a faster, more reli-
able connection.

GST Telecom California is part of
the GST Telecommunications Inc. (AMEX: GST) family of
companies. GST Telecommunications Inc., headquartered in Vancouver,
British Columbia, currently operates
e networks in 15 cities and has 22 additional
networks under development in the
western United States and Hawaii.
The company provides a broad
range of integrated telecommunications
products and services through the
development and operation of
competitive access and other
telecommunications networks.
Report on Workers' Compensation Medical-Legal Reforms Shows Marked Cost Reductions

by Barbara Lee Crouch

The California Commission on Health and Safety and Workers' Compensation released the first report of its study of the impact of the 1993 Reform Act on California's workers' compensation program. The study found that 1989 reforms, anti-fraud legislation in 1991 and, to a lesser extent, the 1993 reform to the medical-legal process in the state's workers' compensation system have produced a dramatic impact on the costs and frequency of such examinations.

The study was conducted by the University of California's Data Survey Research Center at the university's Berkeley campus under contract with the commission, and was based upon data provided by the Workers' Compensation Insurance Rating Bureau (WCIRB).

The cost of medical-legal exams on Permanent Partial Disability (PPD) claims shows a steep decline since its peak during the 1991 accident year from an average of $1,000 or more per claim to $500 to $700 per claim. For the insured community, the costs of medical-legal exams performed on PPD claims — measured at 40 months after the beginning of the accident year — has declined by more than 84 percent from a high of $349.5 million for the 1991 accident year to an estimated $64.5 million for the 1994 accident year. This drop represents a savings of $283 million.

The average cost per exam has declined nearly 36.6 percent from $987 for 1991 accident year claims to an estimated $665 for 1994 accident year claims. The 1989 and 1993 reforms attempted to reduce the number of medical-legal reports by forensic doctors. Survey data indicates that these efforts to deal with the "doctoring" trend have proven successful. The average number of exams per claim has declined by half, from 2.2 exams for the 1991 accident year to an estimated 1.1 exams for the 1994 accident year. This decline is reflected in a drop in the number of represented cases. Exams in unpresented cases remain consistently lower and have changed little.

Additionally, the study found significant reductions in the number of medical-legal examinations, the number of medical-legal exams performed on PPD claims, the average cost per exam, and the number of represented cases. Exams in unpresented cases remain consistently lower and have changed little.

The decline of medical-legal exams from 2.2 exams for the 1991 accident year to 1.1 exams in the 1993 accident year. The cost of medical-legal exams dropped by $87,642, a savings of nearly 93 percent of the overall reduction in medical-legal costs during these years. The study also looked at the effect of arbitration and mandatory settlement conferences which were introduced to reduce the need for hearings and decisions, and to speed the resolution of cases. Data from the Workers' Compensation Insurance Rating Bureau survey suggests that the new resolution mechanisms have not accomplished these goals.

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for The Employers Group, formerly Merchants & Manufacturers Association. The 100-year-old, not-for-profit company is one of the largest employer representatives for human resources management issues in the nation. The group serves 5,000 member firms which employ approximately 2.5 million workers. Crouch may be contacted by calling (909) 784-9430.

THE INLAND EMPIRE BUSINESS JOURNAL

and

THE GREATER RIVERSIDE CHAMBERS OF COMMERCE

Cordially invite you to Attend a Special Luncheon Program

A LEGISLATIVE OVERVIEW

by our local legislators at The Historic Mission Inn Hotel Orange & Mission Inn Avenue, Riverside Friday, December 13, 1996 11:30 am to 2:00 pm $35.00 includes lunch


December 1996
Cultural Tolerance Goes a Long Way in Effecting International Commerce

by Susan M. Thomas

The most American marketers are learning, methods of labeling and advertising — as well as personal interaction — can make or break international sales.

"The largest component of international marketing is adaption to foreign culture," said Michael Crisnita, professor of international marketing at Georgetown University in Washington, D.C. "If you miss that, you miss a lot of business.

As an example cited by Laddisla Wells, president of Aventura Advertising in Florida, is the manufacturer which considered selling snow shovels in Russia. The manufacturer felt certain this was a sure money-maker, since Moscow is a city with lots of people and lots of snow in the winter.

"After doing market research, however, the manufacturer realized that Russian import duties and taxes would make the shovels unaffordable. More importantly, most Muscovites live in apartment buildings!" The U.S. Postal Service publication, "The World Business Advisory and Calendar," advises that creating a name for a product that is unrecognizable should be carefully developed:

- The product name must be powerful, distinct and unique.
- Descriptive names, rather than family or geographic names, are preferred.
- The name must be international in scope and appealing to the customer.

The advantage of a single world-wide product image, including name, is considerable over localizing material — that it helps a company build name recognition and saves money by minimizing changes necessary for packaging and advertising material.

However, in many markets, manufacturers have no choice but to tailor the packaging, name and design of the products to fit local laws and customs. The alternative may be to lose the entire market.

A leading golf ball manufacturer targeted the Japanese market, but had poor sales. It turned out that the balls were packed in groups of four, and the number relating to death in Japan.

To avoid costly errors, part of the research should be in line with those who have knowledge of their own local market.

If a product is promoted without translating its name, be certain of what is actually being advertised. When Coca-Cola first introduced Coke into China many years ago, translators assembled Chinese characters that sounded like "bide the was tadpole." Today, the word used in China doesn't sound like "Coke," but it reflects the message "happiness in the mouth in the snow.

In Argentina, Diet Coke is called "Coke Light" because the word "diet" has negative connotations of obesity and poor health, while "light" is associated with modern living.

These errors are more difficult to correct. A U.S. baby food manufacturer put pictures of bananas on its jars and some African consumers thought the jars contained bananas.

A toothpaste manufacturer used the slogan "save a hoarder, save the yellow world," which was considered a racial slur in Asian countries.

In Japan, the bow is the customary greeting, not a handshake, and Japanese can be intimidated if someone focuses straight into their eyes.

In Arabic countries, showing the bottom of your shoes is rude.

Appropriate "personal space" varies from country to country. In the Middle East and Italy, 10 inches of space is an inappropriate conversational distance, while Americans prefer 17 inches.

The concept of time varies between cultures. When Scandinavians make an appointment at 10 a.m., that's what it means. In Brazil, however, an hour’s appointment means 11 a.m. or later.

As quoted from Aanta Herh of Lotus International in New York, marketers need to assess local conditions — including language, culture and political issues — and they also need to understand their brand. What is known and respected in the U.S. may have no relevance over.

Herh adds that EuroDisney made the mistake of assigning Mickey Mouse and other cartoon characters would be as familiar — and as well-liked — in France as they are here in the United States.

Even the use of pictures is not a 100 percent solution to cultural differences. In the United States, the picture of a dove on products suggests peace and serenity. In Japan, the dove is a symbol of death. We see the image of a tiger as portraying strength, but in some cultures this means nothing or suggests something sinister. In China, the picture of the Quaker on the carton of Quaker Oats was considered an affront to the aged. An American battery-manufacturer put a pin in an ad in India using elephants, but this was offensive to a culture which considers elephants evil.

In a recent International Business article, Joan Delaney suggests that a company may emphasize strong brand image, and simply "tweak" a single global marketing campaign to adapt it to various markets. As an example, Nike uses local athletes to endorse its sports apparel and equipment, while distributing through different outlets and adopting different pricing strategies.

Quoting Delaney: "The common denominator is that, in all markets, each campaign is designed to create and reinforce the performance image."

The U.S. Department of Commerce (DOC) offers "Custom Commercial Guides" that outline import considerations for over 100 countries. Also available are DOC country desk offices in Washington, D.C. Foreign embassies are located here in the United States, and U.S. embassies are located worldwide.

In the Mideast and Italy, the Japanese can be described as "saves money by minimizing changes — material — name, advertising and promotional elements.

More importantly, most Muscovites live in apartment buildings! The U.S. Postal Service publication, "The World Business Advisory and Calendar," advises that creating a name for a product that is unrecognizable should be carefully developed:

- The product name must be powerful, distinct and unique.
- Descriptive names, rather than family or geographic names, are preferred.
- The name must be international in scope and appealing to the customer.

The advantage of a single world-wide product image, including name, is considerable over localizing material — that it helps a company build name recognition and saves money by minimizing changes necessary for packaging and advertising material.

However, in many markets, manufacturers have no choice but to tailor the packaging, name and design of the products to fit local laws and customs. The alternative may be to lose the entire market.

A leading golf ball manufacturer

Cultural Tolerance Goes a Long Way in Effecting International Commerce

by Susan M. Thomas

The most American makers are learning, methods of labeling and advertising — as well as personal interaction — can make or break international sales.

"The largest component of international marketing is adaption to foreign cultures," said Michael Crisnita, professor of international marketing at Georgetown University in Washington, D.C. "If you miss that, you miss a lot of business.

As an example cited by Laddisla Wells, president of Aventura Advertising in Florida, is the manufacturer which considered selling snow shovels in Russia. The manufacturer felt certain this was a sure money-maker, since Moscow is a city with lots of people and lots of snow in the winter.

"After doing market research, however, the manufacturer realized that Russian import duties and taxes would make the shovels unaffordable. More importantly, most Muscovites live in apartment buildings!" The U.S. Postal Service publication, "The World Business Advisory and Calendar," advises that creating a name for a product that is unrecognizable should be carefully developed:

- The product name must be powerful, distinct and unique.
- Descriptive names, rather than family or geographic names, are preferred.
- The name must be international in scope and appealing to the customer.

The advantage of a single world-wide product image, including name, is considerable over localizing material — that it helps a company build name recognition and saves money by minimizing changes necessary for packaging and advertising material.

However, in many markets, manufacturers have no choice but to tailor the packaging, name and design of the products to fit local laws and customs. The alternative may be to lose the entire market.

A leading golf ball manufacturer targeted the Japanese market, but had poor sales. It turned out that the balls were packed in groups of four, and the number relating to death in Japan.

To avoid costly errors, part of the research should be in line with those who have knowledge of their own local market.

If a product is promoted without translating its name, be certain of what is actually being advertised. When Coca-Cola first introduced Coke into China many years ago, translators assembled Chinese characters that sounded like "bide the was tadpole." Today, the word used in China doesn't sound like "Coke," but it reflects the message "happiness in the mouth in the snow.

In Argentina, Diet Coke is called "Coke Light" because the word "diet" has negative connotations of obesity and poor health, while "light" is associated with modern living.

These errors are more difficult to correct. A U.S. baby food manufacturer put pictures of bananas on its jars and some African consumers thought the jars contained bananas.

A toothpaste manufacturer used the slogan "save a hoarder, save the yellow world," which was considered a racial slur in Asian countries.

In Japan, the bow is the customary greeting, not a handshake, and Japanese can be intimidated if someone focuses straight into their eyes.

In Arabic countries, showing the bottom of your shoes is rude.

Appropriate "personal space" varies from country to country. In the Middle East and Italy, 10 inches of space is an inappropriate conversational distance, while Americans prefer 17 inches.

The concept of time varies between cultures. When Scandinavians make an appointment at 10 a.m., that's what it means. In Brazil, however, an hour’s appointment means 11 a.m. or later.

As quoted from Aanta Herh of Lotus International in New York, marketers need to assess local conditions — including language, culture and political issues — and they also need to understand their brand. What is known and respected in the U.S. may have no relevance over.

Herh adds that EuroDisney made the mistake of assigning Mickey Mouse and other cartoon characters would be as familiar — and as well-liked — in France as they are here in the United States.

Even the use of pictures is not a 100 percent solution to cultural differences. In the United States, the picture of a dove on products suggests peace and serenity. In Japan, the dove is a symbol of death. We see the image of a tiger as portraying strength, but in some cultures this means nothing or suggests something sinister. In China, the picture of the Quaker on the carton of Quaker Oats was considered an affront to the aged. An American battery-manufacturer put a pin in an ad in India using elephants, but this was offensive to a culture which considers elephants evil.

In a recent International Business article, Joan Delaney suggests that a company may emphasize strong brand image, and simply "tweak" a single global marketing campaign to adapt it to various markets. As an example, Nike uses local athletes to endorse its sports apparel and equipment, while distributing through different outlets and adopting different pricing strategies.

Quoting Delaney: "The common denominator is that, in all markets, each campaign is designed to create and reinforce the performance image."

The U.S. Department of Commerce (DOC) offers "Custom Commercial Guides" that outline import considerations for over 100 countries. Also available are DOC country desk offices in Washington, D.C. Foreign embassies are located here in the United States, and U.S. embassies are located worldwide.

San Bernardino to Save $181,000 Annually Through Installation of Chillers, Lighting

A pilot project approved by the California Public Utilities Commission is expected to save the city of San Bernardino $181,000 annually in heating and air-conditioning costs.

According to James Sharer, facilities manager for the city, the project will create a positive cash flow of more than $40,000 annually over the cost of the equipment to install energy-saving equipment at San Bernardino City Hall and several other city buildings. According to ENVEST Construction Manager Dave Taylor, the equipment includes two chillers, a dual-cell cooling tower and a dual variable-control flow distribution system.

Since the air-conditioning pilot project was completed, ENVEST also installed lighting upgrades in six other city building buildings, including the City Hall parking structure, common areas of Carousel Mall and the Feldhym Library. Sharer said air-conditioning design work is being prepared for possible installation in three additional buildings during next fiscal year.

Professional engineer John Tamney, designer of the air-conditioning system, was awarded first-place honors in the west regional finals of an annual national energy efficiency competition sponsored by a professional engineering association. Tamney’s engineered design also took third-place honors nationally, according to an ACE spokesperson.

"The technology makes the payroll! THE PEOPLE MAKE THE DIFFERENCE!

Computers don’t care, people do!

That’s why AppleOne Payroll never has and never will install voicemail. When you have a question you want fast answers from caring professionals, not an endless game of phone tag or being left on hold while other important issues are left unattended.

AppleOne combines the best of technology, with the humanity that is so often lacking in today’s information services providers.

ApplePay has the power to satisfy all your payroll needs, from basic payroll to complex on-site reporting. More important ApplePay care enough to ensure that the promise of our systems is your reality.

Say goodbye to lost productivity, endless voicemails, indifferent service and high prices.

Say hello to AppleOne.
Man considers legal action against physician's answering service ...

continued from Page 5

publications for the Waltham, Mass.-based International Foundation for Gender Education (IFGE), defines transsexuals as "people whose anatomy is at a variance with their perception of the gender they belong to."

"We look at this as a cosmetic medical problem," said Sine. "The psychological problems are caused by society."

Sine said the most recent research indicates that different sites in the brain direct sexual orientation and gender perception, and these sites differ in location for both genders. Kirk, IFGE's director of research and its medical liaison, stated in a faxed letter that "some research indicates that certain areas of the central nervous system, the brain, may show definite differences between transsexual and non-transsexual men and women, but the studies are not confirmed and need more expansion. More important is the potential that specific genes or a combination of genes be found in the near future on one or several chromosomes that are responsible for the transsexual person and even the gay lesbian person."

Kirk continued: "At best, about 1 percent of the world's population may be transsexual, which includes 'Betty Crocker variety' crossdressers and transsexuals."

She said in a telephone interview that "Transgender is a kind of umbrella term which encompasses anyone who finds himself in a contra-gender role" — from heterosexuals who occasionally dress in the attire of the opposite gender, to those "who believe they are in the wrong body."

While Sine said she was surprised to hear that an obstetrican-gynecologist would be chosen for endocrinological treatment by a pre-operative transgender patient, Kirk said, "An OB-GYN physician would be a good choice — they are specialists in gynecologic endocrinology."

Both agreed the typical medical team whose expertise is recommended to assist transsexuals in effecting an anatomical gender change is an endocrinologist for hormone treatment, a psychologist and/or psychiatrist for counseling, and a specialist in sexual reassignment surgery. However, Kirk lamented that the team approach is not prevalent in the treatment regimens for transsexuals.

Meek said that he had been treated as early as 1994 by medical staff at the University of California, Los Angeles, and has continued a consulting relationship with Dr. Thomas J. Mattimore, an associate clinical professor of internal medicine. Mattimore could not be reached for comment.

Dr. Stanley Korenman — a professor of endocrinology — said in a telephone interview that if he correctly remembered Meek as a

continued on Page 31

New Access® HMO. The health plan that gives your employees the choice of self-referral to specialists.

Now there's a health plan that recognizes your employees should be the CEOs of their own bodies. With Access® Specialist: they can see their primary care physicians first or go straight to a participating Access® specialist in their medical group. There's even a member feedback program called Access® Satisfaction: It enables members to send us comments about Access® HMO network physicians. We'll even refund their usual office visit copayment if they're ever dissatisfied with the service they receive. They can also get health information instantly through our Access® Online web site. Access: One of many new things behind the shield. Because after all, nobody knows you like you. Call your Agent.

INLAND EMPIRE
TV NEWS
Better news you like you.

AZLHEIMERS
IN THE
WORKPLACE
CHOOSING
AN
HMO PHYSICIAN
HEALTH CARE
INDUSTRY
ROUNDUP
OPEN
ENROLLMENT:
WHAT IT MEANS
FOR YOUR BUSINESS

Blue Shield
of California
http://www.blueshiield.com

All benefits effective September 1, 1996.

Access® is a service mark of Blue Shield of California. A Registered mark of the Blue Shield Association. © 1996 Blue Shield of California.
Attorney General Delays Sale of Hospitals

By Robert W. Belkley

Riverside Community Hospital's proposal to sell half of its ownership and operations to Columbia/HCA Healthcare Corp. has been delayed by objections from the state attorney's office.

Under the proposal, Riverside Community Hospital would become a for-profit hospital. The hospital's parent, Community Health Corp., would retain half ownership in the hospital and collect half the profits. Those profits would be used for charitable purposes.

George Reyes, the attorney for the hospital, stated, "This is a setback, but we will watch and see what happens in San Diego."

When Columbia/HCA made a similar proposal to Sharp Hospital System in San Diego County, California Attorney General Dan Lungren indicated that he would hold all members of Sharp's board of directors personally liable for the underutilization amount if Sharp attempts to close the transaction — an underutilization estimated to be at least $100 million.

Under that proposed deal, Sharp Hospital System would be sold to hospitals and assorted clinics for use in the joint venture. Two of the non-profit hospitals, Sharp Memorial and Sharp Cabrillo Hospital, are valued at approximately $170 million with an operating income exceeding $1 million.

Sharp will provide $7.2 million to retire long-term debts, Columbia/HCA will acquire $50 million interest in the limited partnership, providing $10 million in property and $925 million to retire long-term debt to the joint venture. Columbia/HCA would act as managing partner and could offer doctors and other groups shares in the joint venture, thereby leaving Sharp with less than 50 percent ownership.

Sharp Hospital System has the option to get out of the joint venture anytime during the first three years by selling its shares of joint venture to Columbia/HCA. The sale would be for $202 million if executed immediately. The sale price would drop over time to a low of $142 million at the end of three years.

The attorney general's office has serious objections to this proposal because the Sharp System is required — by the terms of its non-profit charter — to own and operate at least two non-profit hospitals in the city of San Diego.

If the transaction goes through, Sharp Hospital System would own a relatively small amount of cash and an interest in the operation of a for-profit hospital system.

Under law, Sharp is allowed to sell all of its assets and use the proceeds for charitable purposes — to operate non-profit hospitals. Because of the way the deal is structured, Sharp would have to sell its shares in the joint venture to Columbia/HCA immediately.

The attorney general's office views this sale — priced at $202 million, or $142 million after three years — as an undersaluation of at least $100 million. The underutilization amount is reflected in the fact that other hospital systems offered $100 million to $200 million more to Sharp for similar joint ventures.

Under the proposal, Sharp will have little cash and part interest in the for-profit joint venture, leaving little ability to continue its charitable mission and trust obligations.

Lungren requested Sharp to enter into a "standstill" agreement by Nov. 15, which they have done. If no standstill agreement was reached, the attorney general's office is prepared to file a lawsuit prior to Nov. 27, the date upon which the attorney general is required by existing law to complete his review. The lawsuit would ask the court to stop the sale before it proceeds to close and for a finding of breach of trust.

By deadline, a spokesman said the attorney general's office had not yet filed suit, but that one might be filed before Dec. 3.

"In light of the national trend of conversion of non-profit hospitals to for-profit enterprises, the potential impact on affected charitable services, our ability to act as 'watchdogs' over these transactions will be greatly enhanced under a new law effective Jan. 1," said Lungren. "It's likely that Sharp would have to sell its interest in the joint venture soon after the transaction and at a price which severely undermines the charitable assets that would be used for the community."

The new law, which was sponsored by Lungren and carried by Assemblyman Phil Isenberg (D-Sacramento), will require notice by non-profit hospitals to the attorney general of any sale, lease or transfer of management responsibility of a material amount of its assets. The attorney general's office must hold a public meeting regarding the pending transaction and issue a written decision concerning or objecting to the transaction within 60 days of notice to the office.

Riverside Community Hospital officials have been told by the attorney general's office that their proposal with Columbia/HCA could face the same challenge as the Sharp Hospital System deal.

Deputy Attorney General James Schwartz said, "The state's conclusion in the Sharp health care transaction may well impact how transactions are handled elsewhere, such as Riverside."

Riverside Community Hospital is waiting to see the outcome of the Sharp Hospital System deal before it finalizes any transaction with Columbia/HCA.

Hospital officials met with the attorney general's staff on Nov. 29 to discuss the issue, according to attorney Reyes. He said the transaction would not be completed before the end of the year.

Explosive Growth of Columbia/HCA Questioned

Non-profit hospitals represent the people of the community who share their good fortunes with people who are in need. Such hospitals are started locally as non-profit institutions, usually by civic-minded citizens who contribute, or by religious orders. They are given tax-exempt status.

Columbia/HCA Healthcare Corp. is changing all of this, according to a report by CBS "60 Minutes.'"

In 1987, the health care management company bought its first hospital and today owns nearly 350 facilities across the country.

In 1994, Columbia/HCA bought Blue Cross/Blue Shield of Ohio and negotiated with 29 hospitals to purchase the whole operation, or 50 percent shares in hospitals that were non-profit. After acquiring half of a hospital, Columbia/HCA sells off shares of the non-profit half, forcing out its non-profit partner and making the hospital a for-profit hospital.

Over the years, Columbia/HCA has cut staffing in hospitals it has acquired, or has bought and then closed.

In 1993, when Columbia/HCA bought Augusta Regional Hospital in Georgia, charity care dropped by about one-third the next year, according to state records.

In 1994, Indianapolis, Ind., the State Health Department filed Columbia/HCA for having too few nurses in the neonatal care unit.

The city of Destin, Fla., filed suit against Columbia/HCA — and then closed — Destin's only hospital. Columbia/HCA owned hospitals in the neighboring cities.

Several states are trying to stop Columbia/HCA from acquiring hospitals in their states.

In Michigan, Attorney General Frank Kelly convinced a judge to stop a sale on grounds that the public interest was not adequately protected.

He reportedly said, "Columbia/HCA comes in and takes the cream of the crop hospitals, turns them into for-profit hospitals and leaves the charitable work and the poverty work and all the difficult cases for some other institute — while they make a profit."

In California, Attorney General Dan Lungren has so far stymied the sale of hospitals in San Diego and Riverside to Columbia/HCA.

Robert W. Belkley
How to Select a Health Plan Physician

by George Garnett, M.D.

When you're faced with open enrollment for selecting a health care plan, you may also need to select a physician from the plan's provider directory. As you peruse the many names listed under various specialties, you may wonder just how each doctor is contracted with a particular physician.

Typically, physicians today are members of an independent physician association, or IPA, which contracts with health maintenance organizations (HMOs) or other employers without divviding its doctors access to the HMO. For example, a physician wishing to be a member of an IPA such as ProMed Health Network of Pomona Valley (also known as Pomona Valley Medical Group), contacts the IPA, which provides a credentialing packet for the physician to complete. This is an extensive review of the physician's license, board certification, educational background, malpractice history and so forth.

Once the packet is completed, the IPA staff verifies the accuracy of all of the information with hospitals where the physician has admitting privileges, and entities such as the California State Medical Board and the National Practitioner Data Bank, which provides information on any legal or disciplinary actions taken against the physician. The Pro Med Health Network is online with these organizations and has access to the most updated information available.

IPA representatives then visit the physician's office or offices to ensure that they offer handicap access, comply with state safety standards set by OSHA (Occupational Safety and Health Administration), maintain high-quality medical care and will tentatively provide high-quality medical care.

The next step is a review of the packet by the IPA's quality management committee, which may include up to 18 physicians of various specialties. Each member reviews the packet and poses, defers or endorses the membership in the IPA. A decision might be deferred, for example, if the committee needs additional information on the physician. The committee then makes its recommendations on the physician to the IPA's board of directors, which gives the final approval for admittance into the IPA. This process takes about one month.

Next, the IPA submits the packet for review by each HMO with which it has a health plan agreement. This review process takes two to three months. Requirements for verification of members are becoming much more stringent in recent years to help ensure that the IPA and its contracting health plans are offering the best quality providers possible to health plan members. After becoming a member of an IPA, a physician is recredentialed every two years, going through the entire review process again.

Once physicians are included in your provider directory, you may question how to select one as your primary physician or for other more specialized needs. Physician referral services offered by the hospital of choice, where your "candidate physicians" have admitting privileges, are a convenient way to obtain information on a particular doctor.

At Pomona Valley Hospital Medical Center, for example, the physician referral service provides information in English and Spanish on primary care doctors and specialists. All physicians participating with the referral system are members of hospital's medical staff, including those who do not see patients in the ProMed Health Network.

Referrals are made on a rotating basis, so that physicians in the service are referred equally. In most cases, the names of up to 30 quality medical professionals will be given to a member of an IPA, which is recredentialed every two years, going through the entire review process again.

The referral service maintains a current, detailed profile on each physician which includes education and training, board certification, membership in medical societies, fellowships, primary and secondary specialty and clinical interests, length of time in practice and where, hospital admitting privileges, languages spoken and whether the physician accepts children.

The referral service maintains a current, detailed profile on each physician which includes education and training, board certification, membership in medical societies, fellowships, primary and secondary specialty and clinical interests, length of time in practice and where, hospital admitting privileges, languages spoken and whether the physician accepts children.

The service is offered to physicians on a voluntary basis and at no cost to the physician or the caller.

The referral service maintains a current, detailed profile on each physician which includes education and training, board certification, membership in medical societies, fellowships, primary and secondary specialty and clinical interests, length of time in practice and where, hospital admitting privileges, languages spoken and whether the physician accepts children.

The referral service maintains a current, detailed profile on each physician which includes education and training, board certification, membership in medical societies, fellowships, primary and secondary specialty and clinical interests, length of time in practice and where, hospital admitting privileges, languages spoken and whether the physician accepts children.

To be selected for the honor, an

On-site Retail Enrollment for Hospital Clients

Consumers may soon be browsing through a book store, eating at a restaurant or watching a movie or doing their banking at their local hospital, according to an economist with Arthur Andersen's Worldwide Real Estate Services Group.

"Medical centers have a built-in customer base that can be captured with attractive and well-planned retail development," said William Whitney, a real estate and health care consultant based in Arthur Andersen's Los Angeles office. "Medical centers should partner with smart developers to reconfigure their campuses to incorporate retail, restaurant and other conveniences, such as drugstores, outpatient and wellness centers and other specialty services. "

"Friends and family members who accompany patients to medical facilities generally face long hours in a dull waiting room. On-site retail and entertainment venues could provide some return on the hefty cost to these people by offering a diversion, more interesting food choices and an opportunity to take care of personal needs," Whitney added.

The concept also offers a potential competitive advantage that is needed in today's hotly contested health care environment and an additional revenue stream for medical centers, the consultant added.

Whitney said that health care trends are forcing most hospitals and medical centers to rethink their campuses — shorter hospital stays, relaxed procedures which permit family and friends to visit patients — and greater use of outpatient clinics are dramatically altering the physical demands for medical facilities.

He said, "Now is the time for hospital administrators and medical centers to explore the potential for alliances that benefit everyone, including patients, staff and visitors.

"We've lowered our rates for individuals, so you won't get stuck without Health Insurance."

Call Your Doctor of California 1-800-922-1166

CareAmerica "Care That Works"

Individual Health Plans / Group Health Plans / Managed Workers' Compensation / Employee Assistance Program / Managed Long Term Disability

Scan Health Plan, a health maintenance organization (HMO) which has concentrated on serving Medicare patients in Los Angeles and Orange counties, received approval Nov. 13 to expand into Riverside and San Bernardino counties. The Long Beach-based company is teamed as one of only three federally-sponsored programs in the state, according to National Research Corporation which surveyed commercial health plans.
Fewer Specialists Needed Under Managed Care

The United States would need about 37,000 fewer specialist physicians, 34,000 fewer primary care physicians, and 6,300 fewer obste­trics-gynecologists if the nation's population were reduced toHM0s, according to new research from Sachs Group.

Managed care is driving the change for the redistribution, much as it drove the shift in the delivery of services from inpatient to outpatient settings.

Why does managed care cause these changes? First, HMOs put more emphasis on primary and pre­ventive care than indemnity plans do," says Michael A. Sachs, chair­man of Sachs Group.

Second, HMOs often use pri­mary care "gatekeepers" who are instrumental in managing care.

The primary care physicians in an HMO network have an in­centive to manage patient care them­selves, thus avoiding referrals to specialists.

Other findings created using the Sachs HMO model include:

The Northeast region of the United States would have the biggest over­supply of specialists, with more than 20,000 (41 percent) too many. The Midwest follows, with 9,400 (24 percent) oversupply of specialists.

Every region of the United States would need more primary care doctors. The South would need about 17 percent more, while the West would need 8,650.

More obstetrics-gynecologists would be needed in every region except the Northeast, which would have an obstetrics-gynecology oversupply of about 600 (9 percent).

Patient visits to specialists would drop 17 percent, visits to pri­mary care physicians would increase 11 percent, and obstetrics-gynecology­visits would increase 8 percent.

Taken together, these factors dramatically affect the subsequent need for doctors.

Researchers at Sachs Group analyzed the current physician supply and demand, as well as physician vis­it volumes. The results were then applied to the HMO utilization model, producing forecasts for the year 2000 under managed care.

National, regional and local physi­cian supply and demand information is available from Sachs Group. For information, call (800) 866-PLAN.

Potentially, Sachs Group, headquartered in Evanston, Ill., is utilized by more than 1,000 health care organizations of all types nationwide.

Business Wire

Parkview Community Hospital Medical Center Provides Quality Health Care for Riverside

Parkview Community Hospital Medical Center was founded in 1958 by five physicians who had a common purpose ... to provide quality health care to the community of Riverside. For the past 38 years, Parkview has continued to meet the needs of the community with the expansion of services and treatment area.

Though the hospital has grown in service, it has maintained the commitment of quality health care established by the founders.

Parkview Community Hospital Medical Center has established several Centers of Clinical Excellence to focus on select areas of service.

• Maternity Services provides comprehensive care from antepartum fetal surveil­lance and childbirth preparation classes to labor, delivery and recovery, to edu­cation of all postpartum patients. Parkview has continued to improve the care it provides to the mother and child.

• Neonatal Intensive Care Unit (NICU) is equipped for high-risk deliveries and other unexpected complications anywhere. The unit offers neonatal intensive care services 24 hours a day with a Neonatologist continuously on duty.

• Diabetes Treatment Center increases awareness of diabetes, its complica­tions, treatment and monitoring through professional patient and public education.

• The Cancer Program at Parkview is the only "Comprehensive Community Hospital Cancer Program" in the Riverside/Contra Costa area. The staff is dedicated and committed to decreasing the incidence, morbidity and mortality of cancer in the Riverside community.

• Parkview's Center for Occupational Medicine (PCM) provides a complete resource center to help employers maximize employee health and productivity. PCM provides X-ray, laboratory and pharmacy services and a wide variety of components for preplacement and annual physicals.

The Physicians, therapy and Departments provide a multidi­plinary team dedicated to providing comprehensive wound care for the Inland Empire.

There is a high success rate of wound healing and prevention of amputation through the partnership developed with the Riverside Medical Center.

• Parkview Urgent Care offers easy access to patients' health care needs. A staff of medical personnel are readily available to attend to the patients' urgent medical needs. A variety of medical services and laboratory services are offered through Parkview Community Hospital Medical Center.

Parkview Community Hospital Medical Center 3865 E. Palm Street Riverside, CA 92501 (909) 666-2211

Motor voter ... continued from Page 12

At December 1996

DECEMBER 1996

Health care roundup ... continued from Page 23

Inter Valley Appoints Covington

Mark C. Covington was named president and chief executive officer (CEO) of Inter Valley Health Plan, a federally qualified non-profit health maintenance organization based in Pomona.

Jan Brown, chairman of Inter Valley board of directors, said, "Mark Covington brings to Inter Valley more than 25 years' experi­ence in health care management," and a spokesman said directors chose the new CEO for his experience in the managed care field and a successful track record as a program innovator.

Covington most recently served as FHP vice president, responsible for developing East Coast strategic ventures between that health care provider and other HMOs.

Desert Hospital Foundation Names Three to Board

The Desert Springs Foundation members will assume new posts within Desert Hospital Foundation's board of directors for the fiscal year 1996-97 season. Joining the 40-member body are: Lew Piper, CPA, Dr. Eric Sanderson and Jerry Wilson.

Piper is a certified public accountant with Maryann, Gordon, and Cecil, and is a member of the Palm Springs Unified School District's budget advisory committee and the Palm Springs Savings Bank's advisory board.

Sanderson is certified in internal medicine and is president of Desert Hospital's medical staff. Wilson has served in realistic estate development executive at the Land and Mark Land Co. and has been board­nament director of the Nobisco Brunt golf tournament since 1994.

Medical Group Awarded Three­year Accreditation

San Bernardino Medical Group Inc. was awarded a three-year accreditation by the Medicare/Medicaid Health Care Accreditation Program (MCA). The medical group was founded in 1950 by seven physicians and today has 20 doctors on staff. A planned expansion will accommodate at least 12 more physicians.

Dr. Alan Zweren, the commis­sion's chief executive officer, said, "To achieve this national accredita­tion, medical groups must attain satis­factory performance in more than 150 standards in 14 separate areas of review: San Bernardino Medical Group [is] one of 29 medical groups nationwide to receive The Medical Quality Commission accreditation."

Hospital District Accreditations Announced

Three Valley Health System hos­pitals were awarded three-year accreditations by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

The maximum terms were extended to Hemet Valley Medical Center, Menifee Valley Medical Center and Moreno Valley Medical Center.

Moreno Valley also debated a "Health in Motion" court­esy with the community.

The JCAHO is a not-for-profit organization which evaluates against 500 standards and accredits more than 5,200 hospitals and nearly 10,000 other health care organizations.

Put 199 manufacturing pros to work on your bottom line.

California Manufacturing Technology Center (800) 300-CMTC

It's been described as the single most valuable resource available to manufacturers in California - and one of the best kept secrets in the business.

B e ­r n a rd · m o [ M ed i c a l Group Inc., located in the San Bernardino Valley, is a member of the California Manufacturing Technology Center (CMTC), an independent, non-profit organi­zation established with state and federal funding for a singular purpose: Help boost California's economy by providing affordable technical and business expertise to small and medium sized manufacturing firms - to make them more competitive. More efficient. More profitable.

CMTC's staff of over 100 seasoned engineers and business experts have real world track records to provide practical, real world solutions. CMTC also draws upon a unique nationwide network of resources, including U.S. National Laboratory, major universities, the National Institute for Standards and Technology and over 40 national manufac­turing technology centers.

Put a world of resources to work on your bottom line. Call CMTC at (800) 300-2682.
Great Marketing Starts with Great Numbers

by Ron Burgess

The more you reduce the price, or the potential they are guilty of the same marketing should be run by marketing is just too large to waste. When I ask a marketing function. Many marketers would rather not deal with pricing and place, or distribution. However, all four require proper number crunching to be effective.

The basics

A simple analysis can point to how marketing evaluation should take place in order to increase marketing efficiency, refine operations and react to new market developments.

The most basic figure many businesses and their marketing managers need to know is the break-even point. That is, the sales volume at which no loss is incurred, and no profit is made. While accountants rarely calculate a break-even point for their clients, only a handful of controllers I have conferred with have done this simple calculation and shared it with their marketing managers.

This is a simple calculation. It is 100 minus all variable costs, divided into your fixed expenses. Variable costs include cost to buy or produce the product or service, as well as costs that vary directly with sales volume such as sales commission.

This simple number is the point that is necessary to start making money. If the total variable cost is 60 percent, then the balance, or contribution margin, is 40 percent. If total expenses are $1 million, then the break-even point is $2.5 million.

For Example:

100 %

Minus Variable costs: 60 %

Contribution Margin: 40 %

Fixed costs of $1 million divided by 0.40 = $2.5 million

This simple exercise tells us a lot about marketing. First, we need a marketing plan which will produce more than $2.5 million in revenue. It also says we must have a plan that does not spend more than 60 percent of our advertising budget and react to new market developments.

The calculation also allows us to determine how many more revenue dollars are necessary to break even, if fixed costs go up or the potential profit, if they go down. Another number, the contribution margin (CM), is very useful. In this case, the CM is 40 percent. At the point where revenue hits the break-even point, a price cut may increase volume to create more profit. How deep can the price be cut? By only 39 percent. This leaves just one percent above point profit over the break-even point for profit. Let's say that through a price-reduction promotion — above the break-even volume — by reducing the price, so that the CM is 20 percent, the revenue goes up by $50,000. You now generated $50,000 times 0.20, or $10,000 in profit. This may not have been possible without the promotion.

Small businesses often make the mistake of cutting prices back too far in an effort to create volume, usually for cash flow. This cuts into their profit. Likewise, many more keep prices higher than are required for their fixed expenses, forfeiting the opportunity to be competitive with larger businesses.

Retailers with downtown or free-standing major Boulevard locations are a good example. Thinking about it, they believe that for a small business to survive, they need to maintain the old standard margins that they paid years ago. Incorrectly, they believe that their overhead per square-foot is higher than the large stores. Actually, many have old buildings with low rent, without many variable expenses.

If price could bring in more traffic, they could increase their profits. Once they hit the break-even point, they can become very aggressive on price or offer free, additional services. Instead, most make their pricing decisions based on perceptions not supported by the numbers.

The real power is delivered with such simple measurement when used on a monthly basis, by department or by product line. Understanding the dynamics of break-even can allow for diverse pricing and for promotional strategies to be developed for niche markets. It can point to strategies for finding new suppliers, which types of expenses will affect profit, and much more.

If you would like more information on how to use this analysis, please request "More About Break-even and Marketing Decisions" from BURGESS group, 466 Orange Street, Box 222, Redlands, CA 92374.

San Dimas Community Hospital

Your Neighborhood Hospital (909) 992-8100
San Dimas Community Hospital is affiliated with multiple health plans, including Medicare and Medi-Cal.

Fulfilling the Promise by Offering Affordable Health Plans with an Emphasis on Service.

The personal service you get from a health plan can make a big difference to your employees. When they call Inter Valley, they get a real, live person. Not a machine. When they have a problem, that person will research it, solve it and get back to them with really good solutions. No delays. No bureaucracy. No excuses.

That's why Inter Valley Health Plan was founded with the objective of providing quality health care that anyone can afford. And personal service that everyone appreciates.

Since 1979, we've been doing a fine job of both. In a recent survey, over 90% of our members said they would recommend Inter Valley to a friend.

Inter Valley Health Plan

Fulfilling the Promise

300 South Park Avenue • P.O. Box 6002 • Pomona, CA 91769-6002
800-843-3520

Inter Valley is a non-profit, Federally Qualified HMO.

We meet your company's health care needs by offering a wide variety of health plans to choose from.

And by tailoring the plan's coverage, deductibles, and copayments, we can customize a plan that your employees and your CFO can live with.

For more information, call your broker or our toll-free number.
Health Maintenance Organizations Expected to Raise Rates

Following several years of rate reductions by health maintenance organizations (HMOs) due to customer demands, such rates are expected to rise in California slightly less than 3 percent.

The chief executive officer of Sanoma-based industry analysis Healthcare Databank Inc., Dr. Joel Coyne, was quoted as saying, "In the first and second quarters, we'll start to see some of those commercial prices go up. They're at a point where they have to."

Reasons for the anticipated raises are higher pharmaceutical costs, large investments in new information technology, reduced profit margins among HMOs, and health care providers complaining about government-funded reimbursements which are disappearing. HMO premiums averaged $111 per member per month by July, the lowest amount since 1991. Some analysts foresee premiums to rise between 2 percent and 6 percent nationally, with rates in California going up an average of 2.6 percent.

Coyne said many health maintenance organizations have "tightened up so much that their margins are decreasing," and consequently, "more health plans are losing money than ever before."

The California Public Employees Retirement System (CalPERS) -- which represents 981,000 members statewide -- negotiated rate reductions with more than a dozen HMOs, averaging 5.6 percent in 1996 and 1.4 percent for 1997. However, its negotiations with Kaiser Permanente -- which has been reducing its number of beds in Southern California -- is expected to result in a premium rise between 1 percent and 2 percent for next year.

Alzheimer's Disease Affects Co-workers, Caregivers

by Al Braswell, Ph.D.

Alzheimer's and other age-related diseases are becoming of increased concern in the workplace as retirement is being pushed forward. The carriers of the non-working victim whose productivity is affected.

Alzheimer's disease (AD) is a progressive, degenerative disease in which brain cells die and are replaced by neurofibrillary tangles, resulting in impaired thinking, memory, language and behavior, according to the Alzheimer's Association. It is the most common form of dementia illness of the older adult. An estimated four million people in the United States suffer from AD. Nineteen million say they have a family member with AD.

This should not be construed as a deterrent to utilizing the services of the Alzheimer's patient, only in 1-in-10 persons over 65, and nearly half of those over 85, have AD. Even though it is found increasingly in people in their 40s and 50s, knowledge of the symptoms and observation will allow supervisors to detect the disease in its incipient stages.

Symptoms

Alzheimer's disease begins slowly. The only symptom may be forgetfulness. People with AD may have trouble remembering recent events, activities or the names of familiar people or things. Simple math problems may become hard for people to solve.

As the disease progresses, symptoms are more easily noticed and become serious enough that medical help is sought. People with advanced AD may forget how to do simple tasks like brushing their teeth or combing their hair. They can no longer think clearly and begin to have problems speaking, understanding, reading or writing.

Later on, they may become anxious and agitated or wander away from home. Eventually they need total care. The course of the disease and rate of change vary from person to person. Some people may have the disease for five years, while others may live 20 years.

No treatment can stop Alzheimer's disease.

Working adult caregivers

One-third to one-half of the caregivers for the frail and elderly in the United States are also in the labor force. The average age of primary caregivers ranges from 40 to 55, and this person is usually female. The caregivers report an average 10 hours per week spent in caregiving responsibilities such as completing household chores and personal care, managing finances and providing financial support, transportation and companionship.

Caregivers contribute a variety of health problems to the burden of Alzheimer's disease. Persons affected with AD require extensive programming unique to each stage, since they maintain reasonably good physical condition up to the last stage; staff members make every attempt to maintain personal dignity despite the deterioration sustained. The local Alzheimer's Association is an excellent resource and may be contacted at (909) 370-0190.
Open Enrollment in Health Care Plans:
What It Means for You and Your Business

by Kathleen Cade

Although health plan representatives are available year-round by telephone, open enrollment is an excellent opportunity for employees to have questions answered about their health care coverage. It is important that employees encourage employers to use open enrollment as a time to take control of their health care needs, and employees need to take the time to make the best decisions possible regarding their health care since their coverage changes will be effective for at least one year.

At Inter Valley Health Plan, we encourage companies to plan meetings with their HMO representatives during open enrollment month, and, when possible, offer an "Open Enrollment Fair." The open enrollment fair, usually planned by larger companies, occurs when a specific date and time is made available for face-to-face meetings between HMO representatives and employees. Employees can speak directly with carriers and have their benefits questions answered.

During an open enrollment fair, we recommend that employers include representatives from all benefits packages at one time—that is, dental, life, vision, etc. This way, employees may focus on obtaining the best decisions possible regarding their health coverage since their coverage changes will be effective for at least one year.

What it Means for You and Your Business

Here are the current top 10 best-selling books for business. The list is compiled from information received from retail bookstores throughout the United States.

1. "The Dilbert Principle," by Scott Adams (Harper-Collins ... $20.00) (1)
   A devastating, witty, view of modern business.

2. "The Road Ahead," by Bill Gates (Viking/Penguin ... $29.95) (2)
   America's best-known chairman peers into the future.

3. "Wall Street Money Machine," by David and Tom Gardner (Simon & Schuster ... $24.00) (4)
   Using formulas to determine your approach to investing.

   A not-so-frightening look at investing.

5. "Clicking," by Faith Popcorn (Harper-Collins ... $20.00) (3)
   How trend-spotting helps you make money in stocks.

6. "Leadership Secrets of the Rogue Warrior," by Richard Marcinko (Pocket Books ... $20.00) (10)
   Business advice from a novelist and ex-Navy SEAL.

   The business use of information technologies.

8. "The Loyalty Effect," by Frederick F. Reichheld (Harvard Business School ... $24.95) **
   The impact of employee loyalty on productivity.

9. "Saving Fanny," by Kenneth Blanchard and Sheldon Bowles (Morrow ... $20.00) (6)
   How to make present customers a public relations resource.

10. "Discipline of Market Leaders," by Michael Treacy and Fred Wiersema (Addison-Wesley ... $25.00) (9)
    How to focus on your market and gain a major market share.

"It's time of the event may be added at any time. In addition, in the case of life events such as open enrollment, the following changes become effective the first day of the month. For example, if June is designated as open enrollment month, all changes become effective July 1.

In larger companies, where more than one health plan is offered, these changes may include switching coverage from one HMO to another. In other situations, it may mean upgrading member benefits to a PPO (preferred provider organization) status, or vice versa. Changes may also include adding dependents who were not previously listed, or taking off dependents who no longer need coverage.

Although open enrollment is offered only once each year, exceptions are made in some instances. Based on employer waiting periods, new employees may be added at any time. In addition, in the case of life events such as birth or adoption of a child, a wedding or a death, coverage can be changed at the time of the event.

Although health plan representatives are available year-round by telephone, open enrollment is an excellent opportunity for employees to have questions answered about their health care coverage. It is important that employers encourage employees to use open enrollment as a time to take control of their health care needs, and employees need to take the time to make the best decisions possible regarding their health care since their coverage changes will be effective for at least one year.

At Inter Valley Health Plan, we encourage companies to plan meetings with their HMO representatives during open enrollment month, and, when possible, offer an "Open Enrollment Fair." The open enrollment fair, usually planned by larger companies, occurs when a specific date and time is made available for face-to-face meetings between HMO representatives and employees.
Universal Care Announces New Personal Plan

HMO Now Offers Service to Individuals

In response to numerous inquiries, Universal Care has introduced the Personal Plan which provides quality health care to individuals seeking a lower cost alternative to the traditional fee-for-service method, announced Jay B. Davis, executive vice president of the Signal Hill-based health maintenance organization.

Consumers who wish to obtain the advantages of enrolling in an HMO will have two similar plans from which to choose — the primary difference is the amount of the co-payment.

The Personal Plan provides a wide range of services by more than 18,000 physicians serving 130 hospitals throughout Southern California, including: prescription drug benefits, access to Universal Care’s Medical AdviceLine, which is staffed around the clock by qualified medical personnel; annual WellCare Visits that include medical personnel; annual WellAdviceLine, which is staffed to provide quality health care to individuals seeking a

The Inland Empire TV News can be seen on Comcast Cable® and KZKI-TV broadcast channel 30 on UHF Monday thru Friday at 6:30 am

Call for entries...

continued from Page 9

pag. No other information should appear on the face of entries.

Shipments of entries

Entries and entry fees should be sent to L. Design, 121 Spring St., Claremont, CA 91711. No freight charges will be paid through the Inland Empire Ad Club.

All entries become the property of the Inland Empire Ad Club and will not be returned — unless other arrangements have been made by the club. Entry deadline is Feb. 7, 1997.

Entry format

• Print entries — including Out-of-Home, Magazine, Newspaper, Business/Trade Publications:

Mount all single entries on 20-inch x 30-inch black mounting board. Affix entry form to the back of the mounting board in upper right hand corner.

Single-medium campaign entries must include at least two, but no more than three components.

If entry is larger than 20-inch x 30-inch, mount 8-inch x 10-inch glossy photo on black mounting board. Affix entry form to the back of the mounting board in upper right hand corner.

Collateral, single entries — submit one of the following:

Submit one 8-inch x 10-inch photo on 20-inch x 30-inch black mounting board. Affix entry form to the back of the mounting board in upper right hand corner.

Submit one sample mounted on 20-inch x 30-inch black mounting board. Affix entry form to the back of the mounting board in upper right hand corner.

Submit one sample with entry form affixed to the bottom or back of the sample.

• Collateral, campaign entries — submit one of the following:

Submit 8-inch x 10-inch photos on 20-inch x 30-inch black mounting board. If more than one board is needed, securely hinge/fasten them together. Affix entry form to the back of the mounting board in upper right hand corner.

Submit samples mounted on 20-inch x 30-inch black mounting board. If more than one board is needed, securely hinge/fasten them together. Affix entry form to the bottom of the mounting board in upper right hand corner.

Or, change to my credit card: MasterCard Visa
Credit Card Number Exp. Date
Name
Address City/State Zip

We will help you through the mess of paper organizations, to help you get your money back, and we can help you bring back all the money that was taken from you. Let me help you today.

Overseeing the operations of Universal Care are, from left, its founder president and chief executive officer Howard E. Davis and his sons, Jeffrey, Jay and Marc.

Boasting more than 1,200 employees, Universal Care headquarters is located at 1600 E. Hill St., Signal Hill, CA 90801.
EXECUTIVE TIME OUT

Bodega Bay — More Russian River Secrets

by Camille Bounds, Travel Editor

What's in a name?
In 1775, when Spanish mariner Lt. Francisco Bodega y Quadra dropped anchor in a bay that was beautiful, he little realized what he had discovered. It was suggested that settlers be brought in from Mexico to develop the region. Warehouses were established along the shores, called "Bodega" in Spanish. No one really knows if the lieutenant or the Spanish name for warehouse gave the name to this gloriously beautiful area.

The Russians came and went.
In 1809, a Russian ship landed at Bodega Bay and settled on a coastal bluff 12 miles north of the Russian River, and Fort Ross was built. The Russians took advantage of the warm climate for farming and fishing, and hunted sea otters with Aleut hunters from Alaska. (The sea otters were almost hunted to extinction. That is a whole other story.) Bodega Bay was established as a port by the settlers whose mission at the time was to raise food crops for their Alaskan settlements.

The venture proved not to be successful and the Russians left the area in 1841, transferring their hold to a Russian entrepreneur, John Sutter, of California gold rush fame.

It is just a taste of the rich history of this surprising, small area that is one of the most interesting and beautiful tourist areas in Northern California.

Some great choices today.
Little towns and villages dot the shoreline with bed and breakfast inns, hotels, golf courses, country stores and art galleries along with some very remarkable places to dine. The area is enhanced with boutique wineries with fine offerings that are not available anywhere else.

Word has leaked out that here is the place for the finest fresh crab and salmon in Northern California. This is a thriving little community which attracts anyone who wants a relaxing, laid-back getaway.

A few suggestions are offered here on where to stay, eat and play.

Beautiful Queen Anne Victorian.
The Bay Hill Mansion is a beautiful contemporary Queen Anne Victorian bed and breakfast inn that has the most spectacular view in the area, housing five uniquely decorated rooms with unmatched views. A gourmet's-de-light breakfast is offered as part of your stay. Reservations are definitely recommended, call (800) 326-9397. Bay Hill Mansion is located at 1911 Bay Hill Road, Bodega Bay, CA 94923.

The luxurious end of the spectrum.
The Inn at the Tides offers the luxurious end of the spectrum, with comfort and service — and many amenities. The rooms are spacious and beautifully appointed. Luxurious four-poster beds can be found in the wardrobe. Working fireplaces are available with wood, ready to fire up on a quiet, foggy night. Decks face the beach.

There is also a heated indoor-and-outdoor pool, a great spa and a relaxing sauna. Complimentary continental breakfasts are available with rich coffee, juice and freshly baked breakfast rolls which are a delight. For information or reservations, call (800) 541-7788. Location: 800 Coast Hwy., No. 1, Bodega Bay, CA 94923.

Canadian Arrows - style courses.
Bodega Harbour Golf Links is a course reminiscent of Scotland's greatest links-style courses.

Annually named among Northern California's "Top 10 Courses," and "10 Most Beautiful Courses," Bodega Harbour Golf Links does not disappoint. This is a stunning setting biffled as "West of Scotland and North of Pebble Beach." The Bodega Harbour's Clubhouse Restaurant boasts a prima chef with a gourmet menu featuring seafood specialties cooked in Italian, French or North American styles. Lunch and dinner are served daily, with brunch on Saturday and Sunday. For tee times and reservations, call (707) 877-3358. Location: 2310 Henn Drive, Bodega Bay, CA 94923.

Fine art, gifts and the whale.
Frank Waters Gallery, located at 1588 Eastshore Road, and Rex Brown Collection, located at 1791 Highway 1, both in Bodega Bay, offer fine art and gifts. Both places are well worth a look. Who knows? You just might find that special something you have always wanted.

The Lucas Wharf Restaurant and Bar is right by the fishing fleet which unloads fresh fish served to the multitudes that came to this wonderful place. Finely prepared steaks and pastas are also on this quite varied menu. Look out for the desserts — they are unavailable. There is also a great wine list.

A full delicatessen and fresh fish market is located next door. Picnic lunches and take-out hot seafood are featured. Reservations are not accepted. Just go and enjoy. Location: 595 Highway 1, Bodega Bay.

The Tides Wharf Restaurant is another winner with a menu of fresh, superbly prepared seafood. With a waterfront, music setting that includes friendly service and full bar service, lunch and dinner are quite pleasant affairs. For reservations, call (707) 875-3652. Location: 853 Highway 1, Bodega Bay, CA 94923.

outing points of interest.
Jenner is a charming little town that sits on the edge of the Russian River. It is noted for its great restaurants and gift shopping. The Jenner Inn is a cozy mix of rooms and cottages, furnished with antiques, wicker and varied decors. It boasts a New England touch that makes each cottage or room different and interesting. Jenner by the Sea Restaurant is just next door with a fine menu. For rates, information and reservations, call (800) 733-2237. The Jenner Inn & Cottages is located on Coast Hwy. 1, P.O. Box 69, Jenner, CA 95450.

Watch the whales.
Take a boat cruise out to sea and get close to the whale migration route. Ride out to the end of Bodega Head where volunteers answer your questions, give mini-seminars and help people sight the species, spouts and black humps rising from the waves. The ideal season for whale watching off Bodega Bay is January through March, with the opportunity to view California Gray Whales and other whale species such as humpbacks and dolphins. For whale watching information, call (800) 253-8800.

A footnote: 'The Birds'.
In 1962, Alfred Hitchcock filmed his famous film, "The Birds," in Bodega Bay and Bodega — two different towns a few miles apart.

Getting there.
Bodega Bay is about 65 miles north of San Francisco and well worth the trip when visiting Northern California.

For more information and contact, contact the Bodega Bay Area Chamber of Commerce by calling (800) 905-9050, or by writing 905 Coast Hwy. 1, P.O. Box 146, Bodega Bay, CA 94923.

Camille Bounds is the travel editor for the western division of Sunrise Publications and for Inland Empire Business Journal.

DECEMBER 1996

INLAND EMPIRE BUSINESS JOURNAL • PAGE 35
Quarterly Bank Review

Banking Climate in West Improves Along with Loan Quality, Most Local Institutions Post Profits on Mixed Asset Growth

While the number of banking institutions in the United States continues to decline, principally due to mergers and acquisitions, only four banks failed in the first three quarters of this year. Losses industry-wide are running on a par with last year's total of $700 billion. Unprofitable banks posted losses of $300 million by the end of June.

Banks and savings and loans nationwide earned profits of $26.6 billion for the first two quarters, compared to profits for all of 1995 of $50.8 billion. Banks alone posted a profit of $14 billion during the second quarter and registered a return on assets of 1.22 percent, the second-highest quarterly profit ever.

The number of savings and loan institutions continues to shrink; the 1,416 in operation by the end of June is nearly half as many as the 2,554 operating at the end of 1991. Unprofitable savings and loans continue to decrease by 3.5 percent of those in operation, and the industry posted a brightening profit of $5.7 billion by mid-year, compared to $5.7 billion for all of 1995.

According to Austin, Texas-based Sheardoff Information Services Inc., banking industry analysts, profits are being made by those institutions which have increased non-interest revenue and decreased non-interest expenses. The firm predicts success for banking institutions which maintain high levels of customer service, build quality loan portfolios and scrutinize exposure to interest risks given the uncertainties in future interest rate trends.

In the Western states, there were no commercial bank failures during the second quarter. Loan growth was up 7.87 percent in California to $266.1 billion. Nonperforming loans of all types amounted to 1.3 percent of the total, but that moderate figure was the second most-improved national since the end of 1995 when the amount stood at 1.6 percent.

Nonperforming real estate loans in the state dropped to 2 percent from 2.4 percent last December—a tie with Delaware for the largest decrease nationwide. Nonperforming commercial loans edged down slightly to 0.9 percent, and nonperforming consumer loans dropped in half to 0.3 percent.

California banking institutions ranked in the bottom one-third nationally for returns on equity (13.41 percent) and returns on assets (1.17 percent), but posted reserves for loan losses among the top third with 2.17 percent.

Three California-based banks active in the Inland Empire are listed as among the top 25 largest U.S. banks—Bank of America (2), Wells Fargo Bank (3) and Union Bank of California (24), all headquartered in San Francisco. Sanwa Bank, California, is the only other state-based bank to appear in the top 100.

Bank of America (BdA) and Wells Fargo ranked first and second nationally in income from service charges, third and 10th in income from fees, and second and seventh in salary expense, while Union Bank ranked 16th. Wells Fargo ranked ninth and Bank of America ranked 22nd in fiduciary income.

In foreign loans, BdA ranked third and Union Bank 15th, while the three banks were in the top 20 in commercial real estate loans. Wells Fargo surged to first with a 54 percent increase from June 1995 to $11.3 billion; BdA was listed second.

“...a tie with Delaware for the largest decrease nationwide...”

“...nonperforming consumer loans dropped in half to 0.3 percent...”

“...nonperforming real estate loans in the state dropped to 2 percent...”

“...California banking institutions ranked in the bottom one-third...”

“...since the end of 1995 when the amount stood at 1.6 percent...”

“...three California-based banks...”

“...the only other state-based bank to appear in the top 100...”

“...all headquartered in San Francisco...”

“...Wells Fargo surged to first with a 54 percent increase...”

Continued on Page 54
Money for the Asking — A Surge in SBA Loan Activity
by Vance Welch

It has been a long battle to educate the business world that the SBA is not a bad thing. We have all heard the horror stories of "red tape," long delays, and excessive collateral taking. And I must admit that some of it was true. But over the years, some truly excellent programs have emerged and have been honed to perfection by diligent administration officials and respectable SBA lenders. What we must keep in mind is the purpose of the program. It was not designed to be another government giveaway. It was designed to help businesses procure loans in situations where a conventional bank may not be interested, or their terms may be too restrictive. For example, a borrower wants to buy a new press that will enable him to quadruple production. He visits his bank and finds out that they can finance the press over a three-year period. But Mr. Primer cannot afford a loan over three years — the payments would be too high. Under the SBA program, the loan would be calculated over a period of seven to 10 years. Now Mr. Primer can afford his new press.

The other loan terms offered is one of the major advantages of the program. The other major advantage is the low down payment; commercial real estate loans require a down payment of only 10 percent over a period of three years. The next step is finding a good SBA lender.

But how nearby for Scoll Hoad Warcho and Keipers? It is a true story. But over the years, some of the delays and overzealous collateral purpose designed to show the volume of loans would be high. But a banker with his clients with a goal to show the volume of loans over three years and over 10 percent over a period of three years, the lender tells you prior to applying to any one lender. The administration also offers a rating system which would help determine the level of experience of an SBA lender. In the SBA program, 10 SBA lenders are considered "Preferred Lenders." After some experience has been gathered, the SBA has more confidence in a particular lender, it is classified as "Certified Lender." The more experience lenders are classified as "Preferred Lenders." This classification demonstrates knowledge and experience in the SBA field.

There is much more about the SBA program that cannot fit into this article. If you should have any interest in the Small Business Administration loan program, don't be afraid to call a lender or the SBA itself. After all, the program was created for you.

Vance Welch is employed at North County Bank's SBA Department. He may be contacted by calling (909) 695-2352.

Quarterly Bank Update
Banking Consolidation Bill to Save $500,000 Annually

Asstent President Ted Weggeland, R. Riverside, estimates that AB 335 — signed by Gov. Pete Wilson in late September — will save California taxpayers $500,000 annually. A new, regulatory oversight of state banks, savings and loans, credit unions and insurance companies.

The bill creates a new agency, responsible for the horror stories about long delays and unending paperwork. It is a tremendous challenge to your lender. Each loan requires the volume of loans done. Ask for references. But most of all, ask questions. Make sure that you understand everything that the lender tells you prior to committing to any one lender.

The administration also offers a rating system which would help determine the level of experience of an SBA lender. In the SBA program, 10 SBA lenders are considered "General Lenders." After some experience has been gathered, the SBA has more confidence in a particular lender, it is classified as "Certified Lender." The more experience lenders are classified as "Preferred Lenders." This classification demonstrates knowledge and experience in the SBA field.

There is much more about the SBA program that cannot fit into this article. If you should have any interest in the Small Business Administration loan program, don't be afraid to call a lender or the SBA itself. After all, the program was created for you.

Vance Welch is employed at North County Bank's SBA Department. He may be contacted by calling (909) 695-2352.

DECEMBER 1996

20,000 miles of dirt.

A Diff'erent Bank for a Different Place
by Vance Welch

This looks as though many of you business folks are talking my advice: I have been writing articles extolling the benefits of the Small Business Administration (SBA) loan program. Recent statistics show a greater number of you are taking advantage of these benefits. The Santa Ana district office — serving Orange, Riverside and San Bernardino counties — is reporting an increase in loan fundings of 21 percent over last year.
Serving the Inland Empire's healthcare needs for 65 years. And just getting started.

St. Bernardine Medical Center has been providing primary care services to Inland Empire residents for many years. But in today's managed care environment, more than ever, we are working hand in hand with our physicians to bring experience, diagnostic skills and advanced technology directly to you in your community.

We're 65 years old. But that's just the beginning.

1996 Another Record Year for Middle-Market Mergers

Mergers and acquisitions of private, middle-market businesses in 1996 will be far exceeding the previous year in the number of transactions completed, according to David Troob, chairman of The Geneva Companies, an Irvine-based mergers and acquisitions intermediary company.

"It is clear to all of us in the mergers and acquisitions business that we have experienced all-time, recording-breaking highs in the number of middle-market deals made in 1996," he said.

"Announced transactions of less than $30 million for only the first three quarters of 1996 topped the number of announce transactions recorded in all of 1995 by 20 percent," he said. "It is important to realize that these announced sales of middle-market businesses represent only the tip of the iceberg."
Caterer Served State Chamber Award

Jack Brockenbrough of J&Y Enterprises (Catering with Elegance) was named Southern California Small Business Person of the Year Nov. 16 by the San Bernardino Black Chambers of Commerce. It is the first time the state-level award has been made, and it is seen as recognition for one Southern and one Northern California winner.

Brockenbrough, of Spring Valley Lake, told attenders at the Industry Hills Shriners he was pleased and honored to receive the award for his eight-year-old business, "But it is not me who earned the award — all the kudos go to my people." He said eight part-time employees execute catering services throughout Southern California.

The business owner said in a telephone interview, "We specialize in the small events. Most caterers want 25 in more people for an event. We specialize in small affairs: dinners-for-two prepared in the home and served course by course, and dinner parties," typically consisting of four to eight guests.

Brockenbrough's Catering with Elegance was nominated by Jim Melton, owner of Melton Distributing and president of the Victor Valley African American Chamber of Commerce. Melton was quoted as saying the state-level award may lead to honors from the National Black Chambers of Commerce.

Brockenbrough said he plans to expand the business into a larger kitchen facility in the coming months.

At deadline ...

continued from Page 3

Machines (ABM) was named No. 320 in the 1996 INC magazine list of the 500 Fastest Growing Companies. Established in 1969, Irvine-based ABM provides copiers, fax machines, computers and laser printers to more than 10,000 corporations throughout Southern California.

As Anderson-Fox Executive Fred Amendariz credits the company's success to a customer service plan of offering copiers on a per-copy basis rather than an actual unit price for the machine. "This plan has made us a bit even during the recession," Amendariz said.

INC magazine's list features firms which have had a strong five-year growth period and have a minimum of $300,000 in sales. To be eligible for the 1996 list, companies must have been independent and privately-held through 1995, and must have generated a sales increase from 1991 to 1995.

In May, Amendariz will join other business leaders on the list for a two-day conference in Philadelphia to discuss negotiation, management of off-site employees and strategies for continued growth.

Inland Empire business market ...

continued from Page 41

Other tenants at Ontario Mills include Burlington Coat Factory, TJ Maxx, Sports Authority, Totally For Kids, Marshalls, JC Penney Outlet and Boud, Backs & Beyond. Outlet versions of Saks Fifth Avenue, Neiman Marcus and Nordstrom and department stores of every size are under development.

For 1997, more than 3.4 million square feet of new retail space — consisting primarily of five neighborhood shopping centers and the expansion of four existing centers — is planned in Riverside and San Bernardino counties. This development means will continue to be tentatively driven, due to the already high shop vacancy rate which has existed in the two-county area.

Mark Sandelow is a senior associate with CB Commercial Real Estate Group Inc., a full-service real estate company. He may be contacted at 909-788-3720.

Hall of Fame...continued from Page 3

MARIO GARCIA, Desert Hot Springs. Garcia, a four-time All-Garfield County baseball player, earned a full scholarship to San Diego State University. Garcia is a first-time inductee. He left a high school record of .354 with 47 home runs.

SANDY CRESS, Corona. Cress, a first-time inductee, played third base and shortstop for the Corona Panthers. She earned a full scholarship to Orange Coast College. Cress is a three-time All-Garfield County selection.

CRAIG SIGLER, Riverside. Sigler, a first-time inductee, was selected as All-Garfield County second baseman for the Riverside Panthers. Sigler is a three-time All-Garfield County selection.

EMIL LACSON, Fontana. Lacson, a second-time inductee, played third base for the Fontana Indians. Lacson is a three-time All-Garfield County selection.

DECEMBER 1996

COMMUNITY HOSPITAL OF SAN BERNARDINO
We put commitment first!

SAN BERNARDINO • ADAMS • HIGHLAND • UPLAND • UPLAND/CALUMET • ADAMS/CHRISTIAN • SAN BERNARDINO MOUNTAIN • CHERRY HILL

COMMUNITY HOSPITAL OF SAN BERNARDINO • San Bernardino, CA 92407

11.20.18

Attn: Marketing Department

COMMUNITY HOSPITAL OF SAN BERNARDINO • San Bernardino, CA 92407

11.20.18

Attn: Marketing Department

COMMUNITY HOSPITAL OF SAN BERNARDINO • San Bernardino, CA 92407

11.20.18

Attn: Marketing Department

COMMUNITY HOSPITAL OF SAN BERNARDINO • San Bernardino, CA 92407

11.20.18

Attn: Marketing Department

COMMUNITY HOSPITAL OF SAN BERNARDINO • San Bernardino, CA 92407

11.20.18

Attn: Marketing Department

COMMUNITY HOSPITAL OF SAN BERNARDINO • San Bernardino, CA 92407

11.20.18

Attn: Marketing Department

COMMUNITY HOSPITAL OF SAN BERNARDINO • San Bernardino, CA 92407

11.20.18

Attn: Marketing Department

COMMUNITY HOSPITAL OF SAN BERNARDINO • San Bernardino, CA 92407

11.20.18

Attn: Marketing Department
**INLAND EMPIRE BUSINESS JOURNAL**

**DECEMBER 1996**

**CHAMBERS OF COMMERCE continued...**

<table>
<thead>
<tr>
<th>Chamber of Commerce</th>
<th>Address</th>
<th>Budget</th>
<th>Major Events and Projects</th>
<th>Executive Director</th>
<th>President</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moreno Valley</td>
<td>28260 Golden Crest Drive, Suite 110</td>
<td>$50,000</td>
<td>Power-Up Business Expo, Golf Tournament</td>
<td>Morphy Matthew</td>
<td>Mrs. Noel Page</td>
<td>(909) 792-2070</td>
</tr>
<tr>
<td>Yucca Valley</td>
<td>5500 Twentynine Palms Hwy., Ste. D</td>
<td>$150,000</td>
<td>Grove City Fair, Business in Action</td>
<td>William Landon</td>
<td>Margaret D. Jones, CTIC</td>
<td>(909) 797-2800</td>
</tr>
<tr>
<td>Victorville</td>
<td>188 E. 3rd St.</td>
<td>$25,000</td>
<td>Business &amp; Community Expo, Winter Fair</td>
<td>Gary Chimos</td>
<td>Marge Murphy</td>
<td>(909) 737-2074</td>
</tr>
</tbody>
</table>

---

**INLAND EMPIRE BUSINESS JOURNAL 1996/1997 BOOK OF LISTS ON DISK**

**SYSTEM REQUIREMENTS**

- Toplist: PC 2 MB free hard disk space, DOS 3.1 or higher, 897K RAM
- Toplist Max: 4MB free hard disk space, 2MB of RAM, System 6 or higher.

**MOVING THE DATA INTO YOUR DATABASE SOFTWARE**

- Toplist is a powerful tool for organizing and categorizing data.
- The software includes a unique database feature, which allows users to easily search for the information they need.
- Toplist can be used for a variety of purposes, including sales and marketing, research, and market analysis.

**ACTI USERS**

- The book is also available in ACT! ready formats for importing directly into your ACT! Software.

**PLUS**

- The software includes an unlimited single-user license and a subscription to updates.
- The software also includes free technical support.

**TOPACT**

- For more information, please visit: 800-551-0FAX ext. 4571

---

**Topact Telemarketing Center**

**Galaxy of the Stars**

**Installation Dinner**

Saturday, January 25th, 1997 at the

*Cost*: $150,000

For more information, please contact at (909) 977-3928

---

**FAX To INLAND EMPIRE BUSINESS JOURNAL**

Fax: 800-551-0FAX ext. 4571

---

**Savvy business owners**

**For more information call 800-551-0FAX ext. 200 (have your fax number ready)**

---

**Niles Business Solutions**

The solution for instant information

For more information call (909) 593-1932

---

**MarketFax**

The solution for instant information

For more information call (909) 593-1932
Hix Named Regional Building Industry President

Ernest H. Hix, founder and president of Hix Homes, was installed as the 1997 president of the Building Industry Association (BIA) of Southern California on November 7. He most recently served as the vice president of governmental affairs for BIA's Balboa View Chapter, and in a similar capacity and as secretary-treasurer for the Southern California association.

San Dimas-based Hix Homes is active on a project in the Bear Creek area of Murrieta and recently completed projects in Rancho Cucamonga and Glendora.

Hix's term will begin Jan. 1. He will work with a 29-member executive committee in directing governmental affairs, planning industry legislation, and examining emerging issues. Hix also serves on the board of directors for the California Building Industry Association.

Industrial Lease Forms Being Rewritten

Stimulating that its lease forms are being rewritten, members of the American Industrial Real Estate Association (AIREA) are putting the final touches on two new lease forms plus 15 addenda. Robert W. Morris, the association's president, and vice chairmen and a member of the

Jones, Hedges Tabbed to Oversee Social Program

The Hines/Marv Truck North America, a non-profit affordable housing provider head­quartersed in Glendale, California, has announced Olen Jones as director of social programs and Erin Hedges as program manager, both new positions.

Temecula Note Portfolio Sold

First Pacific National Bank purchased a performing note portfolio from ZKS Real Estate Partners LLC. The $9 million portfolio consists of 107 notes on 92 acres of residential, commercial and agricultural land in the Temecula area.

Senior Residential Associate Chosen

First Pacific National Bank has two branches in Temecula. ZKS Real Estate Partners, headquartered in Los Angeles and Chicago, has more than 15 years of experience in selling and managing commercial real estate. The company was founded in 1981 by Price Kies, who serves as president.

McCoy Named Project Manager for Orange County Firm

Alto Loma resident Rick McCoy was appointed project manager for Snyder Langston, an Irvine-based real estate and construction services firm. McCoy will manage the construction of the first two buildings for the Irvine Co.'s 141,000-square-foot University Research Park development located adjacent to the University of California, Irvine.

McCoY moved back and forth between the projects and said it was a challenge to manage both new positions.

Montclair Plaza Adds Seven Retailers

Montclair Plaza welcomed a 15,000-square-foot Linens N Things and six other stores in November, or by mid-month, to bring the mall's retail count to 209. The mall is also adding 14 more new tenants.

Montclair Plaza is a leading national specialty retailer of home textiles, housewares and home furnishings. The company operates 50 stores in major markets including Las Vegas, San Diego and Los Angeles.

California's employment growth through 1996 will outpace the rest of the nation, creating a "bubble of opportunity" for the state's housing industry, according to an economist with E&Y Kenneth Levrental Real Estate Group.

California's employment growth through 1996 will outpace the rest of the nation, creating a "bubble of opportunity" for the state's housing industry, according to an economist with E&Y Kenneth Levrental Real Estate Group.

Speaking during the California Community Colleges REAL Estate Educators' Conference, Dr. Walter Hahn, a Ph.D. economist with the firm's Real Estate Consulting Group, said the state will have 3.1 percent job growth this year, followed by 2.5 percent in 1997 and 1.8 percent in 1998.

"The state will add 380,000 new jobs this year, compared to losing 109,000 jobs in 1995," Hahn said. "Job growth will taper off slightly in 1997 and 1998, with 372,000 and 232,000 new jobs added those two years respectively. However, we expect annual job growth to remain positive through the end of this decade, creating what I call a 'bubble of opportunity.'"

Hahn told the educators that the combination of growing employment — coupled with population growth, pent-up demand and affordability up to 41 percent from a household's income — has produced rapid increases in housing demand in California over the next two years to the point that housing markets have entered a considerably brighter future for the state's homebuilding industry.

"The state will add 380,000 new jobs this year, compared to losing 109,000 jobs in 1995," Hahn said. "Job growth will taper off slightly in 1997 and 1998, with 372,000 and 232,000 new jobs added those two years respectively. However, we expect annual job growth to remain positive through the end of this decade, creating what I call a 'bubble of opportunity.'"

Hahn told the educators that the combination of growing employment — coupled with population growth, pent-up demand and affordability — has produced rapid increases in housing demand in California over the next two years to the point that housing markets have entered a considerably brighter future for the state's homebuilding industry.

"The state will add 380,000 new jobs this year, compared to losing 109,000 jobs in 1995," Hahn said. "Job growth will taper off slightly in 1997 and 1998, with 372,000 and 232,000 new jobs added those two years respectively. However, we expect annual job growth to remain positive through the end of this decade, creating what I call a 'bubble of opportunity.'"

Hahn told the educators that the combination of growing employment — coupled with population growth, pent-up demand and affordability — has produced rapid increases in housing demand in California over the next two years to the point that housing markets have entered a considerably brighter future for the state's homebuilding industry.

"The state will add 380,000 new jobs this year, compared to losing 109,000 jobs in 1995," Hahn said. "Job growth will taper off slightly in 1997 and 1998, with 372,000 and 232,000 new jobs added those two years respectively. However, we expect annual job growth to remain positive through the end of this decade, creating what I call a 'bubble of opportunity.'"

Hahn told the educators that the combination of growing employment — coupled with population growth, pent-up demand and affordability — has produced rapid increases in housing demand in California over the next two years to the point that housing markets have entered a considerably brighter future for the state's homebuilding industry.

"The state will add 380,000 new jobs this year, compared to losing 109,000 jobs in 1995," Hahn said. "Job growth will taper off slightly in 1997 and 1998, with 372,000 and 232,000 new jobs added those two years respectively. However, we expect annual job growth to remain positive through the end of this decade, creating what I call a 'bubble of opportunity.'"

Hahn told the educators that the combination of growing employment — coupled with population growth, pent-up demand and affordability — has produced rapid increases in housing demand in California over the next two years to the point that housing markets have entered a considerably brighter future for the state's homebuilding industry.

"The state will add 380,000 new jobs this year, compared to losing 109,000 jobs in 1995," Hahn said. "Job growth will taper off slightly in 1997 and 1998, with 372,000 and 232,000 new jobs added those two years respectively. However, we expect annual job growth to remain positive through the end of this decade, creating what I call a 'bubble of opportunity.'"

Hahn told the educators that the combination of growing employment — coupled with population growth, pent-up demand and affordability — has produced rapid increases in housing demand in California over the next two years to the point that housing markets have entered a considerably brighter future for the state's homebuilding industry.

"The state will add 380,000 new jobs this year, compared to losing 109,000 jobs in 1995," Hahn said. "Job growth will taper off slightly in 1997 and 1998, with 372,000 and 232,000 new jobs added those two years respectively. However, we expect annual job growth to remain positive through the end of this decade, creating what I call a 'bubble of opportunity.'"

Hahn told the educators that the combination of growing employment — coupled with population growth, pent-up demand and affordability — has produced rapid increases in housing demand in California over the next two years to the point that housing markets have entered a considerably brighter future for the state's homebuilding industry.

"The state will add 380,000 new jobs this year, compared to losing 109,000 jobs in 1995," Hahn said. "Job growth will taper off slightly in 1997 and 1998, with 372,000 and 232,000 new jobs added those two years respectively. However, we expect annual job growth to remain positive through the end of this decade, creating what I call a 'bubble of opportunity.'"
Barter clubs...continued from Page 3

Barter Exchange

Additional Business through Bartering

BARTER EXCHANGE

BILINGUAL

DUES-UNPENDED MEMBERSHIP COUNT NOW OVER 438
(909) 676-9114 (FAX) (909) 676-9113
P.O. Box 5007
Gardenia, CA 91364

Safety
Training
Specialists

(818) 914-2559
(310) 695-1475
(714) 847-3762

Frank J. Pedrza
President

President

President

Barter clubs must be handled properly.

By Peta G. Penson

Barter clubs are very often in front of your work group. That alone starts a few butterflies fluttering about in your stomach.

"You're describing your greatest professional challenge, your heart rate goes up. A second generation of bad news. Managers end up making decisions based on incomplete or inaccurate risk-based information.

Too much emphasis is put on putting good and avoiding blame, rather than on producing real achievements.

Manager in a fear-based company will take big risks and blunder rather than make up a story to justify that failure as someone else's fault. Not only can this blow up into a team-wide or interdepartmental blunder, it is a wedge between people who need to work together with trust and truth in order to accomplish real results.

Performance and morale decline.

Poor decision-making leads to weak services or missed opportunities.

If allowed to persist, a fear-based environment leads to an organization-wide decline in spirit as people lose hope and become discouraged about the future.

Potential human energy, creativity and teamwork are lost in an environment where people feel threatened, confused and unable to develop innovative solutions.

Collaboration, trust, and teamwork decline.

To achieve high performance, growth and change in ourselves and our organizations, we need to create and walk the talk.

Unfortunately, far too many companies operate in a fear-based culture, leading to less-than-desirable outcomes.

Barter clubs are a manifestation of the greatest professional challenge. You must minimize fear and encourage candid, communication and honest public discussion.

As consultant to two barter clubs who share an office building, you can't book a cruise from us," De La Torre said. "For the past two years, the club has rented it out, then $100 per year. The buyer is charged 10 percent of each transaction for the use of the barter exchange and 5 percent credit. There are also $300 in fees for services, like the $15 for the De La Torre went on to say, "I put my life into this company and I've worked there for 10 years. De La Torre said she is being doled very literal things, like inflating the prices or not reporting barter to the IRS. "I can't believe some of the people out there. Most of my new members come from referrals and that is how I built my business." Marlene Eshleman of Upland said, "I like the Barter Exchange because it is privately owned — it's more hands on. Tony takes more interest in the club than other [managers] do. I'm in three other barter clubs besides Barter Exchange. They are BIX, BIX and AIB.

Jim Gibcumb, who is one of the owners of the Exchange in the Barter Exchange, everyone is pleased. Tony spends time talking with you and how Barter Exchange barges and treats you like family and not just like money. Gibcumb continued, "I have a place at Lake Arrowhead that I had been trying to barter out for several months, and when I joined the Barter Exchange, I had it bartered out in no time. The only problem with the Barter Exchange is that I have to go out to San Bernardino or Redlands to use the services. There aren't too many places out this way that I can barter with." Trade Club Exchange (TCE), founded in 1992, offers 2,500 services, mainly to other members. There are three offices — Garden Grove, San Diego and Santa Rosa. There is no fee charged to join for a 90-day trial period. After the 90 days, there is a $53 supply fee if a member requests more than 300 services. Members are charged $10 cash back for signing a new member.

Gibcumb went on to say, "I do very well with the barter system — generates business during slow times, you get services that you need and pay with a barter. After the Barter Exchange newsletter, I get free advertising that I wouldn't get with other clubs."

Barter Exchange was founded in 1994, by David De La Torre, who owns a company that runs the one-man operation out of San Bernardino.

Barter Exchange is a membership club which serves the Inland Empire, from Pomona to Palm Springs and from San Diego to Redlands. The club is for members who want to barter, but don't want to join another barter club, so you can't book a cruise from us," De La Torre said. "For the past two years, the club has rented it out, then $100 per year. The buyer is charged 10 percent of each transaction for the use of the barter exchange and 5 percent credit. There are also $300 in fees for services, like the $15 for the use of a computer. De La Torre went on to say, "I put my life into this company and I've worked there for 10 years. De La Torre said she is being doled very literal things, like inflating the prices or not reporting barter to the IRS. "I can't believe some of the people out there. Most of my new members come from referrals and that is how I built my business." Marlene Eshleman of Upland said, "I like the Barter Exchange because it is privately owned — it's more hands on. Tony takes...
I could choke on this.

Hot dogs are the leading cause of child-related choking deaths. Remember to cut the hot dog lengthwise and then crosswise into small pieces.

During this open enrollment period, make sure you choose a plan that includes Loma Linda University Children’s Hospital.

1-800-825-Kids

Pediatric Urgent Care Center
Emergency Department Entrance

Just for kids

Loma Linda University Children’s Hospital

When a kiss and a bandage aren’t enough, come to our Pediatric Urgent Care Center.

- We have pediatric specialists here 24 hours a day.
- We have the only pediatric trauma center in the region.

by J. Allen Leisenger

A stick and a ball. There was a day when that was all it took to have a good time. Or at least to kill time. In the world of computer games, the “old” days of the 1970s were the “stick and ball” days. Some of us may admit to remembering the flashing images of “Pong” and “Tank.” Little black and white, first-generation video games. Antiques by today’s standards.

Today’s computer games are designed to look almost—but not quite—like real full-length movies. Some, like “Indiana Jones and the Secret of Atlantis,” are really cartoon-style adventures. Just a year or two ago, a game like this would have had subtitles for dialogue, as did early “Star Trek” games, but even the latest adventures of Capt. Kirk and the crew of the “Enterprise” have added the real voice of the actors.

In fact, many new CD-ROM games have gone beyond the cartoon look. “Frankenstein, Through the Eyes of the Monster,” for example, adds the dialog and action of actor Tim Curry negotiating his way through the otherwise pen-and-ink world of the Gothic Castle.

Now we come to the live-action versions of games. “Star Trek: Borg” has been conveniently timed to come out simultaneously with the new “Star Trek” movie. In “Klingon—Learn or Die!” we find out more than we wanted to know about the Klingon High Council, as a bit character from one “Next Generation” episode leads a new computer adventure, complete with actor and director credits.

Still, we are led to believe that we are the actual directors. We control the horizontal. We control the vertical. We decide if our hero goes through the door on the left or the curtain on the right. And therein lies the shortcoming.

You see, after it is all broken down, when you strip away the high-tech sound and action glitz of the latest game, you have nothing more than a spreadsheet program. Left fork takes us here; right fork takes us there. A wrong guess puts us into a loop and we go nowhere for about 10 minutes.

But that’s OK, if you’re serious about three things, because a good computer game should take you through the night and on until dawn.

Multiple levels take you onward, although it really means that by completing one game you have sent yourself into another. Or worse, a wrong move has put you into a side game that must be won before you can get back to where you were in the first place.

One game which I sampled actually told me where the answers were, but it wanted me to find it. I know that by completing one game you have sent yourself into another. Or worse.

For myself, the best combination of role-playing and trivia is the “You Don’t Know Jack” series. It’s as close to actually being on a game show as you can get, complete with music and announcer. As a friend of mine said of the sports version, “If I had one of those, I’d never leave home.” In the end, there are three important things to remember about computer games. The first is that games take up a lot of memory on your machine. When you crash or freeze, it may well be the game that did it. In fact, most of the new games require about eight megabytes loaded into your memory, plus the CD-ROM itself. I think that’s so you can’t loan your Trisker buddies copies of the games; no CD, no play.

Second, and worse, computer games—unlike a deck of cards or a stick and a ball—can cost you $40 to $80 on average. And this is at a time when people are shocked at the cost of today’s version of a regular “Clue”-type board game.

Lastly, the boss is watching. When he hears laser beams and explosions and women screaming, he knows you’re not running off cost projections. And here’s what’s weird: There are actually some games that have a “boss” but hit him when someone walks by and you suddenly get a screen full of cost projections or word processing downloads.

Computer games may not save the known universe, but they will sometimes protect you from middle management.
Palm Springs Seeks Industrial Development, Retention

Two economic development entities formed a partnership to help revitalize San Bernardino County's economy and boost Morongo Basin technical education, principally by using Internet technologies.

The Enterprise for Economic Excellence (EEE), in partnership with the Morongo Basin Regional Economic Development Consortium, is employing the Electronic Quotation System (EQS) to establish and coordinate a single networked infrastructure to facilitate the exchange of commerce, information and ideas among all sectors of the region. Registered EQS users number more than 60 public agencies and private firms.

Robert Berry, president of EEE, said, "We have used a unique partnership of business, government and education — three sectors with a vested interest in the long-term viability of this region — to create an electronic infrastructure and our successes to date are a model of cooperation for communities of the future."

Enterprise for Economic Excellence is a non-profit public benefit corporation with business partners including GTE, Citizens Business Bank and Arrowhead Financial Group. Individual and business memberships are available. Eight percent of individual members' fees are scheduled to be rebated to the Morongo Basin Unified School District to further technology enhancements. For information, call (800) 650-3288.

Bulls and Bears Name Key Managers

Rancho Mirage-based Bulls and Bears Club President Sandra Rodriguez Trio Harmonica announced the appointment of Charles Ryan as general manager and Thomas Gillette as director of marketing. The membership-only investment club was established earlier this year to bring business and financial leaders together in a country club-type atmosphere while providing state-of-the-art equipment for trading in stocks, options and futures markets.

Ryan, a retired U.S. Air Force colonel and an MBA graduate of Georgetown University, will oversee daily operations, which include catered gourmet food, personnel management and social calendar events.

Gillette will direct the club's marketing program and orchestrate the marketing of three other Bulls and Bears clubs planned to open next year in Newport Beach, La Jolla and Scottsdale, Ariz. Gillette is a former vice president and director of sales for American Savings Bank in Irvine.

Pinnacle Design Specializes in Golf Courses

Three landscape design professionals joined forces to create a Palm Desert and San Diego-based land-scape architecture firm engaged exclusively in golf course design — Pinnacle Design Co. Ken Alperstein, ASLA; Ron Gregory, ASLA, and Bill Kortch, AIA, will specialize in designing landscapes of new and renovated courses with an eye to environmental effectiveness.

The three principals have been associated with Ronald Gregory Associates (RGA), noted for commercial and residential work. Gregory will continue to serve concurrently as principal, and Kortch will remain as vice president and treasurer of RGA.

Purse Increase for Golf Classic

Bob Hope Chrysler Classic officials announced an increase in the purse for its 1997 Professional Golf Association-sanctioned tournament, resulting in a total purse of $1.5 million.

"This tournament is one of the highest rated golf events televised each year," said Martin Levine, general manager for Chystler/Plymounth. "We are thrilled to be associated with this caliber of tournament and pleased to make this strong commitment to the charities of the Coachella Valley."

The 1997 tournament dates are Jan. 13 to 19 and it will be held at Indian Wells Country Club. Last year the Classic Tournament donated more than $1.2 million to local organizations, making it one of the top 10 PGA Tour events in fund-raising.

Computer Resources, Connecting Point Merge

Computer Resources of Palm Desert merged with Connecting Point to create the lower desert's largest business computer sales and service center, according to Computer Resources President Francis Yaquinto.

Yaquinto said the company will maintain the Computer Resources name while expanding its existing office space and service area by approximately 50 percent. "Combining efforts will allow both companies to perform more efficiently for our clients," he said.

Connecting Point has sold and serviced computers in the area since 1987. Owner Kevin Koch assumes the position of vice president of sales within the newly-formed alliance which positions Computer Resources as the largest Apple Mac service center in the Coachella Valley, according to a spokesperson.

Assistance League Moves

Assistance League of the Palm Springs Desert Area moved to its new site at 68-355 Ramon Road in Cathedral City. The 3,300-square-foot building will be used for the Assistance League's Operation School Bell program and thrift shop.

The program serves needy children in school uniforms.

The move will provide more room for the league's thrift shop and make way for Cathedral City's downtown revitalization project. The all-volunteer organization, which has 135 members, also helps patients in convalescent homes with shopping and other chores.

Call (310) 799-6055 for a FREE jazz brochure

Sponsored in part by:

INLAND EMPIRE BUSINESS JOURNAL • PAGE 53

DECEMBER 1996

INLAND EMPIRE BUSINESS JOURNAL • PAGE 52

DECEMBER 1996
Quarterly bank review ... continued from Page 36

... on with $6.5 billion; and Union Bank was 18th with $2.4 billion. Construction loans surged dur­ ing the second quarter and a White (First) gap, up 112 percent from a year ago, to $21.5 billion, but the (Fourth) activity was down 34 percent to $1.01 billion.

Con Rasing, president of Shonnsho Information Services, Bank, which is managing short-term income growth, in spite of narrowing interest spreads, said the trend has been driven by asset and loan growth, profitable sales of securities and loan assets, and increased fee income.

"The decrease in nonperforming loans posted during the second quar­ ter of 1996 was largely a result of increased net charge-off activity, especially on consumer loans, at the nation’s larger banks. However, all banks need to continue their efforts to effectively manage credit risk."

Following are performance highlights for selected banks active in the Inland Empire for the quarter ending June 30, according to statis­

Open Rating of Workers’ Compensation Insurance May Result in Fewer Providers and Rising Rates

Commentary by the Law Offices of James K. McDermott

Effective Jan. 1, 1995, open rat­ ing in workers’ compensation insur­ ance was implemented in California. Open rating means the insur­ ance law and allows carriers to charge whatever premium they feel is necessary, as long as they can compete in the open market.

The prior minimum rate law had prescribed certain minimum rates, which all carriers were required to charge. These rates, established by the insurance commissioner, were based on historical loss data and were deemed to be the mini­ mum rates necessary in order to cover projected losses.

Open rating has created intense competition among insurance companies. This market share with the result that many employers are now enjoying a reduc­ tion in their workers’ compen­ sation rates.

Contrasted against these reductions, however, Insurance Commissioner Chuck Quackenbush recently raised the state’s advisory rate by approximately 11 percent to 12 percent.

Despite the current reductions, there is a question of how long these savings will last. As claims are made, carriers may find the premiums they are now charging to be insufficient to cover their current losses which may result in the potential for insolvency. If this occurs, and the insurance company is unable to raise rates wid­ e­ spread, there will be fewer compa­ nies available to provide workers’ compensation coverage.

Quackenbush has recently cited two large insurance carriers in Southern California as being severely under­insured. If they are unable to post reserves in compli­ ance with the commissioner’s audit, they face insolvency.

Open rating over the next few years may leave only a few large carriers left. The result would be ris­ ing insurance rates since there would be fewer companies competi­ ting in the open market.

Inland Empire National Bank, based in Riverside, posted an asset loss of 3 percent, down to $60 mil­ lion. It had an operating profit of 0.83 percent and nonperforming loan rate of 1.17 percent.

Golden Pacific Financial Corp. was “problematic” on the Bauer Financial Report’s list of “Troubled and Problematic and Thrift Report” for the quarter, citing year­ to-date losses up to $100 million.

Citizens Bank, with assets up 1 percent to $1.04 billion, had an operating profit of 4.16 percent and year­to­date income of $78.4 million.

Barter clubs ... continued from Page 48

In 2000, nonperforming loans com­ pared to total loans was 13.2 percent.

Golden Pacific Financial Corp. was cited as having an operating profit of 2.03 percent, asset growth of 9 percent to $242 million, and nonperforming loans of 3.48 percent. Bauer also rates this institution as superior; its tangible capital ratio was 12.63 percent.

Valleymain Bank, headquartered in El Centro and with assets up 3 percent to $263 million, had an operating profit of 1.18 percent and had a 0.32 percent rate of nonperforming loans.

Barter clubs aren’t for everyone, so be sure they are for you before you join one.

For more information on the barter clubs featured this month:

Barter Exchange, 1800 N. Market West, Round Rock, Texas 78664; telephone (890) 861­4331.

ITEC Corp., 3455 Garden Grove Blvd., Irvine, California 92618; telephone (714) 937­6249; E­mail italic3001@compuserve.com.

TradeAmericanCard, system, 7787 Main Street, Suite 77, Orange, California 92868; telephone (714) 543­2520.

Trade Exchange, 3455 Garden Grove Blvd., Irvine, California 92618; telephone (714) 891­8497.

Barter ratings

Ratings: Superior, Excellent, Good, Fair, Poor

TradeAmericanCard (TAC) — Superior Serving Southern California, offers personal service

Barter Exchange — Superior Serving only the Inland Empire, personal service

Trade Exchange (TCE) — Excellent Serving Southern California, specializes in business-to-business deals.

Business Exchange International (BBI) — Excellent Serving California

American Barter Network (ABN) — Poor Most of the time, control, high turnover.

ITEC Corp. — Poor Too big, no policing, lack of service and follow through.

— Robert W. Belsky and staff reports

PEOPLE, PLACES & EVENTS

Convention Center Manager Captures National Award

Larry Wilson Jr., event services manager for the Inland Empire Convention Center, was chosen national winner of the Convention Services Management Association’s (CSMA) convention center category in an annual contest sponsored by My Successful Meetings Magazine and the Association for Convention Operations Management.

Wilson previously worked at the Pyramid Arena in Memphis, Tenn., operated by the Palm Springs Convention Center, Leisure Management International.

Wilson will be featured in the February issue of the sponsoring magazine.

Empire Lakes Promotes Fair

Crow Golf Properties, operator of Empire Lakes Golf Course, announced promotions of Michael Lautenbach and Jennifer Alderson. Lautenbach, formerly club member­ ship director, was named general manager of the Rancho Cucamonga golf course, while Alderson was named assistant management director.

Pascue chaired the business development committee of a law firm he was previously employed at, helping to develop marketing strategies for changing civil litigation practices. His civil trial experi­ ence includes personal injury defense and complex business.

Shay’s most recent involvement is in litigation and trial prac­ tice representing plaintiffs and defendants in criminal and securities cases in state and federal courts.


Main Street Inc. Wins National Award

For the second year in succes­ sion, San Bernardino’s Downtown Main Street Inc. garnered an International Downtown Association (IDA) achievement award at the organization’s 42nd annual conference held in Dallas, Texas.

The award marks the group’s 12th consecutive year of being recognized for significant contributions to the downtown business community.

The local chapter was recognized for working with the city’s planning commission, the Phoenix Information Center and bring­ing famous authors to downtown San Bernardino, including Gen. Colin Powell, professional chef Christopher Daniel, defense attor­ ney Johnnie Cochran Jr., and actor Robert Guillaume. The IDA is the international association of downtown development professionals dedicated to urban revitalization at the local level.

Temecula Planner Given Award

Gary Thorshill, community development director for the city of Temecula, received the Robert Steele Memorial Award by the Inland Empire Chapter of the American Planners Association.

Thorshill was honored for projects which spanned the six years of his work with the city.

The two projects which caught the jury’s eye were the neighbor­ hood “village center” concept, whereby shopping centers are built closer to residential areas, and the Own Specific Plan which was approved in 1994 as a revitalization program to enhance Temecula’s Westerntheme image while retain­ ing its historic character and origi­ nal charm.

Seminar Series For Nonprofit Organizations

Nonprofit Leadership Consortium — a series of six nonprofit organizations presented by the accounting firm of MaryAnn Madsen Gordon & Campbell, CPAs, and Rafferty Consulting Group — intended to provide executive direc­ tors and trustees with valuable infor­ mation and tools for effectively managing their organizations.

Each workshop, also being sponsored by the Southern California Center For Nonprofit Management, will focus on a spec­ ific critical issue facing nonprofit management teams. Remaining top­ ics in the 15 per session series include topics on board develop­ ment, financial management, mar­ keting and information management. For information, call Bob Marra at (919) 320­6642.

---

**ETHICS IN BUSINESS: IS OXYMORON?**

What are the ethical responsibilities of a business? How can businesses create a more ethical organizational environment?

**BUSINESS PARTNERS**

---

**INLAND EMPIRE BUSINESS JOURNAL - DECEMBER 1996**

**INLAND EMPIRE BUSINESS JOURNAL - PAGE 55**
**Inland Empire Restaurant Review**

Petrelli’s Offers Intimate Dinners Opposite a Lively Lounge

...Inland Empire Restaurant Review

Petrelli's hunged-ration tapestry chairs and walls, cozy booths and fireplace. It appeals to those who want quality culinary fare while still paying a reasonable price for it. I would be a first to host Petrelli's hangery — guaranteed to satisfy even the most vociferous appetites. In return, the service is impressive and friendly. With a wonderful selection, Petrelli's offers slice, wedge, roast prime rib of beef, Italian cuisine and their house specialties which include a good choice of fish dishes.

We started our meal with escargot ($4.95), strawberries, green salad, and tossed baked bread. The dessert tray had a varied selection and will appear quite temptating to those who love a splendid and rich finish.

On Monday, Thursday and Friday nights Petrelli's bar area comes alive. Monday Night Football, the offering prime rib and fish tacos for 25 cents, and Thursday Night karaoke is popular. The lounge is quite separate from the main dining room, so a quiet dinner is available, or enjoying an intimate and relaxing meal.

For an excellent dining experience with tasteful decor, Petrelli's in Corona, located at 113 E Sixth St. The phone number is 909.734.3063. Reservations are recommended.

— Ingrid Anthony

**Winemakers Dinner Series at Ontario Airport Hilton**

*Are Events That Take Diners to a 'Foreign Land'*

"We've getting into some really foreign territory here," said the lady across the table from me. The occasion was one of the Winemaker Dinner at Calla in the Ontario Airport Hilton. I have to agree with her. Normally one does not have a different wine with each course. Normally one does not compare wine from two different labels or two different times. It is called Ugni blanc, but there is nothing normal about these monthly excursions into the culinary Delta Quality.

Maitre d' John Hanson has put together an event every month that is not the norm. Recent evenings have featured such labels as Cain Cellars, Far Niente, Ferrini, C. Carano and Collertson-Thornet — this last label from the Riverside County vineyards of Temecula.

As I said, you would never order your wines this way in one sitting, but you probably would not order these courses either. Seared aril salad served with citrus dressing, tomatoes of beef "Montrachet" sauteed and flamed with brandy, topped with onion sauerkraut, demi-glace and foie gras, or lobster ravioli served with fresh basil sauce.

Don't feel intimidated by either the wine labels or the food. The Calla Winemakers Dinner is designed to be a learning experience, and most of the other people there haven't even had that plate either.

Even being pretentious about the wine is a waste of time because a representative from the winery explains everything you need to know about the wine. Why does one wine go with this food better than another? Why was one year better? How did the winery family get started?

The executive chef, Gerald Sews, works in advance with the wine rep to plan the right course to complement a particular wine. There is so much to select that the chef can select the "right wine with meat." There are subsidies and nuances that make the dinner more of a ceremony or a celebration.

Prices can run from $45 to $65 per plate, but that is about what you'll pay for a good dinner with drinks already included. You get the educational benefit thrown in.

There is a fast-food chain that says you deserve a break today. But, if you're ordering all of your regular meat-and-potatoes stuff, this is the break you deserve! Welcome to that foreign land where everyone is greeted with Champagne.

The Ontario Airport Hilton is located at 700 N. Haven Ave. at the Haven exit, near Interstate 10. For reservations, call (909) 481-1710.

— Joe Lyons

**Wine Selection & Best Values**

**California Wines**

<table>
<thead>
<tr>
<th>RED WINES</th>
</tr>
</thead>
</table>
| 1. Syrah/Shiraz | McGuigan Brothers 1993
| | Australia, Bin 2000
| | Hermitage Shiraz
| | $15.00
| 2. Zinfandel | A. Raffaelli 1991
| | Dry Creek Valley, Sonoma
| | $15.00
| | Amador County, CA
| | 8.99
| 4. Cabernet Franc | White Oak Winery 1988
| | Heathcote, CA
| | 20.00
| 5. Cabernet Sauvignon | Shaffer Vineyards 1996
| | Stag Lep, Napa Valley
| | 25.00
| 6. Malbec | Keller Vineyards 1992
| | Arroyo Seco, CA
| | 8.99
| 7. Cabernet Sauvignon | Sanctuary Estate, Estate Bottle 20.00
| | Beringer Vineyards 1985
| | Lemon Estate-Private Reserve
| | 8.99
| | Napa Valley, CA
| | 41.00
| | Santa Lucia Highlands, CA
| | 18.00
| 10. Sangiovese | Atlas Peak Vineyards 1992
| | Napa Valley, CA
| | 15.00
| 11. Petite Sirah | Bogle 1992 - California
| | 6.99

**DESSERT WINES**

| 1. Muscat | Bonny Doon 1992 (375)
| | Vin De Glace
| | 13.00
| 2. Riesling | Newlan Vineyards 1991 (375)
| | Napa Valley, Sal. Sugar 12.1% +12.00

**and Entertainment Guide**

**Italian Suitors Suitable for a Cheap Date**

by Jerry D. Mead

Why can't we? There is no question that I have been a cheering section for American wines for nearly 30 years, which is not to say I don't criticize individual wines, wineries and business practices —

because I do. But as a wine nation, we are unexcelled in the number and variety of things we do, and do well.

More grape varieties and wines are produced here to world-class standards than anywhere else. And while more than 90 percent of the total national output comes from California, we make fine wine in 42 other states.

But — you may have sensed a "but" was coming — the one thing we do not do well at all is produce good, cheap, quality, refreshing and totally dry white and red wine.

American producers either "swing for the fences" and try to make the greatest wine that ever was ... and charge you accordingly. Or, if they make it cheap, they assume it's for people who don't really like wine, so they make it at least a little bit sweeter.

I'm usually reminded of this during trips to Europe, where one can safely order the cabernet wine at almost any restaurant and be assured a something very reasonably priced, very easy to drink — they want you to buy the second caber — and certainly good wine.

Wine critics don't review these wines because they have no almost character about which to wax poetic. While they taste good, and do a good job of washing downMessageBox error in text. However, and making it taste better, they usually lack any flavors distinctive enough to warrant description.

The next statement is bound to get me in trouble. What I have said immediately above is why I have almost never review Italian white wines. They are almost universally lacking in distinction, but I quit them by the liter with appropriate foods.

A lot of good wines in a wide range of prices is what intrigued today's tasting. Several of the wines reminded me of those outdoor restaurants with some prosciutto, some cheese, bread — maybe some grilled peppers and maybe a simply-sauced pasta — and a good choice of wine.

I can now recreate the food experience at lots of places in the United States, but I can't come up with an American wine that fits the crisp, clean, totally dry and cheap description. That's too bad.

Citra 1993, Trebbiano d'Abruzzo ($6.50). Trebbiano is almost certainly the most widely produced white grape in the world, though not in the United States. The wines provide tremendous yields, which makes the raw product inexpensive. In France, it makes a anonymous white wine, so they make it at least a little little bit sweeter.

The next statement is bound to get me in trouble. What I have said immediately above is why I have almost never review Italian white wines. They are almost universally lacking in distinction, but I quit them by the liter with appropriate foods.

A lot of good wines in a wide range of prices is what intrigued today's tasting. Several of the wines reminded me of those outdoor restaurants with some prosciutto, some cheese, bread — maybe some grilled peppers and maybe a simply-sauced pasta — and a good choice of wine.

I can now recreate the food experience at lots of places in the United States, but I can't come up with an American wine that fits the crisp, clean, totally dry and cheap description. That's too bad.

Citra 1993, Trebbiano d'Abruzzo ($6.50). Trebbiano is almost certainly the most widely produced white grape in the world, though not in the United States. The wines provide tremendous yields, which makes the raw product inexpensive. In France, it makes a anonymous white wine, so they make it at least a little little bit sweeter.
How to Avoid Ripoffs When Traveling

Traveler ripoffs are off world-wide, heightening the need to out-smart pickpockets, purse snatchers and the like, says the president of Travel Companion Exchange.

Jen Jenk ton the November issue of New-Choice: Living Even Better After 50. "Penny crime has become a much bigger problem worldwide. And it's not just the money you lose, you're robbed of vacation time as well."

Jenk gives the following tips to avoid getting ripped off.

1. Don't fall for the locker trick. While you're reading the directions, some one "helps" by inserting the proper coins, staggering your luggage and handing you a single key.

2. Always keep a key handy that's different from the one that unlocks your locker. This scam is especially popular at railroad stations and museums.

3. Be alert to everyday occasions when you're in a foreign country. Jenk enrolls a trip to Germany when someone approached him, pointed away and asked, "Hamburger?" He automatically looked to where the man was pointing, and almost missed noticing that someone in a cab had gathered his carry-on bag and was about to take off with his passport and tickets.

4. Be aware that older people are even more of a target, especially to "helpful" strangers who offer to carry a heavy suitcase up stairs, or an elevator, and then simply walk away, taking your bag with them. Your best precaution: Pack lightly in luggage that you can carry yourself.

"Business Wire"

George Kaplanis: A Biography

Sitting in the heart of the histori cal Downtown District of Riverside, the Mission Inn remains a "city within the city," occupying an entire square block, and serving as the gateway to California's noted landmarks. Having hosted thousands of U.S. Presidents, and several of Hollywood luminaries including Bette Davis, Humphrey Bogart, Elizabeth Taylor and Robert Redford, the management of the hotel is not only time-intensive but also requires a dedicated, precise service and quality — George Kaplanis, the managing director, embodies these traits.

A 17-year veteran in the hospi tality industry, Kaplanis began his hotel training with Hyatt Hotels, where he held a variety of food and beverage positions with the chain. In addition to his work with the Hyatt Corporation, he also gained valuable upper-managerial skills at The Adams Mark Hotel in Indianapolis, Indiana; The Beverly Hilton in downtown Los Angeles; and the Monterey Bay Hotel in Monterey, Calif.

"No two days are ever alike at this hotel," said Kaplanis. "On a daily basis, the hotel staff and I work collectively to make each guest's stay as smooth as possible, while showcasing the features that make the Mission Inn unique and rel evant to the history of Riverside and the Imperial State."

Continued from Page 3

The groundbreaking was due to the revamping of the wholesale and retail project's architectural plans and design. "The project was scheduled for September, but after several trips from China, delegates decided to enlarge their project and send the design back to the design house to review their goals and revising their direction."

While managing the change to process centering is a time-consum ing and on-going process, the results can be dramatic, according to Kaplanis. "Since the new groundbreaking is set sometime in February 1997, we will have a good relationship with the city and we are determined to get ahead with the project."

Chao said this was a surprise to the theater, although he predicted an "upsale" would be used for a distribution center which would allow Pacific Rim wholesalers to distribute their products to the United States through Adelanto. Now, since the retail out let has been developed, "it seems like the idea is coming to fruition, there is a possibility that the distribution center will be built on an adjacent property."

China's government still owns most businesses, but has experi enced with capitalist style econom ies recently, Thornburg said. The Chinese economic is believed to be growing at 16 percent per year, and that nation is establishing an enormous market for his experimentation in industrialization. More than 1 billion people live in China, a fact that holds well for international trade on both sides of the Pacific Ocean. 

"There is a potential for optimism the project is expected to bring 3,000 jobs within three years."

"They will be hiring the major ity of their workers from here," the city manager said. "There will be jobs in the wareh ouse, distribution centers, in marketing and in clerical. This has the potential to be a wide range of jobs, and has the ability to help commerce a great deal."

China said they are planning to be in several phases, and when complete, will serve distributors and wholesalers from Pacif ic Rim countries.

Plan revisions delay Adelanto trade 'town'...
**Bankruptcies**


Henry Backlund, Danita D. Backlund, aka Henry's Iron Furniture Works, 1158 Riverside Drive, Riverside; debts: $224,305, assets: $193,785, Chapter 7.

Gregory Anthony Bauer, 36-900 Lobelia Ct, Palm Desert, Kathleen Gail Bauer, aka Kathleen Gail Haffner, 8806 Alcost St, #16, Riverside; debts: $151,901, assets: $75,000, Chapter 7.

Lawrence C. Beaudin, Rose V. Beaudin, aka His Spera Transmission & Repair, 1813 Barger Court, Hemet; debts: $375,284, assets: $72,600, Chapter 7.

Kenneth Ray Campbell, d/b/a "West Ave.," Hemet; debts: $191,152, assets: $122,000, Chapter 7.


Lee Clayton Eates, Marilyn Hartes Etones, 2496 Riverside Drive, Riverside; debts: $752,960, assets: $693,789, Chapter 7.

Charles E. Good, Deborah S. Good, 5504 Galaxy Lane, Mira Loma; debts: $127,677, assets: $212,007, Chapter 7.

Steve Guccione, aka Imperial Racing, 2560 Sunny Brook Lane, Chino Hills; debts: $699,200, assets: $791,070, Chapter 7.

Kenneth Richard Furrand, Chrise B. Furrand, aka Claudnia Ann Purkis, aka Furrand Trucking, 1509 Riverside Drive, Riverside; debts: $115,100, assets: $300,000, Chapter 13.

Carlos Guerrero, Gladys Guerrero, aka Guerrero Trucking, 1059 South Alice Ave., Rialto; debts: $225,000, assets: $220,000, Chapter 13.

Joseph L. Goree, 25598 Picos Road, Moreno Valley; debts: $271,450, assets: $157,250, Chapter 7.

Julie Ann Hawkins, d/b/a Sterling Hawk Auto, Groening, Sterling Hawk Auto Lawne Maintenance, 3461 Hilview Drive, Riverside; debts: $72,200, assets: $56,800, Chapter 7.

Douglas Mac Hopkins, 7609 El Cerrito Road, Corona; debts: $282,506, assets: $111,172, Chapter 13.

Walid Abouassala, 3285 Sagamore Court, La Quinta; debts: $334,600, assets: $166,000, Chapter 7.

Candelario Calzada, 19100 Rocky Raceway, Corona; debts: $144,300, assets: $112,200, Chapter 7.

David Matthew Deak, Lorevane Lynne Deak, d/b/a Scovill Tile, 610 Mono Drive, Hemet; debts: $315,200, assets: $111,720, Chapter 13.

Frankel Bernd de Jong, aka Frith de Jong, Frederick A. de Jong, 6535 Thousand Trail, Riverside; debts: $300,125, assets: $233,400, Chapter 7.

Carol Sylvia Dymond, d/b/a Dymond Parallel Service, 68-1170 auk Azure Drive, Cathedral City; debts: $250,000, assets: $175,700, Chapter 7.


Carl Lloyd Gunase, Rosann Ann Gunase, aka Carl Lloyd Gunase, O.D., 48406 Loma Linda, Hemet; debts: $228,720, assets: $139,000, Chapter 7.

Leo Clayton Eates, Marilyn Hartes Etones, 2496 Riverside Drive, Riverside; debts: $752,960, assets: $693,789, Chapter 7.

Charles E. Good, Deborah S. Good, 5504 Galaxy Lane, Mira Loma; debts: $127,677, assets: $212,007, Chapter 7.

Steve Guccione, aka Imperial Racing, 2560 Sunny Brook Lane, Chino Hills; debts: $699,200, assets: $791,070, Chapter 7.

Kenneth Richard Furrand, Chrise B. Furrand, aka Claudnia Ann Purkis, aka Furrand Trucking, 1509 Riverside Drive, Riverside; debts: $115,100, assets: $300,000, Chapter 13.

Carlos Guerrero, Gladys Guerrero, aka Guerrero Trucking, 1059 South Alice Ave., Rialto; debts: $225,000, assets: $220,000, Chapter 13.

Joseph L. Goree, 25598 Picos Road, Moreno Valley; debts: $271,450, assets: $157,250, Chapter 7.

Julie Ann Hawkins, d/b/a Sterling Hawk Auto, Groening, Sterling Hawk Auto Lawne Maintenance, 3461 Hilview Drive, Riverside; debts: $72,200, assets: $56,800, Chapter 7.

Douglas Mac Hopkins, 7609 El Cerrito Road, Corona; debts: $282,506, assets: $111,172, Chapter 13.

Walid Abouassala, 3285 Sagamore Court, La Quinta; debts: $334,600, assets: $166,000, Chapter 7.

Candelario Calzada, 19100 Rocky Raceway, Corona; debts: $144,300, assets: $112,200, Chapter 7.
Sponsored by L. A. CELLULAR

MONEY SAVING TIPS

Pets - 10 Tips to Keep Your Pet Safe

COMMUNITY COLLEGE COMMUNITY SMALL BUSINESS DEVELOPMENT CENTER PRESENTS: "The Ultimate Guide to \"Surfing the Net for Business\".\" The cost to attend will be $25. For information, call (909) 629-2247.

6. Visit our Web site at inlandempirebusinessjournal.com

To subscribe to Inland Empire Business Journal, call (888) 973-2275

DECEMBER 1996

DECEMBER 1996

DECEMBER 1996

DECEMBER 1996

DECEMBER 1996

DECEMBER 1996

DECEMBER 1996

DECEMBER 1996
Mountain area resorts opened for an early season of ski and snowboard activities, in sharp contrast to last winter's short season. San Gabriel and San Bernardino mountain resorts put snowmaking equipment purchased over the past decade, to good use as unusual cold made conditions right for producing artificial snow for weekend use.

Election day results included passage of Proposition 209 which prohibits discrimination or preferential treatment by state and other public entities in hiring or workplace promotions. Prop. 210 which mandates a raise in the California minimum wage to $5.00 per hour effective March 1, 1997, and Prop. 218 which requires a two-thirds vote of the electorate to enact local government taxes.

The proposed Rollands-Area Citrus Plaza project was approved by the San Bernardino County Planning Commission and headed to a Nov. 19 board of supervisors vote. To be developed by Majestic Realty, the proposed regional mall is slated for groundbreaking in four months and completion in time for a December 1997 opening. Rollands city officials sought a delay in county approval of the project on objections related to water and sewer service.

Power Surge Inc. of Carefree, Ari., made an offer in U.S. Bankruptcy Court to purchase KVQQ-AM and FM in Hesperia for $1 million from founders Ken and Meldold Orchard. The station, which has been off the air since September, operated in the Victor Valley for 16 years, most recently with an "oldies" format. The deal is subject to Federal Communications Commission and bankruptcy court approval. Power Surge owns several small-market stations in Arizona and California, and is seeking to expand operations in several states to include broadcast television properties.

The Inland Valley Development Authority authorized compliance deadlines for financing of the proposed Worldpoint International Trade Center and demolition of existing buildings. The developer, John Miskell, has until Dec. 11 to make good on a $300,000 installation originally due in June, and until Dec. 20 to begin structural demolition to make way for the tardy $400 million project. Co-chairman Jerry Eaves said if the final deadline is missed, the default process on the Tippcoacoe Avenue property would begin.

Ontario Mills opened to a crowd of shoppers and gawkers estimated to number up to 150,000. The utopian mega-mall—a combination of entertainment and discount retail outlets, entertainment tenants and a food court—is located northwest of the I-15 and I-10 interchange in Ontario. The 1.7-million-square-foot, $150 million mall is the fifth to be built and operated by Washington, D.C.-based The Mills Corp. Ontario Mills is expected to host 17 million visitors per year and yield $4 million per year in tax revenues to the city of Ontario and $5 million per year to San Bernardino County.

A daily newspaper reported that owner Cal Worthington was negotiating the sale of Claremont Auto Center to Roger Hogan, owner of Pomona Valley Toyota. Details of the evolving deal were unavailable.

Gov. Pete Wilson, leading a contingent of California business executives and state officials, met with East Coast business leaders for two days in New York City. The purpose of the visit was to promote the results of California's economic restructuring and to attract U.S.-based multinational corporations to expand their presence in the Golden State.

The Southern California Association of Governments issued results of a study which recommended the short-term use of March Air Force Base as an intermodal air-cargo airport. A draft report issued by the March Joint Powers Authority listed several amenities to support that use versus passenger service: the largest runway in California; excellent freeway and potentially good rail access; room for expansion to handle about 15 percent of the region's air cargo by 2016; and the ability to serve San Diego.
Q: Who can you call with questions on any medical topic?

A:

ASK YOUR DOCTOR
A WEEKLY MEDICAL TALK SHOW

Our physicians are here to discuss your concerns about any medical topic, answer your questions, and help you find solutions. So, tune your radio to 1350AM, and "Ask Your Doctor".

Wednesdays from 12:00 – 1:00 p.m.

Presented by LOMA LINDA UNIVERSITY MEDICAL CENTER and AETNA SENIOR CHOICE.

1-800-4 1350 AM
(1-800-413-5026)