December 1998

Inland Empire Business Journal

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DECEMBER 1998

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INLAND EMPIRE HIRING PROSPECTS
Looking Up, Survey Finds

An industry-leading company's survey is predicting good fortunes for the Inland Empire's hiring trends for the coming months. Manpower Inc.'s quarterly review of nationwide businesses indicates that the community should have "seasonally strong" employment levels in the first quarter of 1999. Nationwide, 23 percent of surveyed companies indicated an intention to hire new staff.

Prospects in San Bernardino appear to be on the upswing with 33 percent of employers reporting plans to bring on new staff and only 13 percent planning cuts. The employment outlooks are in fields of non-durable goods manufacturing, services and public administration.

Nearly half of Riverside employers, about 46 percent, say they will be hiring, while 10 percent are planning cuts. The best outlooks are in construction, manufacturing and wholesale retail.

In the Upland area, about one-third of employers are planning to hire early next year, and 10 percent are planning cuts.

The survey is based on interviews with 10,000 employers in 437 regions of the country. Manpower Inc. has been releasing the survey for 22 years. The company, of the world's largest employment firms, has offices in 48 countries around the world.

NEW LAWS LIMIT ABILITY OF TEENS TO DRIVE ON-THE-JOB

A new federal law that went into effect on Oct. 31 has made significant changes to the limitations on the abilities of 16 and 17-year-olds to drive while on the job.

Under the new requirements, 16-year-olds are prohibited from driving at all on public roads. Previously, they were allowed to run errands and make deliveries in cars.

A limit of 20% of the work week, and one-third of a single work day, is now in place for 17-year-olds who drive on the job. However, they may only drive for their employer during daylight hours. Additionally, they may not tow vehicles, drive a designated route, make time-sensitive deliveries, transport passengers or otherwise be focused on driving for work.

The new rules apply only if the driver uses a company vehicle or a personal vehicle. Of course, teens are still required to possess a valid state driver's license. The Federal Department of Labor is in the process of establishing guidelines to help employers comply with the new law.

Local Companies on Forbes Magazine List of 500 Largest Privately-Held Firms

Two of the Inland Empire's best known companies, including one which is about to be purchased or has been named to the Forbes magazine list of the 500 biggest private companies in the country.

Cotton-based Stater Bros. Markets, operator of 112 supermarkets in the state, was ranked at 94, its second consecutive year in the top 100. The company has more than 10,000 employees and had revenues $1.74 billion last year.

Lewis Homes' group of companies, the Upland headquartered residential developer, was listed at No. 314. The company reported $352 million in revenues in its last fiscal year.

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An excerpt of a page from the Inland Empire Business Journal, discussing New Year's Jazz events, hiring prospects, and local companies on the Forbes 500 list. The text includes information about the companies and their growth, as well as the impact of new laws on teenage driving for employers.
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January 1999

Hewlett Packard Donation Will Create New Computer Labs for Cal Poly Pomona

More than 8,300 students enrolled in Computer Science (CIS) and Computer Information Systems (CIS) classes at Cal Poly Pomona will have hands-on learning opportunities in a new Advanced Telecommunications, Interactive Web Development and Software Engineering labs, thanks to a $200,000 grant from Hewlett-Packard.

By January, an estimated 45 percent of American households will have personal computers, and one-quarter of those will have Internet access. Of the 18 million people who use the Internet, almost half are teenagers. These numbers highlight the need to provide these young people with the technical skills. The new laboratories will help train students in software engineering to prepare them for employment positions such as programmer, systems analyst, database administrator, telecommunications analyst and others.

Hewlett Packard has made more than $1.4 million in gifts to Cal Poly since the 1980s, and was recognized at the school’s Nov. 12 Founder’s Day gala dinner.

New Configuration Management Module Features Automatic ATP Calculations

ONLINE Software Labs (OSLabs), a Cal-Pol based computer science practice planning and configuration management module for its DMACS (distribution, manufacturing, accounting, cost and simulation (ER) module, said company spokesman Pat Noble.

The DMACS Configuration Management Module provides support for many Available-To-Promise (ATP) factors, a key feature for making customized product configurations. Customer service is greatly enhanced because sales personnel have an instant assessment of the date they can get the latest product delivered to the customer, Noble said.

As customers specify products, order data is instantly available across the enterprise, each department has access to up-to-the-minute order status and tracking output. A sales representative can enter order information in real time, confirming a product as a customer specifies it in order to provide exact cost and delivery date estimates on demand.
When a Mandate is No Mandate at All

By Katia Wilkowski

The City Court of Appeals last month reversed a lower court decision that would have prevented the Internal Revenue Service from requiring an employer to pay taxes it suspects his or her employee owes on unreported tips.

In the case, the owners of the Bubba Room, a Florida restaurant, will have to cough up the $37.20 per week in taxes, plus interest, the IRS slapped on them in 1990 after their reported cash tips were far too low to be remotely close to the credit card tip rate.

Many in the restaurant industry say the IRS decision is a turn in an unfair attitude. "From a common sense standpoint, it almost seems illegal that the IRS could hold me responsible for some one of my employees did or didn't do," says Michael Reis, owner of Charley's G's and Mito Brothers.

"I can understand when there's someone fraudulently doing a paper trail. I have no problem absorbing some of that responsibility, but when the IRS thinks we can do a lot more of the same, and that many people can vote you out and you could still wind up in jail, I think that's wrong with that system.

Inland Empire Business Journal

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Close-Up

Clifford R. Cummings Walks Into a Successful Career in the Auto Business

By Robert Parry

Cliff Cummings was going to run for Congress in the 19th district, but couldn't. He would have been following in the footsteps of the late Gus Bilirakis, among other business - a business which sells about 2,500 new and used cars every year, and he wouldn't be willing to simply walk away from that responsibility.

Not bad for a guy who landed in the car business when he came to the conclusion that he wouldn't make seven figures as a lawyer.

Cummings, while still an avowed golfer and active political player, is perceived to have the same sort of business acumen that San Bernardino Toyota, one of the region's largest car dealerships. He was born in 1950 after 17 years in the car business on the east coast. At the time he took over, Cummings says, the store was producing at just under 90 sales per month. He increased to that by 100 percent and 17 years later.

The IRS has been putting pressure on the restaurant industry to pay tip taxes for the past decade or so. The 1988 FICA tax law made employers responsible for paying Social Security taxes on tips. In 1994, the IRS pressured restaurants to sign a Revenue Determination Statement promising to make sure employees are correctly reporting their income.

According to Louisiana Restaurant Association officials, the IRS has figured out a few more ways to get restaurants to sign up. Give people a good product with great service at a price everyone can live with. The IRS is among the strongest, it figures. Cummings answers.

Give people a good product with great service at a price everyone can live with. The IRS is among the strongest, it figures. Cummings answers.

Even more difficult to maintain repeat customers. "People aren't going to drive 100 miles across the state of Louisiana to Victoria to get their cars serviced with so many third-party shops around."

That makes it very important to get as many local customers as possible to come back through the doors for as many reasons as possible. The store has a goal of having 50 percent of its customers return for their regular service. Right now that figure is at 40 percent and improving.

With a staff described as "very competent and talented," the store operates several small businesses. Each department in the company operates like its own business with separate budgets, employee issues and decision making. "The key to having great people is... well, you've gotta earn it."

Besides high customer satisfaction, there is another advantage to running an operation staffed with top-notch people. The boss can take time away for other things, like writing. Cummings and Bobbi have expanded their family in recent years to include six-year-old Michael and three-year-old Trevor, who keep their parents occupied. In his spare time he does a lot of charity work, is a member of the board of directors of the local Nike golf event, which serves as a minor league sport for golf professionals.

He started playing golf in high school and enjoyed a short-sting high school.

He and Bobbi are also active in supporting local education. He is the founding chairman of the San Bernardino National Golf Club, a Republican supporter organization that serves on the local Republican Central Committee.

It was that involvement in politics which led him to attempt his run for the House in 1990, something that once taught him valuable lessons. After the House Rules Committee decided he would not be a candidate because of the窳 distinction between the dealership in a blinder trust if he was elected, Cummings knew that didn't do any good for him.

"You can't exclude businesses from Washington," he protests, "they're run by people.

While he does not hide from the area's economic statistics, he is also very bullish on its overall outlook. He cites forecasts for continued economic growth and robust consumer spending under economic improvement in the area's status in the coming years.

Cummings is committed enough to the Inland Empire that he is digging his roots much farther down. He and Kermitton Johnson Miller are in the process of buyingland from the San Bernardino Valley. He expects that deal to be completed in the very near future.
The Issue:
With the November elections behind us, political analysts are looking at the final numbers to gain an understanding of the message from the electorate and the promises of the elected candidates. One of the most important factors in crafting the budget is the long-term financial health of the country. Something few politicians enjoy, and even fewer want to reform. This month we ask the question: Do we need campaign finance reform?

YES: Preserving Democracy Requires That We Gain Control of Big Money
by Joe Lyons

So what is the purpose of campaign financing? Quite simply, it is to help get political candidates to a small, well defined group of voters. As one would do with a cat or mouse, they would do it to control the number of votes, to capture the seats in the legislature. The dominant state parties have identified and segmented their market finely, with a well known brand name and a catchy slogan - "the better way" or a buzzword - part of the "the party for the average Ontarian" election in today's electorate. It is one more way to make the message for the message. Sure we are bombarded in TV blizzards, campaign signs left banging everywhere and direct mail that's stuffed into our mailbox. But rather than look in probation of the electoral system, the old methods have become just that - another buzz word - part of the "the party for the average Ontarian" election for control of that fragment of the population. But it has nothing to do with any real democracy. If you ask yourself why the Republicans or the Democrats, or a t a $1 a tax, never speak about issues you find important, it is because those issues are not of importance to the core group of customers that they serve.

But, this by-the-numbers method of political exclusion cannot survive without huge and growing amounts of money. It is not the political parties, nor their corporate or union retainers who pay the fees. We pay for it, through a federal and provincial "tax" for an "electoral government."

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"We are - as a nation and a community - are spending entirely too much time worrying about who donated what and to whom. Did Jay Kim donate more money to a campaign from his company? Why is that bad? Why is a donation from the Aerospace industry of $100 million from the election of a billion dollar. Campaign financing is costing us something few politicians enjoy, and even fewer want to reform. This month we ask the question: Do we need campaign finance reform?

NO: Don't Blame the System; Be Bad Candidates
by Joe Lyons

Another election has come and gone and in its passing comes the morning after criticism. Once again we are being beaten to death with the question of campaign finance reform. In fact, the whole issue has become just another buzz word - part of the "the party for the average Ontarian" election in today's electorate. It is one more way to make the message for the message. Sure we are bombarded in TV blizzards, campaign signs left banging everywhere and direct mail that's stuffed into our mailbox. But rather than look in probation of the electoral system, the old methods have become just that - another buzz word - part of the "the party for the average Ontarian" election for control of that fragment of the population. But it has nothing to do with any real democracy. If you ask yourself why the Republicans or the Democrats, or a t a $1 a tax, never speak about issues you find important, it is because those issues are not of importance to the core group of customers that they serve.

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Our Annual Guide to Not Getting Business Done

by J. Allen Leinberger

It was the year of the sequel. It was the year of Lara Croft.

Ms. Lara, if you have not met her, is a buff athletic female. Pata Xena and Indiana Jones. She is a 3D character, drawn in the Japanese Anime style. She is the star-heroeine of "Tomb Raiders" and "Tomb Raiders II.

Aside from her, and including her, much of the game world's past year has been old territory: "Myth," "Checkow's Adventure," the sequel to "Starcraft: Attack!," and "Load Runner," "Duke Nuk'Em!" and "More of Star Wars!"

More of "You Don't Know Jack," including the hipper, faster, more straight forward "Head Rush." More of...

And bigger too. The new "X-Files Game," which came out in the same week as the movie, has seven CDs. Add in theLord of The Rings: The Two Towers: There's more than five years ago.

If you are a fan of "After Dark" screen savers, you'll be interested in the new "After Dark Games" from Sierra Arrangements. The "Bad Dog," the "Flying Toasters" and more can be back as screen savers, games and purses.

Thus, the actor who plays Star Trek's "Q" has been relegated to a quiz master role in "Star Trek, the Animated Series."

Much of what has advanced in technology is only available for kids. The Richard Scarry series, from Simon and Schuster Interactive, is only one example of a game for youth. Scarry, in fact, is designed for kids ages three to seven. That's right, three-year-olds are expected to be computer literate and game savvy.

So what is new and exciting for the office when the boss isn't looking?

Well, according to MacWorld magazine, a new technology is in the new networking technology. The same links that allow you to work with someone from two floors down on a proposal, allow you to defend the world against them. All of those shower games are an enemy. Who could be better than somebody over in accounting?

Unfortunately, the live action stuff just never got hot. Even with newer, faster chips, better QuickTime and bigger programs the jumpyness and jerky picture held it back. Animation rules again.

Perhaps in a couple more years, with the advance of DVD-ROM, live action will dominate. Most of today's game computer animation, however, has benefited from Hollywood's graphic advances for films like "T2," "Jurassic Park" and "Titanic."

Our Guide to Holiday Gifts

by J. Allen Leinberger

In the world of computers, the Christmas holiday comes early and with less load time delays.

Likewise, size does matter in computer and games. The "X-Files Game" from Fox Interactive is an example of a game that takes up more hard drive space than some computer software made only five years ago.

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More of...
PREVENTING THE HOLIDAY PARTY FROM BECOMING THE COMPANY BASH

by Barbara Lee Crouch

It's that time of year again, and soon companies will be having their annual holiday celebrations. While these parties have become a much appreciated tradition within many organizations, any of the most frequently asked questions of the Employer Group phone consultants is, "What are the company's legal liabilities and what should the company consider when planning for holiday festivities?"

While company-sponsored holiday celebrations can be a great way to build morale and a pleasant release of year-end stress, they can also produce a lush environment for lawsuits. There are a number of things an organization can do to limit their liabilities and keep the party from becoming a company bash. The following is a list of such suggestions:

1. Hold the party during normal working hours and move the party off premises to a club or restaurant.
2. Do not require attendance.
3. Make attendance voluntary and post the following: “Notice to Employees” required under California Labor Code Section 3600(9). “Concessions for duty, recreational, social or athletic activity, your employer or its insurance carrier may not be liable for the payment of workers' compensation benefits for any injury which arises out of an employee's voluntary participation in any off-duty recreation, social, or athletic activity which is not part of the employee's work-related duties.

3. Do not conduct company business at the party. Speeches by top management, handing out bonus checks or presenting turkeys/chams could all be considered company business.

4. Be very clear as to who is invited to the party besides the employees. This step allows employers to avoid "gate-crashers."

5. Have an informal grouping of employees plan the holiday party. This is a great time to encourage employees by involving them in the process. However, avoid the Electromation doctrine by making sure that employees are not representing "anybody" in the planning process. [In Electromation, Inc. (1992) 309 NLRB No. 163, the National Labor Relations Board ruled that an employer's employee involvement committees were labor organizations which were unlawfully dominated by the employer.]

6. If you must serve alcohol, limit it. One way is to charge admission with the charge entitling each person a maximum of two drink tickets.

7. Hire a professional bartender who will cut off individuals who drink too much.

8. Limit the time that the bar will be open; perhaps a "happy hour" greeting time.

9. Be sure to serve non-alcoholic drinks and to provide snacks and/or meals.

10. Have two or more top management officials abstain from alcohol so that they can keep an eye on employees and their guests to ensure that intoxicated employees do not drive.

1. Designate (non-drinking) drivers to take intoxicated guests home.

12. If using a hotel, consider renting a few rooms for those who may need them later.

13. Be sensitive to non-Christians by calling the celebration a "holiday party," not a "Christmas party."

14. Whether on the employer's premises or at another location, the facility should be handicapped accessible as required under the Americans with Disabilities Act.

15. The type of entertainment provided should appeal to a broad segment of the workforce and should not be offensive to any minority or ethnic group involved in the holiday party.

Finally, consider alternatives to the traditional company holiday functions in favor of another party for the children and grandparents (up to 10 years old) of employees. Or, the company may instead sponsor a needy family and provide gifts, food and a Christmas tree with decorations. You might want to offer a half day off with pay in lieu of an expensive and possibly unruly holiday party.

On a related issue, employers are generally not legally required to offer "holiday pay" as a benefit and there is no special holiday pay requirement or premium pay legal obligation which must be paid if a holiday is worked. Lastly, "holiday pay" does not have to be considered "hours worked" under state or federal law for the purpose of calculating overtime.

Complaints? Praise? Suggestions? E-Mail us @ iebj@busjournal.com

Thank you!

Inland Empire Business Journal
The source for the business world of the Inland Empire.
The Web is among the hottest marketing tools since the printed page and telephone. In fact, the Web is a period of great marketing activity. People and businesses are researching the Internet yet, it's time to milk the marketing tools available.

Johannes Gebhardt is credited with inventing the first mobile telephone in 1945. He is famous for the Gutenberg Bible, which was the first printed and sold with a marketing campaign. This created a new marketing tool and popularized the paper and the printing process.

(1) The Web is a period of great marketing activity. People and businesses are researching the Internet yet, it's time to milk the marketing tools available.

Many American companies are learning that adapting their products to foreign cultures and language can be the most important component in international growth. (2) A leading golf ball manufacturer targeted the European market without first learning anything about that culture and packaged balls in groups of four. The manufacturer learned that four is a revered number in Japan, often is a symbol for Japanese culture, and is associated with the concept of "four" in the mind of the consumer. (3) The KFC Chicken sign in Japanese is translated "Get your fingers off." In China, this practice has been successful because the Asians believe the phrase means "Eat your fingers." (4) Sometimes a company can emphasize a strong brand image and simply "break" a single global marketing campaign to adapt to various markets. Nike uses local athletes to endorse its sportswear and equipment, but distributes them the same way in the U.S. and Europe. (5) However, e-commerce can market culture by translating site content. (6) In that way, the Internet is a form of global marketing. (7) By the end of 1998, 900,000 of those have Web sites and e-mail, and 900,000 of those have Web sites and e-mail in a form of direct marketing. (8) Tim Scannell, of Net Marketing Magazine, states "The number of Internet users in the U.S., about 2.5 million are on-line by e-mail, or they will find a new vendor!" (9) Some companies have not researched the Internet yet, it's time to determine if you need a Web site now or later. (10) Sometimes in the future, a Web presence will become as mandatory as a phone or fax. In fact, I have already heard rumors of some business and product buyers requiring communication by e-mail, or they will find a new vendor! (11) The Web is becoming more accessible and easy-to-use. (12) The Web is a period of great marketing activity.
Shelly Fox

Shelly Fox is director of SBA and BPR, a professional corporation that she co-founded with Debra Bunn in 1992. The Riverside firm has grown from an organization of three to 10 team members. It focuses on providing accounting, tax and compliance services to retail and service businesses, non-profit organizations, farmers, and individuals.

After working in the accounting department of her parents' business, Zee Medical, she knew she wanted to go into public accounting. She earned her bachelor's degree in accounting from the University of Nevada, Las Vegas. Before that she was a founding account manager with AT&T in Riverside. She was a founding account executive where both are active in community affairs.

CSP Communications Announces Personnel Changes

CSP Communications, Inc., in Corona recently announced a number of personnel changes in its ranks.

Brett Hunt comes to CSP Communications, from Maple Communications Inc. in Irvine. He will participate in the development and implementation of integrated marketing and public relations programs for clients such as Toyota Motorsports and Pioneer New Media Technologies. He is a recent new dad and a graduate of Chapman University.

Chris Inglis has been with CSP for two years and is now an account supervisor. He will continue to supervise and manage a variety of clients including Coors Brewing Company, Shell Glass, Club Disney and Sanita Park Antia. Chris holds a master's degree in communications from California State University, Fullerton and a bachelor's degree in English/journalism from the University of California, Riverside.

Lori Wyman has been promoted to assistant account executive where her duties include preparing press releases, media relations, and coordinating special events for such clients as Club Disney, Bank of America, and Robinson's-May. Lori earned her bachelor's degree in communications from San Francisco State University, San Bernardino.

CSP Communications Inc., headquartered in Corona, is an award-winning, full-service public relations and marketing firm offering the highest quality communications programs.

James H. Stoll Joins Pacific Crest Bank

Pacific Crest Bank is pleased to announce that James H. Stoll has joined its organization as senior vice president, and is responsible for the Inland Empire community development department. Jim is responsible for Pacific Crest's small business administration lending in Inland Empire, five western states and is based in the company's Orange County office.

Mr. Stoll has 24 years of real estate lending experience with a focus on SBA loans for the past nine years. During his banking career, he has served in senior management positions as vice president, vice president/sales manager and chairman/CEO of the largest lender in Nevada. Additionally, Mr. Stoll has performed the functions of relationship manager and national sales manager.

Pacific Crest Bank offers specialized lending and deposit programs and is an FDIC-insured, California state-chartered industrial loan company. For over 24 years, Pacific Crest Bank has specialized in providing fast and flexible financing to California's small businesses, entrepreneurs and investors. Pacific Crest Bank is headquartered in Agoura Hills and operates branches and loan production offices throughout the state.

Montclair Plaza Names New General Manager

The Plaza Mall has named a new general manager at Montclair Plaza by the mall's management firm, Donnel Company Communications from Cal State, San Bernardino.

CSP Communications Inc.,
**HEALTHCARE SUPPLEMENT**

**The Forces Behind Hospital Mergers**

Two leading observers of California's Health Care Industry Describe the Current Merger Mania

by C. Dianne Davis and Douglas J. Hitchcock

Over the last several years, many California hospitals have merged or affiliated with other hospitals to form multi-hospital systems. Most health prognosticators expect continued collaboration and consolidation among hospital and physician groups. A few predict that health plans may be included; however, these authors believe that the payer and provider communities will not integrate. Hospital mergers, affiliations and consolidations in California are driven by decreases in inpatient utilization, profound changes in the health care marketplace and the implementation of hospitals' strategies for survival. The health care market is a turbulent and increasingly difficult arena for solo providers.

Between 1986 and 1997, California's population grew from about 27 million people to more than 35 million people. During the same period, total acute-care discharges declined slightly from the more than 2.9 million patients in hospitals in 1986. This decline reflects the increased use of outpatient and alternative services. At the same time, acute-care patient days in California dropped from approximately 17 million days per year to approximately 13 million days per year. Perhaps the most dramatic illustration of these trends is in the ratio of hospital patient days per 1,000 Californians, which dropped from 618 days per thousand in 1986 to less than 390 days per thousand in 1997. The divergence between hospital admissions and patient days is accounted for by significant declines in the average length of stay, which declined from 5.7 days in 1986 to 4.5 days in 1997.

Driven by managed care practices and cost pressures, these trends are expected to continue for many more years, even as California's population grows. The California Health Care Association (CHCA) projects that hospital discharges will stabilize at 2.8 million annually by the year 2000. Patient days are expected to decline to 320 days per 1,000 by 2000, and based upon current trends, are projected to bottom out at as few as 275 days per 1,000 in 2005, as inpatient substitution strategies are exhausted and the population ages.

With the decline in inpatient utilization comes excess capacity. Both government and private purchasers of health care have been increasingly price conscious. Price competition among health plans has exerted significant pressure on hospitals. "Safety-net" hospitals that treat large numbers of government-sponsored and uninsured patients are increasingly vulnerable as Medi-Cal and Medicare patients shift to managed care plans and are dispersed among other hospitals. Academic medical centers, rural hospitals and hospitals in areas of significant overcapacity also are vulnerable. Competition for publicly-funded patients, reduction in state and federal support for medical education and relentless managed care cost pressures are causing increasing pressure on many California hospitals.

Advancements in technology, new knowledge and discoveries in areas such as pharmacy will put greater emphasis on non-inpatient acute-care services. While some of these developments may increase costs in the short term, it is likely that long-term savings will result. Another emerging factor that will contribute to mergers, consolidations and downsizing is Senate Bill 195 (Chapter 740, Statutes of 1994), a state law that requires hospitals to spend billions of dollars to increase earthquake resistance. Many hospitals will struggle to secure the needed capital to meet new seismic-safety requirements. Of the 2,700 buildings that house patients in California, approximately 50 percent must be replaced or retrofitted.

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The decline in inpatient utilization comes excess capacity. Both government and private purchasers of health care have been increasingly price conscious. Price competition among health plans has exerted significant pressure on hospitals. "Safety-net" hospitals that treat large numbers of government-sponsored and uninsured patients are increasingly vulnerable as Medi-Cal and Medicare patients shift to managed care plans and are dispersed among other hospitals.

Academic medical centers, rural hospitals and hospitals in areas of significant overcapacity also are vulnerable. Competition for publicly-funded patients, reduction in state and federal support for medical education and relentless managed care cost pressures are causing increasing pressure on many California hospitals.

Advancements in technology, new knowledge and discoveries in areas such as pharmacy will put greater emphasis on non-inpatient acute-care services. While some of these developments may increase costs in the short term, it is likely that long-term savings will result. Another emerging factor that will contribute to mergers, consolidations and downsizing is Senate Bill 195 (Chapter 740, Statutes of 1994), a state law that requires hospitals to spend billions of dollars to increase earthquake resistance. Many hospitals will struggle to secure the needed capital to meet new seismic-safety requirements. Of the 2,700 buildings that house patients in California, approximately 50 percent must be replaced or retrofitted.

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**Western University of Health Sciences Opening Vet School**

**Pomona School Names Nation's First Female Dean to Lead State's Second Animal Care Institution**

Starting off a new enterprise with a noteworthy bang, Western University of Health Sciences has announced that the founding dean of its new College of Veterinary Medicine will be the first woman to lead such an institution.

Dr. Shirley D. Johnston, DVM, PhD, will be the lead the school into an uncharted territory. Her resume includes 25 years as a researcher, teacher and administrator. She was unanimously recommended by a search committee which screened more than 20 qualified candidates.

The Pomona school's new venture will open its doors in the 2000-2001 academic year. The plan is to enroll 70 students for that first class. It will be only the second veterinary school in the nation's most populous state, and the first to open in the whole country since 1983.

WesternU, as the school calls itself, is a non-profit, accredited independent health profession university operating on a 20-acre campus. The 20-year-old school offers primary care-focused educational programs through four colleges, including the College of Osteopathic Medicine of the Pacific; the College of Allied Health Professions; the College of Pharmacy and the College of Graduate Nursing. More than 1,300 students are enrolled at the
Healthcare Supplement

The Importance of Choosing the Right Health Plan

by S. Eric Anderson, Ph.D.

It is not possible to have an unlimited choice of physicians, access and coverage and still control healthcare costs. If society refuses to accept limits on healthcare, costs will soar again. It's that simple. Although health plans have been getting a lot of bad press, most employers have been quietly pleased with the impact managed care has created. For example, medical inflation has finally been slowed, enhancing corporate responsibility and contributing to the significant rise in the stock market. In addition, more companies can afford to provide health benefits to employees and redistribute money saved on insurance premiums back to employees in the form of salary increases.

Not all employers, however, have been pleased with the advent of managed care and, in fact, many have been severely disadvantaged. The disadvantaged employers have one thing in common: they have all failed to do their homework and research the necessary factors to maximize the value of healthcare received. In a few isolated cases, employers have had lawsuits filed against them for selecting an inferior health plan. In each of these cases, the employer had deeper pockets than the health plan and was the target of the plaintiffs.

Employers should look beyond just the price of a health plan. A recent study found that cost was unanimously selected as the primary reason employers select a health plan. Employers should look beyond the price of the health plan and consider access, quality, and prevention in the decision making process. Employers should realize that it may not be worth saving a few dollars on a plan that places excessive restrictions on which physicians and hospitals a patient can visit.

Paying a little extra for a health-care plan that reduces delays for appointments and gets an employee back to work sooner is often a better investment. Employers are starting to realize that saving a few dollars in healthcare doesn't make up for lost productivity and missed work days due to delays in getting an appointment to see a physician.

Employers should investigate to determine quality of a health plan. A comprehensive measure that will accurately assess quality of healthcare does not exist, resulting in the need for employers to do a fair amount of investigating on their own. Several pieces of information must be gathered in order to determine if a health plan is taking quality seriously.

Employers should select a health plan that has received accreditation from the National Committee for Quality Assurance (NCQA) - an

December 1998

WesternU Honors Dr. John McGuire for Humanitarian Work

McGuire is a resident of Mission Viejo, and continues his dental practice in Pomona.

"The 'Humanitarian of the Year Award' was created to recognize exceptional people who, by their example, have been an inspiration and a model of ameaningful life," said Dr. Philip Parnum, the university's president. "We honor indi-

dividuals who reflect WesternU's core values of humanitarianism and service, and John McGuire is a perfect example," he added.

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We've got something that could make everyone in California feel better.

HEALTHCARE SUPPLEMENT

The Importance of Choosing the Right Health Plan

by S. Eric Anderson, Ph.D.

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Western University ...

school seeking graduate degrees such as Doctor of Osteopathic Medicine (DO) and Doctor of Pharmacy (PharmD).
The school's board of trustees voted in August to establish the veterinary school and to appoint a dean. The decision resulted from a one-year feasibility study. WesternU president Dr. Philip Pomerantz has repeatedly promised that he will not move forward with a veterinary school unless it will bring pride to the profession. "To undertake such an effort, it must mesh with our university's primary care, student-centered culture and humanistic environment while sig-
nificantly advancing veterinary medicine and veterinary edu-
cation," Dr. Pomerantz said. He also said that the current WesternU will be able both to contribute to, and benefit from, the new school.

The feasibility study was con-
ducted by a group of practicing via, academicians, business people and government representa-
tives.
The Los Angeles metropolitan area is the only major region of the country without the direct presence of a veterinary education program. The only other vet school in the state is located at UC Davis. California has an average of 154 veterinarian per 10,000 people, substantially less than the national average of 2.16 per 10,000. school statistics show. Even so, the profes-
sion is continuing to attract an increasing number of students, and is quickly gaining popularity among women and minorities, the study found.

Dr. John's first priority will be to secure reasonable assur-
ance that the new school will earn accreditation from the council on education of the American Veterinary Medical Association. "Dr. Pomerantz, the task force members and I are in full agree-
ment to build a first-rate, fully accredited veterinary school," said Dr. John.

She brings to her new post a record that includes both teaching and administration in veterinary medicine education at major uni-
versities. She comes to WesternU from Washington State University. Pullman where she was a professor and chair of the College of Veterinary Medicine. Before that, she was a professor and associate dean in the veteri-
nary school at the University of Minnesota.

As the first woman to head a school of veterinary medicine, Johnson brings with her a unique characteristic which may be a major draw for the school, said Dr. Kelly Hooper, chair of the search committee. Almost 70 percent of students entering veterinary school are women. Hooper explained. He added that the appointment of a woman will send an important message to potential students and faculty. "There is a strong need for female role models in our field," he added. Hooper, who has headed pro-

Pomona Valley CEO Goes Against the Merger Tide

Head of one of the last independent hospitals enjoys freedom to do what hospitals should demonstrate a value to the hospital in those terms. He noted that many of his col-

While the health-care scene shapes toward the supposed financial nirvana of for-profit acquisitions and affiliations, one local health care provider is determined to keep the ranch, carefully fulfilling its primary mission — delivering med-
cal services to a community.

Pomona Valley Hospital is a 95-year-old private hospital with a record of community service to a leader who is determined to main-
tain it. Richard E. Yochum, presi-
dent/CEO of the hospital, has been in the health-care industry for a quarter-century, almost all of it there. As he has climbed the ranks at the 463-bed facility, he has seen numerous changes in the attitudes, practices and standards of medical-service delivery. Now he finds himself at one of the few inde-
pendent, unfettered hospitals in the country. How lonely is he? Well, in one of the organizations that PVH belongs to, there are only four such hospitals in the entire west coast.

The financial and management trends of the last 10 years have been the most different and had the greatest impact on patients, Yochum said.

Since the mid-80s, as hospitals have moved away from patient-paying, fee-for-services environ-
ments to managed-care envir-
ments, he has seen changes which raise question about the fundamen-
tal reason for hospitals' existence. "What we are really concerned about is the quality of care for our pa-
tients, for what it's worth, we
are a not-for-profit hospital. The hospital is here for the community, it's not here for itself," said Yochum. He added that for-profit entities must consider their pri-
mary interest — profit to stock-
holders — in all decisions.

That said, Yochum stated clearly that he does not support for-profit health-care and acknowl-
edged that PVH has been approached by several interested parties regarding merger or affilia-
tion. The purpose of the hospital is to provide health care to the com-
munity, he said, and none of the interested entities has been able to get 10 percent value back, much less an overall improvement.

Looking at the bigger picture, Yochum noted a number of bad effects that "merger mania" has had on the quality of health care overall. When smaller hospitals in more rural areas get absorbed, the community as a whole runs the risk of losing its health care provider to a distant corporate headquarters' decision.

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About All ads placed near related explained. He noted that a hospital such as locally financed. If we give that up, we give up local control and this does the community buy it back? At the same time, Yochum acknowledged that PVH does lose some things by being independent. For one, the amount of capital he can access as the top-decision maker is limited. That means that the hospital's ability to flex and expand is also limited, especially in an industry where new, hi-tech, hi-expense equipment is coming on-line every week. But, giving up their independence may mean running much more cost-effectively, and that may put such innovations out of reach for other reasons.

The same time, Yochum said, it could be possible that the right offer will come along some day. There will be a clear value to it. There is no point in being the best hospital in a town of weak ones, he explained.

Hospital mergers ...

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Hospital mergers and affiliations to maintain economic viability As older facilities choose to close or are required to change to alternative settings, hospitals will primarily serve high-acuity patients, resulting in higher capital-spending decisions by health care systems, together with the impact of Medicare and Medi-Cal cuts, and managed-care pressures to further reduce utilization rates and to up to 25 percent of hospital beds to close or be converted to non-acute care.
Health Care Stocks: Mergers on the Roller-Coaster Horizon

Pharmaceuticals, HMOs Have Big Potential... If They Can Last

If a significant part of your investment strategy is focused on health care stocks, be prepared to get familiar with a very important word: consolidation. Across the pharmaceutical industry, smaller up-start companies with innovative products and concepts are being snatched up by bigger companies with more resources.

Health Maintenance Organizations are being merged and partnered nationwide, as are the hospitals themselves. In the Inland Empire, two of the leading hospitals in San Bernardino, Community Hospital and St. Bernadine's, have seen their operations largely merged by their parent organization, industry giant Catholic Healthcare West. Further west, the San Gabriel Valley has seen the creation, in the last few years, of Citrus Valley Health Partners. CVTP began as a way of streamlining two private hospitals, Queen of the Valley and Intercommunity, but has now grown to include another hospital in Glendora and a hospice care center.

Ellen J. Caesar, a twenty-year veteran of the stock market and the leading health care market analyst for brokerage firm Crowell Weedon's Los Angeles office, says that more mergers should be expected, especially in the pharmaceutical industry.

Caesar points to the recent acquisition by Corona-based Watson Pharmaceuticals of Theria Tech Equipment Inc., as a classic example. Theria Tech had developed an innovative drug delivery system. The much larger Watson had the resources to make the most of it, and bought the smaller firm.

Another firm, SEQU, was actually making a respectable profit - very unusual for a biotech start-up, Caesar said - and had several drugs that were deemed to have big potential. It has been snapped up by Alza.

As a rule, Caesar said, when dealing with biotech firms, expect larger cap companies to perform better than smaller ones. Once a newer, smaller firm gets to a position where it is producing big profits, it is generally swallowed up by a bigger fish. Examples she cited included Mylin Labs buying Dose for its drug delivery system and MedTonic investing in several other promising firms.

The reason for this strategy is simple: developing a sales force can be very expensive. It is much easier to have another firm with an

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**Health Care Professionals Find Banking Professionals Specializing in Caring for Them**

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The facts, it appears, are very simple. As health care industry companies consolidate and managed care systems flourish, the days of the independent practice are limited. Now, doctors, institutions, and companies are concerned about their practice’s financial health as well as with their patients’ health. They must weigh the needs of a patient’s care in financial terms, and most investment experts recommend treatment options in terms of cost as well as medical effectiveness.

Two local banks have stepped in to meet the needs of these professionals who have special financial needs and experiences. Inland Empire National Bank and First Professional Bank both maintain specialized health care professionals operations. Their experts understand the needs of physicians and their unique fields.

*I’ve personally spoken to a number of our clients who are less than thrilled with the whole managed care phenomenon, said Claudia West, president of IENB. “Not just because of the financial problems, but because of the whole dilemma.” She noted the irony of a system which was designed to take financial burdens off the shoulders of doctors, forcing them to analyze costs, when making treatment decisions.*

First Professional Bank’s Donna Basireco noted that run-off from the financial institutions is often poorly equipped to understand doctors’ needs. “Many medical groups and health care professionals find they end up spending a lot of time educating their bank about their business, which is time consuming,” she said.

First Professional Bank, which calls itself “California’s Health Care Bank,” has been serving the needs of physicians since 1982. It offers specialized services to allow doctors to deal with patients and minimize banking distractions. For instance, noted Basireco, the bank has an extensive courier service, and bank officers frequently go to the doctor’s office to do business. In addition, FPB has experts who help medical companies identify the most efficient and effective ways to grow their businesses. The relationship pays off for both parties. Stan Weissc, president of both institutions has strong ratings from the Bauer Financial Reports.

**Community Bank Reports Increased Income, Stock Buy-Back**

Community Bank, which has one-quarter of its offices in the Inland Empire, reports a 30% increase in third-quarter financial results over the same period last year. The Pasadena-based bank reported $3.8 million in net income for the first quarter of this year, up from $3 million in the first quarter of last year, the bank’s deposits have grown by $108.8 million, or about 10% during that period. Community Bank President and CEO Clinton L. Arnold said, “We are very pleased with the financial performance of Community Bank during the last quarter, particularly in relation to the loan and deposit growth, and our ability to maintain problem assets at an exceptionally low level.” He added that the company’s “Partnership Banking” approach to business will continue to give market advantages in the very competitive financial needs of the communities in which it operates.

On the heals of the news about the increased performance, their board of directors authorized the repurchase of $1.8 million worth of their common stock for $9.28 per share. “We believe that the strength of our Series B Preferred Stock is a good investment of corporate funds, and in the best interests of our shareholders,” said Arnold.

Community Bank recently received a four-star rating from Bauer Financial Reports, the company’s second-highest rating.

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**Hemat Federal to Be Acquired By Texas Firm**

Hemat Federal Savings & Loan, which has served the Inland Empire for 80 years, has tentatively been sold to a Texas-based financial giant, pending regulatory approval.

Tempel-Inland Inc. will acquire HBBC (Hemat). Hemet Federal’s parent firm in a $120 million deal which is expected to be completed in the second quarter of 1999. HBBC’s 18 branches will begin trading under the banner of Guadalupe Federal Bank. Tempel-Inland will pay approximately $18.50 per share for HBBC, which trades on the NASDAQ under the symbol “HEMT.” Tempel-Inland is traded on the New York and Pacific stock exchanges as “TIN.”

Guadalupe Federal already operates 135 branches in Texas and California with over $1 billion in assets.

Richard S. Cupp, who has been CEO of HBBC for just over one year, said, “This business combination makes sense.” The two companies believe that Guadalupe Federal will substantial benefits to the customers and communities served by Hemet Federal.” He added that the two companies’ operations are quite similar and that the merger will allow customers access to greater resources and enhanced products.
Community Banking and Why It Works
by Gary Youmans

People have many choices for banking in the community where they live. It is wise to look at all available options before a final choice is made. While it could be assumed that all banks are the same, it should not be assumed that an institution with the best products or the biggest building should be your choice. Granted, they all have the same basic products, but does the bank you are looking at go the extra mile to make you feel like you expect to be treated? If not, then it's time to look further.

The larger institutions, as a rule, do not have the time or inclination to make your visit convenient, unless you happen to be doing your grocery shopping in a store where they have a branch. Smaller community banks generally are more responsive to the needs of the depositors and borrowers. The reason is that they have local decision-making ability, and the person that is ultimately responsible is not in Los Angeles, San Francisco or San Diego. In a large bank, some decision makers may even be out of state.

The community banks also have more flexibility to meet the needs of customers. They can customize a product, in some cases, to fit a particular need. Finally, for the most part, the community bank is staffed by people who have left the "big bank" system because they strive to be a part of a program that allows them to be a better banker than the "big bank" would allow them to be.

As an aid to make the right choice, I have prepared a "Top Ten List" that outlines the reasons that a community bank is a better choice than large chain banks.

1. Community banks don't charge you to visit a teller.
2. You are bound by community bankers involved in the activities that make your hometown a better place to live.
3. The calculations that are done to establish your loan rate by your community bank do not require an advanced degree in finance.
4. Community banks know that the Inland Empire is not an ancient Chinese dynasty.
5. The only way the "big bank" president can find the Inland Empire is to drive east from Los Angeles and wait for the station on his radio to fade away.

Gary Youmans is executive vice president of Fallbrook National Bank.

PFF Names Tizekker to Assistant VP Post

PFF Bank & Trust president and CEO Larry M. Riechart has named David Tizekker to the position of assistant vice president. Tizekker is the manager of the 101-year-old company's Rancho Cucamonga branch. He joined the company earlier this year after serving in positions for two other local banks where he garnered a number of awards.

Tizekker is an alumnus of Cal State San Bernardino and holds a bachelor's degree in business administration and finance. He is an active member of the Rancho Cucamonga Chamber of Commerce.

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Canyon Canyon Bank Announces Strong 3rd Quarter Financials

Canyon Canyon Bank has announced its third quarter 1999 financial results. Following the successful grand opening of CBN in July, total assets grew to $17.8 million by September 30.

Canyon's public stock offering, which was completed May 18th, raised $8 million in capital. Shares of the bank's stock are currently being traded on the Over-the-Counter Bulletin Board (OTCBB) under the symbol CYN.

Locally owned and managed, Canyon Canyon Bank is serving out of its new office within the community. Seeking to fill the void left in the wake of major bank takeovers, Canyon offers superior customer service and fulfills the needs of small business. Additionally, it is a unique in banking circles in that it is one of the first national banks with a major investor by an Indian tribe. With nearly 100% of the stock owned by Coachella Valley residents, the Aguacate Band of Cahuilla Indians, which owns half of the land in Palm Springs, has invested $3.6 million in starting capital to the bank.

Canyon National Bank believes one of its strengths lies in its group of seasoned staff professionals and a board of directors with proven track records in the local civic and business community. The board of directors includes Tom Sutt, real estate investor; Robert M. Fett, real estate; Mark G. Ugeland, CPA; Michael Harris, attorney; Stephen G. Hoffmann, president and CEO; Milton W. Jones, publisher of Palm Springs Life; Kipp L. Lyons, attorney; and Richard Shalhoub, McDonald's owner/ operator.

According to Stephen Hoffmann, CEO and president of Canyon National Bank, "The bank's performance for its first three months is very encouraging. As initially reflected in the first public offering of common stock when the bank was over-subscribed by over $1.5 million, there continues to be a tremendous outpouring of support and interest in the newly-formed community bank." He further noted, "A key element to the bank's success is the confidence people have shown in our team of employees, officers and bank directors."

Canyon National Bank, a full-service commercial bank, opened July 18, 1998 and is located at 1711 East Palm Canyon Drive inside the Smoke Tree Village Shopping Center near the corner of Sanriste and Palm Canyon Drive in Palm Springs. For more information, please call (760) 325-4442.
AppleOn e On-Line: Recruiting for the 21st Century

The face of recruiting and job hunting is rapidly changing. Expensive classified ads and job fairs are giving way to the convenience and cost efficiency of the Internet. People have learned to look to the Web first when they begin a job search. Today, 70 per cent of U.S. companies use the Internet for recruiting purposes. There are literally thousands of employment sites related to career and job-hunting issues. As technology progresses and Internet recruiting becomes standard, staffing services will have to lead the way into the new era of online recruiting or perish. Most of the larger staffing services have a Web presence of some sort. The very best of these sites do much more than advertise the agency’s service. Sophisticated sites bring the power and resources of the very best staffing services into the comfort of your own desktop.

AppleOne, for example, unveiled its new Website in October. After months of research and development, AppleOne has introduced what may be one of the most advanced sites of any employment service. The AppleOne Website, www.appleone.com, is unique among employment service sites because it recognizes three distinct audiences with very different needs. Quick and easy prompts guide you straight to the information you seek. You’ll find a wealth of information and guidelines for large businesses, small and emerging companies and career seekers.

We spent a great deal of time thinking about the needs of the applicant in addition to those of potential client companies,” says AppleOne Website supervisor, Bright Ryan. “This dual audience thinking is consistent with our overall philosophy that AppleOne really has two clients, the job seeker and the hiring company. In fact, we have taken the multiple audience philosophy even further by recognizing that even with our client companies, we have two distinct audiences, large and emerging businesses.

AppleOne has taken the idea of comprehensive customer service to the limits by providing the tools and resources you need on-line. It doesn’t just advertise its service to get you into the office - it actually allows you to access data and apply it in the convenience of your own home, office or wherever you log onto the Internet. For small and emerging business, AppleOne created the Emerging Business Resource Center where you’ll find everything you need to start your own business.

There is a wealth of information for large companies, as well. AppleOne has compiled one of the most up-to-date information about trends, movements and legislation affecting you. You can learn about the industry trends and discover how effectively your staffing industry is working. You can obtain a free copy of the California Wage, Salary & Benefits Survey, compiled by Cooper & Lybrand and AppleOne, by using a prompt on the site.

The AppleOne Website offers job seekers unparalleled ease in finding the job of their dreams. You can build a winning resume in minutes with the AppleOne Resume Generator and send it to the office nearest you with one click of the mouse. The AppleOne site allows you to work on a job by job zip code, salary, industry, skills and general key words.

When you sign on to the AppleOne Website, you gain the benefit of an on-line career counselor. It is designed to prompt you based on your criteria, but also suggest positions similar to your interests. Your eyes might be opened to fields and positions you’ve never considered. Best of all, the AppleOne Website remembers your personal interests and notifies you when a position similar to the one you seek becomes available. The automatic job notification is on your own personal list. All in keeping you informed of opportunities in your area.

The AppleOne Website brings all of the services of an AppleOne office onto your computer. It is available 24 hours a day, seven days a week from anywhere you can access the Internet.

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Healthcare

Women and Infants Center at DRMC Unveils New Neonatal Intensive Care Ambulance

Officials at the Women and Infants Center at Desert Regional Medical Center (DRMC) and representatives of Desert Regional Medical Center (DRMC) recently unveiled a new Neonatal Intensive Care Unit (NICU) emergency transportation vehicle. The vehicle, which is the only one of its kind in the valley, was designed specifically to improve response times and better service infant’s needs in the valley.

The van is different from other transport vehicles in that it has been outfitted to the NICU’s specifications, most notably with a hydraulic lift, said Donna McCluggage, administrative director of the NICU at the medical center.

“In the past, emergency technicians had to push the isolette on a ramp, running the risk of hurting their backs and leaving infants tilted at an unnatural angle. With the newly installed modular ambulance, they can wheel the isolette onto the goiter and the hydraulic lift can bring the infant up to the appropriate level,” according to statistics from the Southern California

Healthcare

November 1998

Drummond Pesticide Center Reports Early Infestations

Agricultural Pest Control, which monitors infestations for the county (outcomes for nine counties in Southern California), Desert Regional Medical Center (DRMC) performed more NICU transports than all of the community hospitals in Riverside County combined.

Since 1990, we’ve had roughly 2,500 births admitted to our unit,” said McCluggage. “Approximately 25 percent of all arrivals use our emergency transportation services.”

Since the NICU’s opening at DRMC eight years ago, the unit has had specially outfitted transportation vehicles, but none were modular ambulances with hydraulic lifts. These vans are also unique in that they are large and can have a transport team ready to assist on three sides of the van (rather than only on one side).

The ambulance, which is owned by Bowen’s Ambulance Service, will be stationed at the medical center so that emergency professionals will be ready to assist a baby in distress at all times. The hospital performs as many as 12 neonatal transports a month.

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Choosing the right health plan ...

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independent, not-for-profit organization that accredits health plans.

Employers should ensure the health plan selected has strong physi-
cracking, credentialing, solid relation-
ships with providers, and efficient customer service. It is recommended that employers check with your state
insurance department for more infor-
mation about health plans as they
will have statistics on the number of complaints filed against a health plan. Commonly used data such as
the NCOA Quality Compass report,
member disenrollment rate, percent-
age of members filing grievances,
patient and provider satisfaction lev-
els, consumer ranking reports, and
reputation of the plan also provide
meaningful information in the selec-
tion process.

Health plans aren't taking preven-
tion as seriously as they would like
for you to believe.

There is a perception in the mar-
to health plans are more concerned
about their financial health than the health of their mem-
bers. As a result, health plans have
invested heavily to create the percep-
tion of being prevention-oriented but
may not be taking prevention as seri-
ously as they would like for you to believe.

Health plans argue they have an
incentive to identify disease at the
onset and treat it early on as a cost
saving strategy. However, in reality,
lack of member stabilization means
that investments in prevention are
many times recovered by a com-
peting health plan.

One way to tell if a health plan is
taking prevention seriously is to com-
pare the data provided on pre-
vention care and benchmark their
results against a nationalized set
of standards called HEDIS (Health Plan
Employer Data and Information
Set). Additionally, it is wise to go
ask what wellness programs the
health plan provides. For example,
do they offer programs including
stress management, weight reduc-
tion, and smoking cessation?

Additional benefits often rea-
ized by employers selecting a health
plan that has an effective wellness
program are reduced absenteeism,
nick days, and on-the-job injuries.

Some organizations are reporting
increase in productivity and
improved morale when they select a
health plan that is taking wellness
seriously.

Financial incentives to restrict
health care

There is concern that physicians
are being forced to base treatment
decision on what the health plan will
cover. It is quite possible that a
physician selected by a patient may
have lost some freedom as their deci-
sions on procedures are reviewed
and sometimes overruled.

It should be realized that most corpo-
ration make choices whenever
you use their product, but health plans
may not use their product. There are
financial incen-
tives to endeavors those members.
This is more of a concern with employees
who have employees with chronic
conditions requiring regular atten-
tion. Employers should also look for
a health plan that offers a full product
line including medical, dental, life,
long-term disability and short-term
disability as working with one
health plan will require less adminis-
tive time and potentially reduce cost.

Financial stability is an impor-
tant factor and should be considered in
the health plan selection process.
Financial information is readily
available since Wall Street has a keen
eye on health plans. Further, many
are publicly held corporations mean-
ting they to disclose financial data
which is readily available by
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### Forbes list

*continued from page 3*

### Fiscal year.

Formed by Ralph and Goldie Kaufman, the company employs some 850 people at its operations in California and Nevada. It is the 100 largest home building and real estate firm in the country and has built more than 60,000 homes and apartments nationwide. The company rose from the 403 position on last year's list.

Lewis Homes recently entered into a sales agreement with national home developer Kaufman & Broad.

Other notable companies on the list with Inland Empire titles include: Cargill, Inc.; Inland Mills; Inland Steel, Inc.; and Inland Steel Service, No. 3 on the list. Ernst & Young (No. 12), and Hensel Phelps Construction (No. 22). which recently added to its already $35 million in revenues when it built the new Ontario Airport terminals.

### Governor-elect

*continued from page 3*

Of sudden policy change. We must ensure that they still have quality time with their parents in order to preserve their families. Without a healthy family environment, money becomes irrelevant, whether earned or received through financial assistance.

"Transferring welfare recipients must be done on a graduated basis. Effective job training and journeyman programs will give recipients the skills they need to succeed in the workplace, while concurrently assisting their gradual transition out of their homes and into jobs. The psychological adjustment of the typical American workplace can be formidable. For children to develop the psyche and skills necessary to succeed, their parents must develop these attributes first. We shall thus support work training and transition programs to build confidence and ability. At the same time, I strongly support full funding and expansion of child care programs for the needy. Basic needs job must be met before these children can lead healthy lives and benefit from education.

"As for job training programs, the CalWORKS and other welfare-to-work programs were developed under a non-uniform, case-by-case basis. I will consolidate and streamline the over 70 welfare-to-work programs across California, retaining successful elements and eliminating weaknesses in each so that all are more employer accessible.

"By ensuring that welfare-to-work programs are successful in attracting and keeping workers for companies, we will help to provide jobs to a larger pool of workers for businesses in California. We will do double-duty, helping welfare recipients to become productive workers, while also improving our state's attractiveness to companies.

"At the airport workers, I will focus on eliminating any demonstrable abuses in our present CalWORKS laws, but also feel strongly that workers injured on the job deserve some benefits."

### Survey

*continued from page 3*

Inland Empire Business Journal • Page 37

• Only 26% strongly indicated that they plan to be with their present employer for another year.

• Only 15% strongly agreed that they would spend the rest of their careers with the same company.

### Unpleasant tax surprises

*continued from page 5*

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### Regional Waste-By-Rail Landfill

Secures Last Major Permit: Representatives of the Mosque Regional Landfill have announced that their waste-by-rail landfill project now has all major permits secured. Approval from the Imperial County Air Pollution Control District (ICAPCD) completes the major per-

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People, places, facts continue from page 16

Mendelsohn, who was promoted to associate director at Donahue-Schibler's Newport Beach corporate office. Prior to joining Donahue-Schibler, Brosi was with TrizecHahn, serving as general manager for Pantie Hills, Fox Hills and Plaza Paradiso regional malls in Southern California. She has 11 years of property management experience in the shopping center industry. Her career also includes 13 years of experience in retailing.

At Munician Plaza, Brosi will be responsible for overseeing operations, leasing and marketing programs for the 1.17 million-square-foot regional shopping center.

Kiner/Goodsell Appoints Brenda Rosales-Rincon Bilingual Copywriter

Kiner/Goodsell, one of the largest full-service marketing firms in the Inland Empire, is pleased to announce the appointment of Brenda Rosales-Rincon to the position of bilingual copywriter.

She brings with her diverse communications background, including advertising and public relations for the general and Hispanic markets. After graduating from the University of Southern California, Rosales-Rincon joined Edelman Worldwide Public Relations in Los Angeles, working on Feter Vineyards, the state of California, MacMillan/McGraw-Hill and various other accounts.

Most recently, she was a copywriter for the Robinson's-May corporation.

A Coachella Valley native, Rosales-Rincon and her husband recently moved to La Quinta from Los Angeles. She is a graduate of Coachella Valley High School and, while in college, interned as a reporter for two summers at the Desert Sun.

Harris is the president of the Riverside office of Ernst & Young LLP, a position he has held since November 1994.

Mr. Sepe was named as group partner of the Personal Financial Planning practice for the Inland Empire office.

Mr. Sepe graduated summa cum laude from the University of Santa Clara in 1974 with a degree in accounting. He is a 1977 graduate of Boat Hall School of Law, University of California, Berkeley. Today, he resides in Riverside with his wife and two daughters.

Active in community affairs, Sepe is past president of the Easter Seal Society of Riverside; a member of the YMCA Technical Endowment Committee and board of directors; on the board of directors of the Riverside County Philharmonic; and a member of the Riverside Community Hospital Foundation.
Riverside County New Home Sales
Outselling Supply, Out Pacing 1997; Resale Prices on Upward Trend, Reports Say

Riverside County’s new home sales continued to outsell last year, despite falling more than 14 percent during the third quarter of 1998 (mid July through mid Oct.), a recently released report showed. The trend was caused by new home projects selling out currently, supply shortages, and overall new home sales reports.

According to the Meyers’ Group report, 2,307 new homes were sold this quarter, which was a 14.79 percent decrease from the second quarter, but an 11.77 percent increase compared to the third quarter of 1997, when 2,064 units were sold.

First American Real Estate Solutions, a computerized real estate information company, reported that home prices in Riverside in the San Bernardino area were up 4.6 percent since last fall. The region had the 31st highest rate of increase in the nation. November in Orange County was first on the list at a whopping 23.2 percent, with San Diego coming in at 18.6 percent. Even so, current Orange County home prices are a mere 0.4 percent above early 1990s levels.

Job Growth, Vacancy Declines Bode Well for Region’s Apartment Market, Marcus & Millichap Report Finds

The nation’s largest commercial real estate brokerage firm specializing in income-producing properties has reported that sales and construction of apartments have picked up in 1998, and prices remained flat. However, the report indicates that the region’s continuing population growth outlook should improve these figures.

Marcus & Millichap Real Estate Investment Banking’s latest report, which reports that permits for new apartment construction for just 937 units were issued in the first half of the year. However, the report predicts that continuing job and population growth in the area will force cities to allow more new apartment buildings.

Sales velocity for multi-family complexes in the region is down 28 percent from 1997 and the average price per unit is currently $35,400. The sales volume for apartment buildings is the lowest since early 1997.

Vacancies in Inland Empire complex includes a slight decrease to the six percent range for 100-plus unit complexes, and 10 percent for smaller complexes. The vacancy rate is expected to gradually reduced, though low housing rates will continue to encourage single-family home purchases.

Despite the various world economic factors, there are still growth in dollar volume, but in the local home market, only Florida and other areas.

The expansion will cover about 300 acres, and is expected to become one of the underdeveloped land in the northern part of the home.

Get To The Top!

Steve Johnson, principal and CEO for the Meyers Group, said, “The decline in sales is directly attributable to the tremendous sales of the first two quarters of the year, which out raced builders’ ability to supply the market.”

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Colleen Shaw Named Inland Empire SMC President for 1999

Colleen Shaw is the newly elected president of the Inland Empire Sales and Marketing Council. She is a 12-year new home industry veteran and director of sales and marketing for Southern Pacific Homes. She will take the reins at the IE-SMC for 1999.

Active in the IE-SMC since 1996, Ms. Shaw has served on the board of directors for three years and on the executive board for the past two years. She has chaired numerous committees, facilitating programs, sales awards, public relations and social events.

She was the recipient of the President’s Award, Volunteer of the Year and Marketing Director of the Year awards in recognition of her outstanding efforts.

In addition to her involvement with the IE-SMC, Ms. Shaw sits on the board of directors of the Building Industry Association-Riverside Chapter and is an active member of the SMC-Los Angeles and Ventura Chapters.

She began her career in 1987 at Coldwell Banker Escrow. In 1989, she entered new home sales at Pulite Homes. In 1994, she started as community sales manager at Premier Homes and was promoted to her current position in May 1996. Her education includes a degree in communications from California State University, Fullerton.

300 Acre Expansion of Sun City Palm Desert Announced

Del Webb has announced a major expansion and new phase of the Sun City Palm Desert development. The new phase will include a 25,000 square-foot clubhouse with a fitness center, three new homes and other features. The expansion will cover about 300 acres, and is expected to become one of the underdeveloped land in the northern part of the Sun City property.

A company official said that the expansion will include about $12 million in improvements, and adds Sun City recreation amenities to the development. The new homes will be added as well. Construction will begin next summer and end by the summer of 2000.

Captellus Development Corporation Names Charles A. McPhee Vice President, Industrial Development Southwest

Captellus Development Corporation, a leading national developer, one of Southern California’s largest buildout developers, has appointed Charles A. McPhee as vice president, Industrial Development Southwest.

In his new role, McPhee is responsible for overseeing the development, acquisition and leasing/marketing of Captellus’ industrial projects throughout Southern California, a portfolio which currently includes over 10 million square feet of developable land in Southern California.

“Given Captellus’ considerable portfolio of developable land in the area, Charlie will play a key role in expanding our industrial presence throughout the southwestern United States,” said Timothy J. Beaudin, senior vice president of property operations for Captellus.

Prior to joining Captellus, McPhee served as senior vice president of leasing and operations for the commercial and industrial division of The Howard Hughes Corporation. He also served as senior sales consultant for CB Commercial Real Estate Services’ Los Angeles brokerage office.

A resident of Laguna Niguel, McPhee, 35, graduated from Santa Clara University with a bachelor’s degree in English. He is currently a active member of the Urban Land Institute (ULI) and the International Development Research Council (IDRC).

Captellus Development Corporation is one of the nation’s premier diversified real estate operating companies. The company’s portfolio includes income-producing buildings, land leases, and desert and agricultural land.

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DECEMBER 1998

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Inland Empire Business Journal
For Insight on Inland Empire Business...

Catalina Island is a favorite playground for Southern Californians and visitors to the area. Here is a sampler of outdoor activities along with options for rest and relaxation.

The town of Avalon, which is served by sleek Catalina Express boats, is the island's main port. Long Beach and Dana Point Harbors, is a quaint village with an oceanfront promenade lined with restaurants, boutiques and hotels. From the promenades, visitors can stroll along the beautiful Pleasure Pier, which offers numerous opportunities for exploring the island's underwater world with water-filled glass bottom boat rides, a semi-submersible underwater tour, flying fish boat trip, coastal cruise and a romantic, sunset buffet cruise.

Cars are strictly limited on the island, so most visitors rent bicycles or golf carts or take motor coach tours of the island's highlights.

For the outdoor enthusiast, there are campgrounds, hiking paths and scenic trails, which can be explored by horseback. There are also wonderful, protected caves with forests of kelp and water gardens for the enjoyment of snorkelers and SCUBA divers.

Inland Empire Business Journal • December 1998

48 HOUR EXECUTIVE GET-A-WAYS
Pillows and Six-Packs...Our New Travel Companions

observations by Joe Lyons

"Traveling in style" doesn't mean what it used to. Look at some of those old black-and-white films and you'd see dad steering through the train depot in his gray suit with a white shirt and a single black tie. Mom wore her cotton dress with the June Cleaver pearls and a Mame Eisenhower hat. People dressed for travel. Not anymore.

Today, people going through the airport look like they just got out of shower. Shorts or running pants, rubber flip-flops, T-shirts and baseball caps are as good as it gets sometimes. Matching luggage has been replaced by plastic shopping bags and their taped cardboard boxes.

The truth is that airport officials would prefer something between.

While a better quality of traveler would be nice, most airlines will tell you that ladies should wear flats and socks on board—just in case of trouble. Sliding down the escape ramp just doesn't work in heels and a fluffy dress.

Airlines themselves have brought about travel changes as they have adjusted the rules for baggage. So many people get tired of waiting for suitcases that they learned to stuff everything they needed into their carry-on bags. As laptop computers and purses and such were included, the airlines put limits on how much you could stick under your seat. Now, some people are actually packing socks and a toothbrush into their carry-on bags.

Then there are the road travelers. Have you stood outside of a hotel to watch people checking in? Probably not. But I have. The first thing I noticed was—pillows. It's not just kids. And it's not just my ex-wife's eccentricity. Many people, young and old, have decided that where they lay their head to sleep is just not the same on a hotel pillow. It's not a tidy bear, but it must be the next best thing. It is simply larger than the one in the room.

There are sleeping bags, too—not the old fashioned ones. These are the ones with the gooses, potatoes, pringles and pretzels. Maybe carrots or apples and pretzels. Something to nibble on without having to call down for room service at 1 a.m. This second to bed food is the 12-pack. It could be beer, or it could be Dr. Pepper. It is definitely cheaper than the hotel bar.

Joe Lyons, archiver of the Inland Empire Television News, is a regular contributing columnist for the Journal.

Richard R. Oliphant: Leader of Coachella Valley's Rise Looks to Bright Future

Land Opportunities, New University Seen as Keys to Desert Area's Further Success

It may be possible to write the history of the Coachella Valley without the reference to Richard R. Oliphant, but only with a brief summary paragraph. Oliphant, more than the leading developer of the last 25 years in the region, is one of the leading forces, by virtue of his existence.

Oliphant is owner, partner, board member or president of no less than eight businesses—makes that major businesses—in the region. His involvements include real estate, shopping, industrial, commercial, residential and business development.

Almost every city in the Coachella Valley had a "Richard R. Oliphant Day" to recognize his contributions.

Dick Oliphant came to the Coachella Valley in 1962 from Tucson, Arizona, where he had just finished building a golf course development. The Island City native had been working in construction at his parents' general construction business while he attended the University of Iowa. By 1957 he had formed his own companies in Inland Empire development and construction industries.

After a short stint in Arizona with his father's company, Oliphant started his own construction firm, which he built to 2,500 housing units and the first golf course development in Black Mountain. Oliphant later brought him to the desert area. He planned on staying only a short while before he left.

Instead, he and his family fell in love with the area. "We found paradise, how can you go anywhere else," he asked.

The job that brought him west was Palm City, California's first retirement community. Two years later, and Frank G. Goodman formed Affiliated Construction Co., bought the development, finished it themselves and changed the name to Palm Desert Country Club.

Over the next 20 years, Oliphant and Goodman constructed more than 1,200 apartments and 2,000 houses and lots of commercial space. They also built the Palm Desert Resort Country Club with almost 2,000 acres and a 40,000-square foot clubhouse and conference center.

Today, Richard and his son, Wes, are the commanding force behind Affiliated Communities. They have built numerous commercial and residential developments.
Affordable Computers Opens Doors to Coachella Valley

Affordable Computers, the first full-service computer company in the Coachella Valley to specialize in the origination, installation, training and repair of computerized business systems, as well as sales and assistance to the general public, has opened its corporate offices in Cathedral City.

The company was founded by Los Angeles businessman Linda Switzer, former owner of Computer Solutions International, a state-of-the-art chain of computer retail stores in the greater Los Angeles area.

I grew up in Palm Springs and had always wanted to return," explains Ms. Schwartz. "When I moved back in 1997, I'd actually decided to retire. After living here awhile, however, I realized there was a genuine need for my kind of expertise on the part of local industry. So I launched Affordable Computers to fill that void which I perceive to be a very real void in the computerization of the local business community."

As an expert in the development of specialized software programs for a variety of industries, Ms. Schwartz's clients have included Hughes Aircraft, Cedar-Sinai Hospital, Memorex, Max Factor, Angeleno Propulsion Lab and Teledyne.

"My goal is to provide Coachella Valley businesses the same quality of programming and installation utilized by my former Los Angeles clients," says Ms. Schwartz.

Affordable Computers' roster of business clients currently includes the Las Consolias restaurant chain, the Fromberg Law Centre, the Palm Springs Airport Center and the C & M Building Supply Company.

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 Holiday for Dummies... Part 3 of a 2 Part Series

by J. Allen Leibinger

If you've gotten five minutes of fame, then the "Dummies" series is made for you. Rather than flash in the pan, they have continued to grow and expand. In my last article I mentioned that I had come across two new-to-readings. The latest issues of the books I received included "Blues and Jazz for Dummies" and "CDs in the Back stock in the bathroom."

But wait.

Just in time for the holidays, there are now gages for dummies. Actual board gages "Trivial Pursuit, Dumbos..." and "Charades for Dummies." These are produced by Penton and the IDG people. The same yellow and black artwork on a tabletop board.

And the books are now available in sets. Get a bunch on your gift list.

Get them Zig Zag's "Success for Dummies" along with Tom Hopkins "Selling for Dummies." You'll also find management, travel, marketing and "Marketing Online for Dummies."

The sports category is getting seasonal. Baseball (by Joe Morgan) came out in the spring. "Diggin' Phillips" basketball book is already on the shelves. Howie Long's football and Kosti Yamaguchi's figure skating books are out for the fall. Flying fishing is also available. It's written by Peter Kaminsky, the same man who wrote "Fishing for Dummies."

Cooking books continue to specialize. Grilling came out last summer. Now Italian cooking is available.

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Just in time for the holidays, there are now gages for dummies. Actual board gages "Trivial Pursuit, Dumbos..." and "Charades for Dummies." These are produced by Penton and the IDG people. The same yellow and black artwork on a tabletop board.

And the books are now available in sets. Get a bunch on your gift list.

Get them Zig Zag's "Success for Dummies" along with Tom Hopkins "Selling for Dummies." You'll also find management, travel, marketing and "Marketing Online for Dummies."

The sports category is getting seasonal. Baseball (by Joe Morgan) came out in the spring. "Diggin' Phillips" basketball book is already on the shelves. Howie Long's football and Kosti Yamaguchi's figure skating books are out for the fall. Flying fishing is also available. It's written by Peter Kaminsky, the same man who wrote "Fishing for Dummies."

Cooking books continue to specialize. Grilling came out last summer. Now Italian cooking is available.

Green named dean...

continued from page 45

University and has a bachelor's degree in sociology.

"I am deeply honored to have been chosen by the university's search committee to continue the development at College of the Desert and look forward to continuing my effort to use our institution to teach the students the importance of the desert as the region's economic vitality of the region," Green said.

She noted that much of her tenure at COD has involved working with businesses and industries in the desert area to utilize the school's resources to improve the workforce and increase the competitiveness of local businesses.

Among the goals she outlined are:

- Collaborating with government, education and business institutions to organize and encourage existing businesses and attract new ones to the area.
- Expand the college's recruitment efforts with K-12 school districts and other colleges and universities to create career paths for students.
- Expand the college's course offerings for continuing education, especially those directed toward personal and professional development.
- Green is an active member of numerous professional and community organizations and a regular presenter at conferences and community forums.

believes that this is a "Dummies" books dedicated to Small Business.

There is also a series of "... for Dummies" books coming out. There are hundreds of books on fitness and marketing, nutrition and alternative medicine.

So what makes this series so popular?

Perhaps, it's the continuity. Any collection, be it Barbie dolls or Beanie Babies, draws people who want the full set. Perhaps, it's the fact that as we turn the milestones, it reminds us of our place in time. Or
takes us to the point where you will want to read any more than you read. You may just get a bug to look something up. I have not read all of "From Dummies to Professional" books. Rather than read up to read on the difference between defense and one-on-one. It's there. Along with a piece on the military defense and the old Statue of Liberty. It's there. And you should hope that the officer who best David Paige's new "Magic for Dummies" on the other hand, maybe "Piano for Dummies" or, if you really think you can improve your year's rendition of those old seasonal favorites.

By January you'll be ready for the health and fitness series, dating, family health, alternative medicine, herbal remedies, running (by Flodo, the late Forrest "Griffith Joyner") and "Workouts for Dummies." If you'd rather stay inside, there are more volumes of the crossword puzzle series on the way.

And yes, for the real dummies out there who don't understand the Tiffany light there is a second edition of "VCR's and Cartridgers for Dummies." For you computer types, IDG remains faithful to the one that grew from there. Now computer words are available with the latest on Photoshop and AOL 4. Not to mention the connection of the Bible series with the controversial topic of..."
**Inland Empire Restaurant Review**

**The Story of Three Chains**

by Joe Lyons

The chains have come to the Inland Empire. Not just anywhere, but everywhere. In fact, they dominate the local restaurant scene, and entrepreneurship. But so many are local, that it's amazing that about two dozen locations in Lobster and Applebees. For More Info Call Cara @ (909) 685-5376.

Seafood is the easiest thing to prepare, and the hardest for restaurants to get right. Too often I find it overdone or underdone. It seems to be the case with these chains, and Mimi's has never failed to please.

Appetizers at Mimi's include fresh potato skins and moist chicken strips, both for under $6. Mimi's atmosphere leans toward the feminine. It is rather French Provincial lite. It is a bit pricey for the Inland Empire but is very filling for the price.

Applebees' Neighborhood Bar and Grill is a let-your-hair-down kind of place. In fact, it's layout is exactly like at least one other chain restaurant. The facility in Rancho Cucamonga draws an upscale crowd who have a good time and enjoy the local football playoffs on TV all fall.

Everything here seems like an appetizer but it all makes a full meal, especially a couple of beers. Lots of chicken, lots of beef.

Applebees features a hot club home sandwich with barbecue sauce, a classic grilled sandwich. It also has a Santa Fe chicken salad that I couldn't stop snibbling. The regular size is $7.91. I didn't ask why the unusual pricing.

All three restaurants are big on service. The staff members are specially trained to make sure the customer is happy. I have to figure that this home office somehow does not like to hear of complaints from out-of-town locations.

All three are big on large portion sizes, as well. Eat hearty and relax. The chains restaurants make up in quantity and, usually, in quality for what they may lack in local ownership.

Thanks for this column goes to Sandra Bowen, General Manager of Applebees in Rancho Cucamonga, (909) 861-3831. Stacy Friger, General Manager of the Red Lobster onMonte Vista in Montclair, (909) 621-4806 and Bob Bowman, General Manager, Mimi's Cafe, just down from Applebees on football in Rancho Cucamonga, (909) 944-1350.

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**GALLEANO WINERY**

Looking for that perfect Gift for your clients, friends or family?

Let us design a personalized wine label or make a custom gift basket just for you. Choose one of our designs or let us design one just for you using your company logo and message.

1 case (12) labels are just $12.50 per case. That's just $61.25 for a case of Champagne with personalized labels.

You can order samples! For More Info call Sara @ (909) 685-5376.

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**KABC-TV Donation Creates New Opportunities for RCC Program**

KABC-TV's Connie Gleenor talks about the set base donated to Riverside Community College.

KABC's Vinny Leone talks about the Eyewitness News set. Al Reyes, director of diversity and community relations for KABC, responded and labored diligently to ensure delivery of this set to RCC. Ironically, Bud Tesdico, director of the RCC Telecommunications department, is a 20-year veteran of KABC. By Nov. 16, all of the technological were handled, and the set was torn down, shipped, and re-assembled, back in time for a formal ribbon cutting.

This is the same set Al Reyes was given a plaque acknowledging his efforts on continued page 52.

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**SANBAG Helps Local Businesses During Freeway Construction**

San Bernardino Associated Governments (SANBAG) is set to launch a business support program aimed at businesses directly affected by the Foothill Freeway Route 35 project in Rancho Cucamonga. The program is designed to retain a “business as usual” atmosphere during construction.

The SANBAG program, the first of its kind in San Bernardino County, provides timely information and targeted marketing support to businesses located directly adjacent to the Route 30 alignment. Businesses whose customer access is affected by the construction are eligible for the program.

"We’re launching this program to help local business owners while we build the freeway," said Yvonne Hester, public information officer for SANBAG. "To date, we’ve identified 316 eligible businesses at five freeway construction sites and are helping them build a more peaceful future.

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**AL&Z Advertising Wins Award in 1998 National Health Information Awards Program**

Program Chosen From 1,100 Nationally

AL&Z Advertising's work for Inland Empire Health Plan (IEHP) has been honored in the fifth annual National Health Information Awards. This program recognizes the nation's best in consumer health information programs and materials. IEHP's "Hi-Pac" of Rad Rider Safety bicycle safety program received a merit award for health promotion/diseases prevention information. IEHP helped AL&Z create and develop the Rad Rider character, the color comic book and a bicycle helmet distribution program. To date, IEHP and Rad Rider have given away helmets to more than 30,000 of the Inland Empire's children at bicycle safety performance at community events and local schools. We were delighted to participate in the National Health Information Awards Program and were honored to be selected as a winner," said Naz Sedai, executive officer at AL&Z Advertising.
KABC-TV donation ...

The event marked a big step in the growing relationship between RCC and KABC, said Tedesco. Reyes also coordinates the internship and recruiting program for the station. There have been "two to three interns at KABC in the past," however, the door has now been greatly opened, and the bridge strengthened between both the college and the campus.

Ironically, the cameraman accompanying Fenland and the "Eyewitness News" van only had a few days to learn the uncontrollable urge to interrupt spouses or coworkers by reading aloud from the chaser's tapes.

Shortly after finalizing the donation of the "Eyewitness News" set, KABC called Tedesco to let him know they had another set for free. In a "little" magazine show will remain in storage, said Tedesco, until they upgrade their facilities to make room for it.

MANAGER'S BOOKSHELF
A Lone Humorist Takes on the "Dismal Science"


"Eat The Rich" should have a label warning readers about the dangers of explosive laughter: chances are you will laugh so hard you will have more than enough sideways humor to keep you interested. He notes: "I asked a specialist broker, who's Irish himself, why so many stock exchange members are micks. We're not known for our business acumen. 'They were cheap labor,' he said. The Irish were hired for a whole lot of reasons ... They figured out how the whole thing worked and they stayed. 'How come there are so few Black and Hispanic traders?' I asked the specialist. 'They're next,' he said."

O'Rourke uses the counter-point technique to identify why there are tremendous disparity between the wealth of individuals and nations. The U.S. is a study in good free market capitalism, while Africa is in bad capitalism. Sweden represents "good" socialism, and Cuba bad, Tanzania, a resource rich nation that is poor. The author calls it an exercise of how to make from everything. Its opposite number is Hong Kong, a place where they make (or make) everything from nothing.

At the book's end the author becomes quite serious, or as serious as a writer for Rolling Stone ever gets. He states he is looking at the free market in terms of its effectiveness, its 'efficiency,' as an economist would say. I ended up looking at the free market as a moral device. My initial prejudice was right in one respect. The most important part of the free market is the part that's free. Economic liberty cannot be estranged from liberty of other kinds."

"Eat The Rich" is a refreshing, easy to read summary of economic thought. The author isn't advocating an unbridled free market outside law and social justice. He is arguing that planned national economies inevitably put money into the hands of a few people whose view of socialism is the redistribution of everyone's wealth except their own.

—Henry Holtzman

ADVERTISER
SETON ESTABLISHES OFFICE IN CHINO

Seton Identification Products, a Branford, CT-based manufacturer and direct marketer of identification and safety-related products in the United States, Europe, Australia, Canada, and Latin America has established an office in Chino, CA.

Seton opened its Chino office in 1995, has been providing safety and identification products to California and the rest of the nation for over 40 years. As of now, Seton's new Chino facility will provide California customers with same day shipping and next day delivery of stock products ordered by 6:00 AM Pacific time. "We're very excited about this new facility," says Linda Shea, U.S. regional distribution manager for the Chino office. "We've long been able to service our customers across the country quickly by shipping products out the same day. This new location allows us to fulfill orders even more quickly and also cuts down on the shipping time between our warehouse, and our customers here in Southern California."

Seton carries products to comply with California Health and Safety Code, California Uniform Building Code and other state and local regulations, as well as products that meet federal regulations such as OSHA, ANSI, NFPA and ADA. To contact Seton, or request a free catalog, call (800) 243-6624 or visit their web site, www.seton.com.

ADVERTISER
Our New Chino Facility Means FASTER SERVICE to our California Customers!

SETON continues to carry thousands of signs, tags, labels and tapes in stock and ready to ship the same day when you place an order by 6:00 PM pacific time. Now, our new California office makes same day shipping and delivery from our warehouse to you. Whether you need products to meet national or local regulations, in English or Spanish, in standard or custom words, we'll continue to meet your changing safety and identification needs just as we have for over 40 years.

DECEMBER 1998

Best-Selling Business Books

Here are the current top ten best-selling books for business. The list is compiled based on information received from retail booksstores throughout the United States.


3. "Titan: The Life of John D. Rockefeller, Sr. by Rex Chernow (Random House... $30). (2) The man who was the paradigm for "rich as Rockefeller.


5. "The 48 Laws of Power," by Robert Greene with Joel Eiffler (Viking... $24). (9) How to get power or defend against it.


What Consultants Can — and Can’t — Do for You

By Jerry D. Moad

VINEYARD NAMED FOR SOIL

You may be familiar with the vineyard and winery named Lockwood, in Southern California. It is a winery and has been around for more than a little while, but few people realize at this point that the soil at Lockwood, rather than a rocky soil ideal for grape growing called “Lockwood,” is actually a new 2.129 acre vineyard in Monterey selling grapes to 99.99% of the vineyards in the state (yes, some of those famous ones in Napa and Sonoma). They keep the vineyard's name secret, but grapes they grow for their own wines, and of course, they’re going to keep this the best kept secret of all.

Like Lockwood, all wines are “Estate” wines. They grow all their own fruit, buy no grapes from other growers, nor any bulk wines. Lockwood also makes a line of “Partner’s Reserve” wines which are usually worth the extra bucks. “Reserve” doesn’t always mean older at Lockwood, but it almost always means added intensity from select vineyard lots, better cooperage and extended wood aging.

Make no mistake that the consultant has an internal champion. That may be yourself, but if you often get too busy to maintain an ongoing conversation with the consultant, draw in someone else who can provide insight, information or who acts as a link to other parts of the organization.

Be clear on what the consulting process is and how the operation is really like. This is not to be embarrassed by dust bunnies and a desk that is knee high. The consultant may be as busy as a heavy task on political risks of introducing a radical new idea in an effort to solve a problem and make a future at the company. The messenger consultant is brought in to bring value to the company, but at the same time they’re doing that you, what are you saying of those having all of my time.

There is no lack of categories of consultants for you to consider. Your challenge is to recognize your needs, understand what you want to do and what you don’t have the courage to confront your business or any company with an unapproachable viewpoint. No one is necessarily the best at every task. In our world of experts, there are few of them and some note that you need one of these if our businesses are to continue to exist.

Here are a few tips on how to

make consultant time work for you.

Before you hire a consultant, verify that he or she has done this type of work before. A consultant who is new to the business is not likely to offer the kind of advice that can help you with your business cards and has a better chance of dealing with corporate professionals who are shall we say, in between permanent place to be.

"Consultant” is not by the dictionary, but neither is the term “management.” I know we need one if our businesses are to continue to exist.

Southern California Construction Reports

Phone: (800) 383-1723 or (310) 451-7660

DECEMBER 1998

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DECEMBER 1998
Chambers of Commerce

Name of Chamber
Number of Members
Year Founded
Major Events and Projects

Executive Director

Suite
City, State, Zip

Addicts
P.O. Box 700

Adventures, Grand Prix, M.P., May 31-3
Dairy Tour, Contest, September, Awards, October
Fall Golf Tournament, Dinner, Golf Tour, Dinner
Dairy Tour, Golf Card Contest, Golf Tournaments, Golf
Golf Competition, Golf, Dinner, Golf
Fall Golf Tournament, Dinner, Golf Tour, Contest, October
Fall Golf Tournament, Dinner, Golf Tour, Contest, October

612 E. Washington Blvd.

170

$14,000

Noon Annual Auction, The Eliminator, New Teachers

300

$75,000


223 Calle Paseo

72223

205 Yale

22320

222 E. Main St., Suite 219

92808

1520 W. Euclid

92325

3135 Central Ave.

92310

260 N. La Cadena

92320

406 9th Street

92374

275 West Drive

92371

1211 West Drive

92249

208 Avenue D

92376

1055 Avenue D

92376

1299 Vista Del Norte

92376

116 W. 11th

92374

503 E. Lathome

92345

350 E. 15th

92345

327 Main Street

92545

275 E. Fourth

92346

273 Grand Terrace

92346

3200 Village Center Dr.

92346

1013 E. Tavares

92346

202 W. Chestnut

92346

2365 W. Olive

92346

255 Oak View

92346

116 E. Grape St.

92346

2255 California

92346

1126 W. 11th

92346

2700 Valley View

92346

1801 B Street

92346

220 W. Chestnut

92346

116 W. 11th

92346

383 E. 15th

92345

125 E. Buda

92346

222 W. Main St.

92808

5450 E. Tavares

92346

222 W. Main St.

92808

512 B Street

92346

300 S. Cedar

92346

200 S. Cedar

92346

115 E. Tavares

92346

1013 E. Tavares

92346

116 E. Grape St.

92346

2255 California

92346

1126 W. 11th

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3200 Village Center Dr.

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1801 B Street

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125 E. Buda

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222 W. Main St.

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2255 California

92346

1126 W. 11th

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3200 Village Center Dr.

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1801 B Street

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222 W. Main St.

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5450 E. Tavares

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222 W. Main St.

92808

512 B Street

92346

115 E. Tavares

92346

1013 E. Tavares

92346

116 E. Grape St.
American Airlines will add a new direct route from Chicago to Palm Springs Regional Airport in the Palm Springs area. This is expected to bring an additional 17,000 passengers to the airport.

New Chicago Direct Flight for Palm Springs Airport

The service is expected to last a minimum of no less than 12 months. This means that service will bring an additional 278 seats per day to the resort community, and $48 per peak season tourist season in the area.
NOw DELIVERED AT WEB SPEED

Feeling A Bit Listless Today?

Help Is But A Click Away

OK so we haven’t come up with the cure for the common cold. But, looking back we know what it’s like to be “Listless.” And, all you have to do to find the right medicine is click onto the Internet at www.toplist.com and instantly download our Book of Lists on disk.

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The Toplist site is easy to use by company, keyword or zip code company, print letter and labels. Or easily transfer the data into your favorite software such as Microsoft Windows, ACTS, MS Access, and many others. Toplist is available for both Windows of Macintosh.

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Using our Toplist SECURITY CyberSystem System, and an American Express, MasterCard or VISA card you can literally get it now. This immediately downloadable directory of the Top is important for lists people and delivery charges are free. Or, we’ll send it to you via snail mail. You can both, get the online delivery and receive a duplicate disk for an additional $3.50. If you prefer an old-fashioned card, call us at 909-484-9765.

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Aquisitions, Opportunities put Watson Pharmaceuticals in Good Health

In the softer-economy world of pharmaceutical stocks, Corona-based Watson Pharmaceuticals (WPI) is rising our knees. Since 1995, the company’s revenues have been more than tripled, rising from $102.2 million to $327 million for same period.

Watson manufactures 85 products in more than 200 dosage strengths. It has been known as one of the larger generic drug producers, but is now shifting to include higher margin proprietary medications as well. That work is being concentrated in women’s health, cardiology and respiratory care.

To bolster those efforts, the company has recently established a 200-person sales team.

Following 11 product approvals from the FDA in 1997, and has 16 applications for new drug filings pending. Watson launched four new products in the first half of this year. The market for these new products is estimated at $2 billion, and Watson estimates $80 million in sales for them by the end of 1998.

The company was formed by Alex Chao in 1946 and had IPO in 1963. Its niche is off-patent drug that requires some processing prior to marketing. Included on its description are narcotic parallels which are heavily regulated by the DEA, and other products which are similarly hard to produce.

Brandled drugs accounted for about 40 percent of the firm’s 1997 revenue, and made up 74 percent of its gross profits.

Watson has recently acquired several other generics and brand drug producers including Royal Laboratories. Oceaneer Pharmaceuticals and Rugby Group. Additionally, the company holds 10 percent of Andrx Corporation and is in a joint venture with Mylan Laboratories called Summitt Pharmaceuticals, of which it owns more than 50 percent.

These acquisitions have given WPI 35 products and creates a strong R&D organization and sales capabilities. Oceaneer gave Watson access to the growing dermatology market, and has added about $50 million in sales.

With a number of prescription drug patent expirations set to expire in the 1997 timeframe, Watson should have a number of opportunities to grow in generic business as well.

Watson has had 22 consecutive quarters of record sales since 1995.

Inland Empire Business Journal

Inland Empire Business Journal

Subscriptions, (909) 484-9765 Ext. 27 For Insight on Inland Empire Business...
2 December 1998

The Employers’ Group will be hosting a seminar on basic legal issues. The seminar will be held from 9:00 a.m. - 4:00 p.m. at the Employers Group offices at Mission Lake Center, 360 Lime St., Ste. 421, Riverside, CA. The cost is $150.00 for members, $245.00 for non-members, and $75.00 for parties of three or more.

5 The Employers’ Group will be hosting a seminar on operating a successful business. The seminar will be held from 9:00 a.m. - 4:00 p.m. at the Employers Group offices at Mission Lake Center, 360 Lime St., Ste. 421, Riverside. The phone number for reservations is (909) 784-9430. The cost is $150.00 for members, $245.00 for non-members, and $75.00 for parties of three or more.

8 The final workshop in a three-part series for entrepreneurs will be held at the University of California, Riverside. The workshop will cover the marketing of small businesses. The seminar leader will be Mickie Flicker. Discussion items will include finding products, services, customers and getting paid, finding custom brokers, agents and freight forwarders (D/E/F), and exporting with help from U.S. government offices.

10 Indian Wells will present its 1998 “Small Business, Holiday Party” from 6:30 p.m. to 11:00 p.m. at the Indian Wells Country Club 46-00, Club Drive in Indian Wells. Relax and enjoy delicious food, drinks, champagne and eggnog, Christmas carolers and live entertainment with your local business colleagues. For more information and reservations, call Kathy Michael, private party director at (909) 345-2561.
EXECUTIVE TIME OUT

by Camille Bounds

The Tech Museum allows visitors to satisfy their curiosity about new worlds with technologies that give their imaginations the tools to take them to places they have only been able to imagine. Visitors take a fantastic voyage with technology that transports them to the center of the Earth, the ocean depths, and the surface of Mars.

around the exhibits, then must tour away to make room for the next person.

An IMAX to remember

The 12,000 square-foot, 295 seat Hackworth Dome Theater is an attraction unto itself. It uses the largest film format in the picture history—a 70mm, 15-perforation format—that runs 24 frames per second through the projector. The film advances through the projector horizontally in a wave-like action that is key to the superior picture sharpness and steadiness. The hemicylindrical dome screen, 50 feet in diameter. The projector is the size of a Volkswagen Beetle, and weighs 2,000 pounds. A six-reel film runs 2,200 pounds. To minimize obstructions within the theater, a deal-free projector and operator’s room is below the theater floor. The glass-walled projection room and all room equipment is accessible from the viewing lobby. Once the film is loaded the projector is lifted by a special elevator 22 feet into the projection box for projection.

A sound track like no other

The sound tracks of IMAX are not a part of the film print. The sound is on a compact disc and is synchronized with the picture by a high-tech digital theater audio controller. The design and materials in the theater make it “acoustically dead,” meaning all of the sound is absorbed by the audience or the theater itself. This results in superior clarity of the amplified sound. A total of 44 large speakers, powered by more than 13,000 watts of amplification, are located in six large clusters behind the dome screen. Twenty-two amplifiers are located in the projection room, pet and an assistant following the climbers with a newly developed IMAX 45-pound camera taking this amazing, remarkably beautiful film. It is an almost incomprehensible, unbelievable thrill. The filming inadvertently took place this past year, during one of the greatest tragedies on Everest, and the audience is a part of the heart wrenching decisions and losses. They are also those where the climbers make that final painful, glorious push and stand on top of Everest. It is an amazing view from a spot on top of the world the size of a large dinner table top.

Mesmerizing and entertaining

That is what this whole presentation is all about, as an experience that would have invented the word “serendipity” if it hadn’t already been created. No Matterhorn, no Mickey Mouse, no Electric Parades, no fireworks. The Tech Museum of Innovation can hold its own and say, with confidence and pride, “Move over Disneyland, Great America, Six Flags and Magic Mountain, I am mesmerizing and as fantastic as any of you have to offer. And besides, I educate as I capture the imagination of my audience.

There is nothing like me anywhere else on Earth. This is really the kind of place that makes people want to come back. It’s not for entertainment and educational value and more for way less than you think. It can’t be that expensive. For exhibits or IMAX only are: $8.00 general admission; $6.00 for children; $5.00 for seniors. Combination tickets for both exhibits and IMAX are: $13.50 general admission; $11.00 children and student; and $12.50 sensors. For general information and operating hours call (408) 294-1717. The Tech's WorldWide Web address is: http://www.thetech.org. Getting from Ontario, Orange County or Los Angeles to San Jose on Southwest and Reno Air is fast and reasonable.

Camille Bounds is the Travel Editor for Palm Springs Life, Empire Business Journal and Sunrise Publications.
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