December 1994

Inland Empire Business Journal

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WHAT DID YOU SAY?

Inter Valley is the only local HMO that was established by a cooperative effort with a community hospital and its staff physicians, and it continues to be a cooperative effort to this day. Kenneth Brown, M.D., Founding Provider and Member

Inter Valley has treated me well over all these years. I've been with them so long you can't even see the numbers on my membership card.

Clemmie Davidson, Housekeeping Aide, Pomona Valley Hospital Medical Center

Inter Valley Health Plan
909/623-6333 • 800/843-3520

Founded in 1979 by doctors in private practice and a community hospital, Inter Valley Health Plan is the oldest IPA model HMO in its service area. As a non-profit HMO, Inter Valley has always placed high value on the doctor-patient relationship, high quality medical care, preventive health care, and better value for the dollar. With our solid foundation of stability and service, Inter Valley Health Plan service area will extend into almost every Southern California community from Coachella Valley to Santa Barbara. Today, Inter Valley is the HMO of choice for thousands of individuals, seniors, employees, and employers across the Southland.

INLAND EMPIRE BUSINESS JOURNAL
VOLUME 6, NUMBER 12
DECEMBER 1994

Insurance Fraud—Not Just a Matter of Statistics

by Edie Boudreau

The headlines were all over the newspapers. "Empire Blue Cross Investigates Fake Union Scam," "Class-Action Suit OK'd in Alleged Insurance Scam," "$3 Million Settlement Will Aid Insurance Scam Victims."

Soon the facts seemed clear. An estimated 10,000 people nationwide, three-quarters of them Californians, had been sold phony health insurance policies over a three-year period, resulting in unpaid medical claims and premiums for worthless insurance totaling at least $35 million.

In a classic pyramid scheme, a network of shell companies pocketed premiums but would pay few of the medical bills. More than 650 insurance agents and brokers sold policies through Consolidated Local 867 Welfare Fund, which offered coverage from Empire Blue Cross/Blue Shield of New York. Empire could legally insure New Yorkers with pre-existing illnesses, but those policies were being sold all over the country. Empire hooked off, and the operators of Consolidated "rolled-over" the policies through a series of "unlicensed, insolvent, off-shore insurers." But those are just statistics.

The Faces of the Victims

Susan Tyson and her new husband, Jim, seemed to have it all together. Her paralegal position with the law firm of Simon & Simon in San Bernardino was helping to put Jim through school and support the family, which included seven-year-old Amy from her previous marriage. But then disaster struck.

Six months into pregnancy, Susan was threatened with a miscarriage. Medication helped to avert the birth for a month, but when little Nicholas arrived as a 7-month baby in February 1990, he had to remain in intensive care at the hospital for a month. Luckily, Susan had medical coverage through her employer, or so she thought.

Unfortunately, the fates weren't through with Susan and Jim. Shortly after his son's birth, Jim began suffering blinding headaches. "He didn't go to the doctor right away—not until he had a seizure," said Susan. "When he finally went, the doctor discovered a large brain tumor. Surgery revealed that it was melanoma, and it had metastasized. There were already several smaller tumors."

To add to the tragedy, at about the same time Susan's employer discovered that the medical insurance that he had purchased for himself and his employees through a local insurance broker was part of a nationwide scam. They were all uninsured, even though the insurance premiums had been paid. "As if we didn't have trouble enough, this was added to our problems," said Susan. "Now we were not only uninsured, we were uninurable."

Radiation therapy fought Jim's cancer, but it was too late. He died in March 1992 at the age of 34. Susan, who lives in

Closeup Sonny Bono

At Deadline
California Speedway Update

Les Richter, senior vice president of NASCAR (National Assn. of Stock Car Auto Racing), is currently on loan to Fontana to oversee the California Speedway project. Les, a former Los Angeles RAM, ran the Riverside International Speedway for some 23 years. The Speedway, to be located on the Kaiser Steel property in Fontana, is scheduled to host its first race the fall of 1996. It has been awarded an agreement by CART (Championship Auto Racing Team) for Indy races at the Speedway in September of 1996. NASCAR has committed to Winston Cup racing in 1997.

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Planned Medical Center, Once Praised, Now Meets Opposition

by Cathy Figan

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The new 373-bed hospital,

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Insurance

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Drug Rehab.

Drug rehabilitation is smart business and a smart way of life.

On Common Ground

The challenge of U.S.-Japan cooperation after the cold war.

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December 1994

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The city of Riverside to be new home of Bankruptcy Court.

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Problems found with loans in the city of San Bernardino.

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Succession 45

Survey of family firms show a feeling of pessimism on economy and succession.

Drug Rehabilitation is Smart Business

There are many reasons for smart business men and women to assist in the rehabilitation of drug-dependent employees.

FIRST, THE NUMBERS

Statistics are not necessarily boring, especially when they are as shocking as those below.

California Labor Code Section 1102.1 requires businesses with 25 or more employees to "reasonably accommodate any employee who wishes to enter and participate in an alcohol or drug rehabilitation program."

There is a financial/cost-effectiveness reason.

While alcohol abuse might seem more socially acceptable than drugs in some business circles, the hard cold fact revealed by the National Council on Alcoholism and Drug Dependence is that, of the more than $86 billion a year that alcoholism costs the United States, business pays the majority in extra accidents.

Statistics show that scores of family members whose health and happiness are also affected. Statistics show that scores of family members whose health and happiness are also affected.

While Iowa's former Senator Harold H. Hughes spoke before the House Ways and Means Subcommittee on Health in February of this year, the statistics he reported were staggering.

Legislation has been passed that will help, they must turn from their path, they will soon reach the graveyard.

There is a social responsibility reason.

When Iowa's former Senator Harold H. Hughes spoke before the House Ways and Means Subcommittee on Health in February of this year, the statistics he reported were staggering.

Fetal alcohol syndrome affects nearly 2 in every 1,000 American births and almost 25% of all Native American births. The cost of treating these infants is about $75 million a year. Approximately 500,000 infants and young children are exposed to drugs in the womb, and indirect costs of caring for them will reach $1.4 billion by 1997.

Drug use is the most often a direct result of a parent's drug and/or alcohol dependency. Children are dying or being severely injured every day at the hands of loved ones high on a drug. As the very least, addicted parents are not emotionally there and sometimes not even physically there for their children. It becomes a Catch 22 situation. When small children's health and emotional needs are neglected, they suffer loss of self-esteem, insecurity, and ostracism from schoolmates. They are then ripe for drug addiction to escape their own pain at an early age.

AIDS is another blight on our horizon. About 20% of all U.S. cases and 20% of the related costs are the result of intravenous drug use, and those numbers are sure to rise.

SECOND, THE FACES

Just for the sake of discussion, let's say that we speak of a chemical dependency, it isn't the face of an employee that comes to mind, but the one in the mirror.

Maybe you don't really consider that your social drinking or the small amount of cocaine you use at parties is a problem. If not, just ask yourself the standard questions. You know the symptoms—and the consequences. How would you respond to your spouse for an opinion. Don't be surprised if you get a different answer.

The San Bernardino County Museum

Experience Inland Southern California

anthropology and archaeology

biological sciences

earth sciences

desert studies

history

fine arts

250,000 people visit the Museum each year.

San Bernadino County Museum

20% of Museum general audience is families with children.

20% of Museum general audience is families with children.

85% of Museum visitors live in Riverside or San Bernardino Counties.

The Museum's mission of preservation, education and cultural enrichment through the CORPORATE PARTNERSHIP PROGRAM while providing valuable benefits for your employees and the entire community. Contact the Museum Development Office at (909) 798-4570 for more information.

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20%

20%

20%

20%
The Stakes for Indians

by Bill Leonard
State Senator (R), The District

We owe it to our own governments to have their voices heard in decisions affecting their children's education. If parents thought that the California Department of Education ignored their concerns about the CLAS test, imagine what it will be like complaining to the federal government. This means, me and me: we are losing control of our schools to federal bureaucrats. Many have complained over the years about the loss of control from the local to the state level. These alarms have masked even more dangerous trends: federal takeover of our schools.

Already, the California Department of Education is largely funded through federal dollars, meaning our teachers must now follow federal regulations in order to maintain the flow of federal money. Roughly five years ago by the State Department of Education, the money received approximately $50 million from the state general fund. Because of budget cuts, the figure has dropped to $27.7 million. The "hole" left in the budget by state cuts has been filled by federal money. The Department of Education now receives 52% of its budget—$73.6 million—from the federal government compared to the $77.7 million it receives from the state general fund. The Department is not the only one following federal money. School districts also are following federal "guidelines," which are tied to money that the federal government dangles like a carrot in front of them.

While I can understand the lure of money to schools that are fighting to improve their programs, this shift in power does ill for parents. If this trend persists and policy control continues to shift from the local to the federal level, it will be increasingly difficult for parents to have their voices heard in decisions affecting their children's education. If parents thought that the California Department of Education ignored their concerns about the CLAS test, imagine what it will be like complaining to the federal government.

Fortunately, the Indians--not just the state's--believe it will be feasible to negotiate a compact which would protect the federal government's close ties to California. How long can the Native American community go on without their own governments in everything except casino gambling? In the end, the two states will have to decide whether they want to continue this legal limbo. The California Department of Education and the federal government's close association are shifting from the local to the federal level.

A lot of work must be done to inform the public about the loss of control of our schools to federal bureaucrats. Can we convince the public to stand up for public schools and their children? We must try to do the impossible: convince the public that we can afford to let our children be educated by the best teachers, in the best schools, at the best prices. The status quo is not an option. We must try to convince the public that they would be irresponsible if they gave in to the loss of control of our schools to federal bureaucrats. We must pledge our support to our schools and our children and hold our elected officials accountable.

I.E.B.J. Close-Up: Sonny Bono

By the grace of his fame as a musician, rock and roll recording artist, nightclub, and TV performer, and as the former congressman for the 34th California district, Sonny Bono had a built-in platform when he decided to enter politics after moving to Palm Springs.

Even though Bono had just opened his third BONO restaurant, the television commercial for the new restaurant was not quite real. "We're not a restaurant for the wealthy," Bono said. "We're a restaurant for the middle of the road." The ads ran for the Senate against Bruce Beshers and Tom Campbell and emerged with 18% of the votes, they decided he was a politician first and entertainer second.

As mayor of Palm Springs, Bono balanced the city's budget and eliminated a $2.5 million inherited deficit with levying new taxes. He cut the city's operating expenses by 20 percent through cutting out the excess spending. By focusing on the loss of control to the city, Bono eliminated the U.S. Department of Education. By abolishing the Department, the development of a plan which would allow the city to once again be placed in the hands of locally-elected school boards which are more responsive and accountable to parents and teachers than the federal government. Local school boards are attuned to the needs of their children and are the entity best suited to decide how to meet these needs.

While we are working on abolishing the U.S. Department of Education, we must also face the reality of a State Department of Education.

He also oversaw creation of a multi-million dollar race track with a quarter-mile track that opened his third racetrack, which is totally independent of whatever is done in Washington.

He was lucky to be elected to Congress at the same time the enforcement of federal law was not so strong. This has changed since 1972, with BONO restaurants in West Hollywood; Palm Springs, and Reno. His autobiography, "The Beat Goes On," was recently published in 1991.

I.E.B.J. What would you say is the first order of importance as a new U.S. representative?

Bono: I was lucky to be elected to Congress at the same time the enforcement of federal law was not so strong. This has changed since 1972, with BONO restaurants in West Hollywood; Palm Springs, and Reno. His autobiography, "The Beat Goes On," was recently published in 1991.

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If the economy is to fully make on "turn-around," corporate, education, and political leaders are going to have to make a cooperative effort to redefine the job needs and the training/education to fill those job needs. The training must be at all levels from elementary school to the retraining of the workforce. We may be in a worldwide competitive market, but it is here at home where we must dedicate our resources if we are to remain healthy as a nation of workers who are still the best when given the opportunity to be.

Richard Jett
California State Bank

YES - THE Y

For total protection, rely on the first name in security.

The West End YMCA - a great example for all. We have compared with the community, South Sports, karate, tennis, and each merchant and much more. The YMCA today, like the YMCA is here so that families like you can feel at pace.

NOW is the time to think about what you can do for your family and for your community.

YES - THE Y

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WEST END YMCA (909) 467-5517

Serving the families of:

Chino, Chino Hills, Fontana, Montclair, Rancho Cucamonga, Upland

The West End YMCA gratefully acknowledges the great support of the San Bernardino Valley, a community of the INLAND EMPIRE BUSINESS JOURNAL.
Bryan A. Stirrat & Associates Inc. (BAS)

Inland Empire Has a Lot to Offer in Office, Industrial Space

California's fastest-growing region, the Inland Empire offers industrial and markets that have been fuelled by available and affordable land, labor and housing, as well as the area's excellent freeway access to the rest of California. Representing one of the nation's most active marketplaces, it is currently one of the fastest growing markets that can accommodate immediate, competitively priced office and logistics industrial requirements, both for existing product and large build-to-suit office buildings, and contains approximately 38% of the entire Inland Empire base. An availability rate of 12.09% is a bit below last year's, and third quarter 1994 figures show movement into the eastern region.

The western region of the Inland Empire, which includes the cities of Fontana, Corona, Ontario and Rancho Cucamonga, was the initial lure for large amounts of speculative development and owner-built product. This area contains the bulk, approximately 62%—one of the Inland Empire's industrial base, with a current availability rate of 9.67%.

One region with ample space available to buy or lease is the eastern region. The Inland Empire East submarket consists of Chino, Moreno Valley, Perris, Rubidoux, Corona, Riverside, San Bernardino, and Redlands. Holding a massive 72% of the entire Inland Empire office base, the firm that can become the engineer/designer of complete groundwater extraction, treatment, and disposal system to provide for the county, must develop an organic compound (VOC) and alcohol contamination of the groundwater under the site.

BAS designed, constructed, and is still operating the system, which includes an auto-modulating system and a biophilic biophysical control system. The facility is located in the town of Helendale and is operated by state agencies (CDE) to replace the soil layer of impermeable clay that, through evapotranspiration, significantly reduces the cost and schedule of the project. The facility is located in the town of Helendale and is operated by state agencies (CDE) to replace the soil layer of impermeable clay that, through evapotranspiration, significantly reduces the cost and schedule of the project.

New Technologies in Development

In 1991, Bryan A. Stirrat and Gary Lass co-founded Geolabs Associates (GLA) as an affiliate of BAS. GLA has been a BAS team member since its inception and currently uses this expertise and has been in charge of all geological and hydrogeological tasks on many projects. As GLA president, Lass has developed several new products and concepts to keep the team at the forefront of changing technology. Some of these projects include:

- Air-Sprayed Slope Veneer: The BAGLA team developed an air-sprayed slope veneer (ASV) using a thin concrete-sand slurry mix to provide a smooth subgrade for composite linear systems on landfills.

- The ASV eliminates the need to remove excess amounts of rocky ground material and replace it with clean, dry dirt on steep slopes of canopy landfills. The product has significantly reduced the cost and time of construction.

- Alternative Fill Cover for Landfills: Lass developed this concept (now being evaluated by state agencies) to replace the required barrier of a 1-foot layer of impermeable clay covered with 1 foot of random soil with an alternative 4- to 5-foot layer of random soil. With the use of moisture-monitoring probes, Lass has demonstrated that, through evapotranspiration, surface water does not infiltrate below 2 feet, thereby eliminating the need for a barrier layer to prevent infiltration of water into refuse.

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Bryan A. Stirrat was an affiliate of BAS in the 1990s and later founded Stirrat & Associates, which was involved in various projects in the Inland Empire. His experience in the field of engineering and environmental services provided valuable insights into the development of San Bernardino County landfills. Stirrat's work focused on creating solutions for the disposal of organic compounds, alcohol contamination of groundwater, and other environmental challenges. His efforts contributed to the growth and success of the firm, which has since continued to innovate and develop new technologies in the field of environmental engineering.

Through his experience, Stirrat emphasizes the importance of combining technical expertise with innovative thinking to find sustainable solutions for complex environmental issues. His contributions have been instrumental in advancing the field of environmental engineering, particularly in the context of landfills and other large-scale waste management projects.
If It Ain’t Broken, the Office Computer Expert Hasn’t Found It
by Joe Mattlin
T he best way to increase office productivity is to invent a computer that spits out more than any employee who works more than the legal maximum of hours. The same bottom-line executive will happily use his entire workday trying to dislodge a disk drive from an office computer. An executive would happily use his entire workday trying to unjam a staple from a copier. Everyone knows computers are running out of toner on any employee. [He] can fix this myself."

A stained shirt or two would square out the job. It’s almost cheaper to toss out a pair of inflatable basketballs. Ain’t Broken, the Macintosh can’t get the information that you need. Sometimes friends take them in. They might meet up with the wrong kind of people. They might go to jail. They might even die on the street.

Who can say what is the right thing to do? Not me. I only know that when someone is on drugs or alcohol, their life and health can only get worse. Then they reach bottom, and they either die, or they quit their job.
Profits Remain High Despite Interest Rate Increases

U.S. banks posted a profit of $11.2 billion before extraordinary items during the second quarter of 1994. Quarterly return on assets for the industry was reported at 1.16 percent according to Information Services, Inc., a leading provider of information to the banking and thrift industries.

Profits reported during the quarter represent the second highest quarterly income ever reported by the banking industry, second only to the $11.4 billion earned in the third quarter of 1993. The second quarter figure also represents a $1.0 billion, or 9.5% increase, of the $10.2 billion profit recorded for the second quarter of 1993. The banking industry’s profits for the first half of 1994 totaled $22.2 billion, up $3.05 billion, or 15.7% over earnings for the first half of 1993.

Overall, 96% of the nation’s 10,706 banks were profitable during the first half of 1994, reporting earnings of $22.6 billion. The 4% that were unprofitable registered a loss of $0.4 billion.

“The rise in interest rates during the second quarter allowed banks to improve net interest spreads in the short run as variable rate loans repaid faster than deposits,” commented Rusling. “However, the big boost to earnings was to stem from the large reductions in expected loan losses, increases in the net interest spread, and decreases in noninterest expenses were contributing factors in the near-record profitability of the banking industry.”

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The California Employment Development Department recently reassigned some of its employees from its central Los Angeles location to field offices in Riverside, San Diego, Santa Ana, and various locations in Los Angeles County.

The employees are labor market analysts, who serve as the main points of calling by the Riverside office at 909/782-4206/3536; San Diego County at 619/285-4308; or Orange County at 714/558-6406/6417.

Census information requests should be directed to the state Department of Finance at 916/322-4651.


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Local TV News Covers the Inland Empire

Joe Lyons is another well-known personality in the area. News co-anchor with Soto since August, Lyons has 13 years of experience in radio and TV broadcasting. He currently has a Sunday morning program on KVCV—Channel 24, as well. Lyons began his broadcasting career in Seattle and has worked in Cleveland as well as all over Southern California. He hosted a news/talk show on KPRQ Radio, and a newstalk show for KRSO. He played country music on KDUO until it became a Spanish station, and also worked for KNFT until it became a Korean station.

"Our goal always is to target the special audience, inexpensive cable channels make TV advertising viable for even smaller businesses in the area. In the meantime, if you are still fighting freeway traffic at broadcast time, set your VCR to record. Try watching the Inland Empire News for a week, after that you won't want to miss it a

The news covered by the Inland Empire News program is nontechnical on any other stations," said Bill Anthony, producer of the newscast and host of the Restaurant Review.

"Thirty-two communities in the Inland Empire are covered by our news team, including nine cities outside of San Bernardino and Riverside counties. Another 162 communities are served by cable stations, and, of course, Channel 30 broadcasts all over Southern California.

The format of the Inland Empire News makes it an ideal advertising venue for Inland Empire businesses. When the goal is to target a special audience, inexpensive cable channels make TV advertising viable for even smaller businesses in the area. In the meantime, if you are still fighting freeway traffic at broadcast time, set your VCR to record. Try watching the Inland Empire News for a week, after that you won't want to miss it a

You can view and sort the data in alphabetical, zip code or list order, marge it with your custom letter, and print the corresponding mailing labels. With TopList you can also export the data to your favorite software package, print a report and update, change, or delete existing records.

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Insurance Fraud—Not Just a Matter of Statistics

Continued From Page 5

Riverside, still supported his family through her position at Simon & Simon, but now she has less money because the $680 grossed more, Pat said.

We had lost our business, Hanousek, a construction contractor in Palm Desert, also bought his policy through the Kasbons. "When we first discovered he needed major surgery, he at least had peace of mind about his medical bills. Four months following the surgery, Hanousek needed another operation. "The hospital had only received a small amount of the original claim by December 1995," Hanousek said, "but they didn't seem concerned about it, and we heard ahead with the second surgery." Later, the $70,000 in medical bills came back to haunt him. "It's amazing that no matter how spotless your credit rating is," claimed Hanousek, "a medical bill that is not paid, even though it is through no fault of your own, can destroy your credit and, therefore, cause untold damage to a business like mine. I can't even tell you what this scam has done to my family and my life."

Another such victim was the family of George Kasbon, who is still looking for a job in Victorville, California. George had the added indignity of having his car stolen last week. She got it back a few days later, but it had been vandalized, and she could only afford to carry public liability and property damage insurance. "We hope that a settlement, if and when it comes, will help her get back her feet."

These are the real faces of insurance fraud—not the statistics. Multiply the Tysons, the Simons, the Hanouseks and the Kasbons' cases by the 10,000 victims who suffered not only their health crises, but also the overwhelming stress of learning that they were victims of a scam which would leave their finances, and their lives, in shambles.

Lawyers handling the class-action suit for the plaintiffs are Timothy Coholan of Coholan & Keshner in San Diego, and Robert Brace of Hollister & Brace in Santa Barbara. To date, they have won settlements totaling $9.5 million. The court date for prosecuting the rest of the defendants is in April 1995. To date, they have won settlements totaling $4.8 million. The court date for prosecuting the rest of the defendants is in April 1995. Please See Page 29
New President for Economic Partnership

by Cathy Fagan

The Inland Empire Economic Partnership (IEEP) has chosen Brian H. Collins of Kansas City, Mo., as its new president and chief executive officer. This brings an end to a search which included consideration of 75 candidates nationwide.

Collins, who will begin his new position on Dec. 1, has most recently held the position of president and chief executive officer for Economic Development Corporation in Kansas City. His work there began in 1987, when EDC was created through the merger of the Land Clearance for Redevelopment Authority (LCRA) and the Kansas City Corporation for Industrial Development. The EDC oversees the redevelopment, economic development, and project management activities of Kansas City.

The appointment is ironic in that Collins, who will begin his new position on Dec. 1, has most recently held the position of president and chief executive officer for Economic Development Corporation in Kansas City. His work there began in 1987, when EDC was created through the merger of the Land Clearance for Redevelopment Authority (LCRA) and the Kansas City Corporation for Industrial Development. The EDC oversees the redevelopment, economic development, and project management activities of Kansas City.

Collins has held include executive director and director of planning for LCRA, neighborhood planner for the Boston Redevelopment Authority, and planner for the Fort Wayne Redevelopment Commission in Fort Wayne, Ind. His education includes a master’s degree in geography from the University of Cincinnati and a bachelor of arts degree in geography from the University of Nebraska.

He will replace Acting President John Husing, who has held the position since August.

Master Motivators Club 7213
Recognized as Presidential
Distinguished: Top Five in the World

Toastmasters International has announced that the Master Motivators Club 7213 of Claremont is the top 1994 club in District 12 and fifth out of 3,300 in its size category in the world. District 12 covers the Inland Empire from San Diego to India, and Barrow to Tucumcari, with over 1,400 members and 71 clubs divided into 13 areas.

Club 7213 is under the leadership of President Richard Snyder of Claremont, Vice President of Education Jim Bell, Vice President of Membership Dolores Weck, Secretary Mary Laffey, Vice President of Public Relations Scott McGooikin, Treasurer Mary Rankl, and Co-Sergeants at Arms Nancy Buck and Mary Anne Morgan. The award was earned by the club members for accomplishments in the Club and Klingert, the highest award given.

Accomplishment is based on educational achievements, assistance in building clubs, completing Youth Leadership and Success Leadership programs for community members, recruiting new members for their own and other area clubs, service to the district, and other criteria.

Toastmasters International President Neil Wilkinson presented a plaque to Snyder and club master Chuck Week at the International Annual Conference held recently in Louisville, Kentucky.

Club 7213 meets every Sunday evening at 6:00 p.m. at The Claremont Graduate School located at 165 W. Tenth Street in Claremont. The club welcomes guests and new members who are interested in improving their oral communication and leadership skills in a supportive atmosphere. For information please contact Chuck or Dolores Weck at (909) 982-3430.

Where health care in the Inland Empire is headed now that national reform is dead and Prop. 186 is defeated...

Congress' failure to enact health care reform this fall and the Republican sweep in Congress along with the defeat of Prop. 186 means there will be no fundamental reform of the nation's or state's health care system. But in the Inland Empire, the overhaul of health care continues as market forces push and pull employers, hospitals and doctors, HMOs and insurers. This month and next we will report on what's happening and why.
Planned Medical Center, Once Praised, Now Meets Opposition

(Continued From Page 2)

which will be located on Pepper St. in Colton north of the 1-10 freeway, is being built to replace the old county medical center, some portions of which date back as far as 1918.

Groundbreaking ceremonies were held on May 24th for the new county medical center, and were attended by San Bernardino County supervisors, hospital officials, and members of the planning and design teams. According to second district Supervisor Jon D. Mikels, this hospital is necessary because the existing facility is not only old, but also "decrepit and dysfunctional, extremely inefficient and... needs to be seismically retrofitted."

Not in attendance at the ceremonies were those who are currently protesting the project; officials claim they were not aware of these objections until after the construction contract had been awarded in October, and construction was already underway.

But recently, opposition to the project has come from several directions, including the Howard Jarvis Taxpayers Association, Loma Linda Mayor Bob Brown and the staff at the hotel.

The old county medical center, which was already been sold. We have never lacked for people to buy the bonds. This would also leave the county with its very old hospitals. Contracting with private hospitals is also not feasible, because the county would lose between $70 and $80 million per year in monies.

Base-isolation structures use footings which react like shock absorbers to absorb seismic energy, isolating the building above ground from the motion below. With several of the area's major healthcare facilities damaged by the Jan. 17th earthquake, new hospitals should invest in a higher level of structural integrity," said David Burdick, managing principal for the project.

In response to the recent objections, County Administrative Officer James Hlawek states that the county has three options: retrofit the old center to meet seismic safety standards, close the old center and contract out with private hospitals to provide indigent care required of the county, or build a new, safer and more efficient hospital.

Hlawek said the first option would be far more costly than the current plan, taking a $600 million toll on the county (including construction, finance charges, annual revenues lost and closure of the facility for a period of years during construction), for which the county would be entirely responsible—there would be no government grants to help foot the bill. This would also leave the county with its very old structures. Contracting with private hospitals is also not feasible, because the county would lose between $70 and $80 million per year in monies.

If you're a small business employer concerned about health care, you should...

Meet Hank.

Hank doesn't look like this but a lot of his fitness club members do. It's hard work helping people get into shape. So is managing 11 employees. On top of that, Hank has to administer his company's health care plan. With all this work to do, Hank knows he deserves the same competitive rates and choices that the big companies get. He didn't think that was possible—until now.

The Prudential offers people like Hank the same choices, competitive rates and service that we've brought to the world's largest corporations for more than 100 years.

We know just how important small business is—after all, companies like Hank's and yours make up over 80% of the entire U.S. work force and contribute over 38% of the U.S. gross domestic product...more than $2 trillion.

In addition to quality programs like PruCare of California—The Prudential HMO, we offer PruNetwork, our PPO, PruCare Plus, our point of service plan, and an HCA/HDHP option that conveniently lets you customize your health care.

We are also pleased to announce our participation in The Health Insurance Plan of California The (HIPC)—the new California state health insurance program.

For more information about our many choices, contact a representative of The Prudential or your broker. For more information about The HIPC, call 1-800-HIPC-YES.

The Prudential

The Health Insurance Plan of California

PruNetwork

PruCare Plus

PruCare of California—The HMO

HCA/HDHP

For more information, call (909) 986-8811 •
Drug Rehabilitation is Smart Business

decide to fight for recovery.
If you are an employer, or just an intelligent sober citizen, you can make a difference.

The Choices Are Many

Counselors who obviously care deeply about chemical-dependent people who want to turn their lives around are available throughout the Inland Empire. Centers and phone numbers are listed in the counseling program table. Listed in this paragraph are individuals who also work to make the country more chemical-dependent. For advice or counseling, call Dave-Sweeney, Adolescent Counselor, Rancho Mirage at 909/414-2116.

J.T. can tell you about the numerous classes, counseling sessions, and social hours at the Recovery Center, Upland. (909) 949-4667.

Robin Johnson, Program Director, The Lost Heads Recovery Ranch, Desert Hot Springs can be reached at (910) 329-3254. •

Counseling Program Table

<table>
<thead>
<tr>
<th>Program</th>
<th>City</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Alcohol and Drug</td>
<td>Upland, CA</td>
<td>909/594-4667</td>
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<tr>
<td>The Recovery Center</td>
<td>Upland, CA</td>
<td>909/594-4667</td>
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<tr>
<td>Betty Ford Center</td>
<td>Upland, CA</td>
<td>909/594-4667</td>
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<tr>
<td>In-Patient Recovery Center</td>
<td>Rancho Mirage, CA</td>
<td>909/766-7465</td>
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<tr>
<td>Ocotillo Lodge</td>
<td>North Indian Springs, CA</td>
<td>909/750-0332</td>
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<tr>
<td>Charter Hospital</td>
<td>Rancho Mirage, CA</td>
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<td>Charter Hospital</td>
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<td>Hillside Recovery</td>
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<td>Kaiser Prevention</td>
<td>Rancho Mirage, CA</td>
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<tr>
<td>Lost Heads Recovery</td>
<td>Rancho Mirage, CA</td>
<td>909/772-2735</td>
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The following centers are for alcohol and drug addiction, male and female. In-Patient is available.

Palm Springs — Palm Springs has reported net earnings of $350,000 for the third quarter of 1994. This is an increase of 33.7 percent over earnings of $277,000 reported for the third quarter of 1993. For the first nine months of 1994, net earnings grew by 11.5 percent, up to $876,000 from $826,000 for the same period in 1993.

Palm Springs Savings Bank's total assets increased to $18,041,000, up from $15,927,700 at the end of the third quarter last year. Deposits also increased from $136.6 million a year to $150.4 million on Sept. 30, 1994.

PSB President and Chief Executive Officer Stephen G. Hoffmann said, "Earnings continue to grow in spite of the recent increases in interest rates and its negative effect on interest spreads. Palm Springs Savings Bank's continuing growth is profitability is a result of asset growth, reduction of general and administrative expenses and the strong performance of the bank's loan portfolio." Hoffmann added, "Other reasons for PSB's continued outstanding performance are a quality staff, competitive pricing and fulfillment of the bank's goal of helping to build the desert's future." Palm Springs Savings Bank, PSB, is the largest locally owned and operated financial institution serving the Coachella Valley. It has four convenient locations with the main office in Palm Springs and branch offices in Cathedral City, Desert Hot Springs, and Rancho Mirage.

Palm Springs Savings Bank Reports Continued Profitability

When Bob Burns and Marmalade Restaurants wanted to coordinate their workers' comp and medical benefits coverage, the FHP 24 Hour Managed Care Program was the made-to-order solution.

"We tried many different approaches over the years, including being self-insured," says Elizabeth Burns, President. "But with separate workers' comp and medical coverage, it was difficult to keep costs under control.

"The FHP 24 Hour Managed Care Program was our solution. It coordinates medical insurance and workers' compensation and allowed us to control the entire process. Plus, our employees are more than satisfied with the medical care they now receive, whether it's for an on-the-job injury or a routine check up. It makes them feel better about working for us. And that's all my customers care about."

"FHP helped our business run more efficiently. And our bottom line has never been healthier."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-943-4347 or your insurance broker.

"FHP coordinated our medical insurance and workers' comp coverage. That gave us a healthy bottom line."

— President, Elizabeth Burns and Chuck Selby (Yendolink), Bob Burns and Marmalade Restaurants —
No longer will you have to deal with multiple communications devices from multiple communications companies over multiple communications services.

Now, you can get it all from one company. With Nextel you get the power of a system that intelligently integrates the freedom of a cellular phone, the instant access of alphanumeric paging, the unmatched coverage of digital dispatch, and the convenience of voice mail. Now you can stay in touch with the people you need to—customers, co-workers, family. All through one easy-to-use phone with one easy-to-remember personal telephone number from one easy-to-work-with company.

At first glance, what you see looks remarkably like a typical cellular phone. It's really much more.

Nextel offers you complete control of your mobile communications; you get to choose how and when people can contact you, as well as how you communicate with them. And the entire system is completely customizable, so you can configure a communications system designed specifically to work the way you and your company work.

Nextel is also a fully digital network. Which means there's virtually no static or endless busy signals. Just clear sound quality and unequalled coverage, as well as privacy and security.

There's a lot more we'd like to tell you about Nextel—like how our integrated digital service is expanding nationwide. So pick up the phone closest to you right now and dial 1-800-NEXTEL12.

And see for yourself how easy it is to customize a Nextel system to fit your communications needs. Nextel. All you need. All in one.
Office Furniture: Leasing Furniture Can Benefit Your Business

by Kay Kendall

U ntil recently, businesses that purchased their furniture never considered that their decision would have such an impact on their purchase decision. Offices are reducing their size, attorneys and consultants are adding satellite offices for special projects, and corporations are leasing temporary office space for test marketing. Professionals that would have previously purchased their furniture are considering whether a long-term commitment to purchase furniture is always the best option.

These are a few of the many reasons why the furniture rental industry is flourishing. For instance, in the executive suite or "shared office industry," there has been an influx of companies needing stylish, affordable furnishings on a temporary basis.

A large corporation, a new business, or an entrepreneur can lease moderate-to-high profile furnishings quickly with flexible terms to change.

Furniture leasing is an efficient, high-quality industry that offers a Soviet array of contemporary styles. Brand names for both the home and office are available, including Anderson, Bassett, and Lane, in a variety of styles and an array of colors and finishes that can complement any office. Conference room and lobby furnishings, computer stations, even pictures and plants are available for lease.

Here are a few questions to think about before making the decision to purchase or lease:

- Will additional staff be hired?
- How will the investment impact the company's line of credit?
- Can the company determine how long the furniture will fit its needs or style preference?

Does the company anticipate any growth over the next five to seven years? If so, will it have to move? If the company dissolves or the project is canceled, will what be done with the inventory?

Purchasing

When a business decides to purchase, it can spend a considerable amount of capital to suit even a few offices. But, there is a down payment as well as finance charges. Furthermore, furnishing the company's line of credit.

When purchasing, the expenditure can be written off using the current method of depreciation, but the fall tax benefits are not recaptured for seven to 10 years. All things being equal, this may not greatly affect the company. However, if the company must make changes before recapitalizing the fall tax benefit, they can actually lose money on their investment. If the corporation does not work out, someone will ultimately have to determine what will be done with the inventory. If the business relocates and the furniture doesn't fit the new offices, again, there will be inventory to contend with.

The normal waiting period for purchasing furniture can take up to 12 weeks. After the furniture is delivered and set up, there is little room for changes. In the event of downsizing, moving, or changes in color or style preference, the company might have to buy more furniture, (assuming the other available products are still available), sell what they have, or spend additional money storing it. Also, there is usually the added cost for repairs, especially in the lobby and conference room where the new furniture is commonly more wear and tear.

Leasing

Leasing requires considerably less initial capital outlay than purchasing. Only the first month's payment will be required, with no down payment or finance charges. There are tax advantages, as well. Each monthly payment is fully deductible as an operating expense rather than a capital investment. Thus, each monthly payment is a fully deductible, monthly expenditure instead of a depreciation write-off from the annual purchase options offer. Also, it will be saved because depreciation has to be calculated. The deduction is merely the exact cost of the monthly lease amount.

When purchasing, the company decides to move, the furniture leasing company will move their items at a cost that is competitive with most moving companies. Also, if the business arrangement doesn't work out, there is no obligation past the lease term. One call to the leasing company and all the items will be picked up.

Leasing also offers an optional damage protection program to cover normal wear and tear to the furniture while it's being leased. The company does not have to send the furniture out for repairs and lose valuable work space. Instead, the leasing company exchanges whatever items are damaged in just 48 hours.

The leasing industry also provides a lease-to-own program. The monthly payments are 100% applied to the purchase option. The company owns the furniture after a set number of months, or time during and begin a new brand name lease. Furthermore, because the lease agreement will not allow the company to move furniture, the company cannot continue to utilize the old furniture. Most importantly, it isn't cosmetically safe.

Corona Company Listed Among America's Fastest Growing

I ncorporated, magazine, which publishes an annual Inc. 500 list of the nation's 500 largest, privately-held, for-profit companies in America, has listed the Corona Company among the fastest-growing private companies in America.

The company's headquarters are in Corona, California, which was founded in 1981, when Bennett discovered that certain vegetarian meals were healthier for his own dog than the Samoyed dog, who had developed an allergy to meat. Bennett started cooking homemade vegetarian meals for his dog, and the allergy symptoms were alleviated.

With a growth rate of 1,640 percent between 1986 and 1991, Bennett's one-man operation has become a thriving million dollar business with more than 50 employees and 20 different products. Nature's Recipe is also the only pet food manufacturer to be listed in Inc. magazine's list of 500 Fastest Growing Privately Held Companies in America three times.

In 1994 the company anticipates any growth over the next five to seven years. If so, will it have to move? If the company dissolves or the project is canceled, what will be done with the inventory?

Planned Medical Center, Once Praised, Now Meets Opposition

 Continued From Page 20

MINORITIES AND WOMEN BORROW UP TO $100,000 UNDER NEW SBA LOW DOC LOAN

Foothill Independent Bank's Small Business Lending Center has been chosen by the U.S. Small Business Administration to pilot their New Loan Documentation Lending Program (Low Doc). The Low Doc program introduces a simple, one-page SBA loan application for loans up to $100,000. While this program isn't limited to women and minority owned businesses, the U.S. Small Business Administration is making a concerted effort to better serve special interest groups. Use the reduced long term loans for working capital, to restructure existing debt, increase cash flow, commercial property or equipment. For more information contact your SBA expert, Joanna Bruno, at (818) 851-9182. Foothill Independent Bank - Member FDIC.
ARV Housing Group Announces New Program in Conjunction With Annual 'Mr. & Ms. Senior ARV' Celebration of Life

ARV Housing Group, Inc., will sponsor a fund-raising campaign with the goal of raising $1 million worth of new or donated funds for the ARV Housing Group. The campaign will be supported by the Area Agency on Aging and Adult Protective Services, which offer intervention programs on behalf of elderly victims of abuse.

Problems Found With SB Loans, Lack of Procedure Cited

The accounting firm of Rogers, Anderson, Maloney and Powers was hired to conduct an audit of the EDA. The audit focused on loans made to landlords of multi-family complexes in the county by the Economic Development Authority, finding several transgressions, including:

- Few property owners were aware of the loan program, and those who knew often received multiple loans.
- The contract inspector for the EDA processed invoices for properties that were not constructed.
- About 55 percent of the total contracts approved by the Barrow's owners to rehabilitate their properties were made without adequate bidding. A few contracts were made without competitive bidding.

ARV is being supported in its effort by both the California Commission on Aging and the Department on Aging, Barrow said.

The program was announced in conjunction with the company's annual "Mr. & Ms. Senior ARV" celebration, held in April. By making people more aware of the problem, how to recognize it and what to do about it, we hope to have a positive impact, she added.

In addition to public education, ARV will provide temporary housing for victims of elder abuse, offers referrals to local senior service agencies, such as the Area Agency on Aging and Adult Protective Services, which offer intervention programs on behalf of elderly victims of abuse.

Bankruptcy Court Will Move to Riverside

A move that is expected to generate over 100 new jobs for the city of Riverside, the U.S. Bankruptcy Court in San Bernardino and Redlands and relocating over 100 new employees to spend money in the area's restaurants and stores, is expected to give the downtown economy a much-needed boost.

The federal government made known its intentions to move about a year ago, and the Reorganization Agency has been trying since then to make the deal. The city of Riverside submitted a proposal and finally received confirmation in the mail late last week.

As part of the deal, the federal government will lease 67,789 square feet of space in a $13 million building to be built on county-owned land bordered by 12th, 13th, Lemon and Lime Streets. Construction is scheduled to begin in the spring or early summer of 1995.

The lease will consist of two five-year options, or 10 years, costing approximately $2 million per year. Currently, much of this location is a parking lot next to two county offices.

At the end of the 10-year lease period, the federal government may move again, but federal officials say there is small chance of that happening, mostly due to the high costs involved in relocation.

The federal government made known its intentions to move about a year ago, and the Reorganization Agency has been trying since then to make the deal.

In addition, this relocation is part of a city-county joint effort to develop a regional central justice in the downtown area, to include a U.S. District Court and the 41st District Court of Appeal. The District Court contract was awarded to the county in August, and the Court of Appeals must be located in Riverside, according to state legislation.

The new plan for Medi-Cal

The California State Department of Health Services has issued a State Strategic Plan for Medi-Cal Managed Care. The Plan is designed to deliver quality and efficient health care for the AFDC-Medi-Cal population from a predominantly fee-for-service system to a Management Care model.

Both Riverside and San Bernardino Counties were designated as two of the 13 counties in the state to institute the Medi-Cal Managed Care program. This allows counties the opportunity to develop their own Managed Care system as well as develop and implement the State Plan.

In addition, when the federal Housing and Urban Development Department approved the Plan, the EDA officials failed to recognize the blatant discrepancies noted in the report.

The EDA has stopped processing any rehabilitation loans in light of the findings.

Insurance Fraud—Not Just a Matter of Statistics

The Other Faces of This Insurance Scam

Two men were convicted of organizing this fraud. One, Alan Teale, described by his lawyer as a mastermind of insurance fraud, was sentenced to 17 years in prison. The other, Bernardo Barbee, described by his lawyer as a "good samaritan" who purposely set his home on fire in order to help those in need, was sentenced to 17 years in prison.

More than 650 insurance agents and brokers were apprehended or convicted because of their involvement in the insurance fraud. A large percentage of the convictions were recent, with many agents and brokers also being convicted of related state or federal crimes. At least three of the agents and brokers who were convicted in this case are now serving prison sentences in federal prison.

At press time:

Several new arrests have been made. Ferrell "Travis" Riley, Cheryl S. Cook, and Jack L. Brown face multiple charges related to their control, operation and maintenance of a fake union welfare fund and brokers.


A total of 19 insurance agents and brokers were convicted of their involvement in the insurance fraud. More than 650 insurance agents and brokers were arrested or convicted because of their involvement in the insurance fraud.

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To Convert an Idea Into a Successful Business

By Pat Lincks

A good idea is not enough. To turn an idea into a successful venture, it needs to be well thought out and implemented carefully. Here are some tips to help you develop a successful business concept:

1. Understand the Market
   - Research the market to identify the needs and preferences of potential customers.

2. Develop a Business Plan
   - Prepare a detailed business plan that outlines your business goals, strategies, and financial projections.

3. Test Your Idea
   - Test your idea in a small scale to see if it meets the needs of potential customers.

4. Seek Feedback
   - Get feedback from potential customers and industry experts to refine your business plan.

5. Prepare for Launch
   - Develop a marketing strategy and prepare for the launch of your business.

6. Monitor and Adjust
   - Monitor the performance of your business and be prepared to make adjustments as needed.

How to Hire a Top Producing Salesperson

By Pam Lovins

Hiring a top salesperson is crucial for the success of any business. Here are some tips to help you hire a top salesperson:

1. Define Your Requirements
   - Clearly define the requirements and responsibilities of the salesperson.

2. Conduct Thorough Interviews
   - Conduct interviews with candidates and evaluate their skills and experience.

3. Check References
   - Check the references of candidates to verify their credentials and experience.

4. Offer a Competitive Compensation Package
   - Offer a competitive compensation package to attract top talent.

5. Provide Training and Support
   - Provide training and support to help your salesperson succeed.

Why a Business As Big as Ours Runs a Yellow Pages Ad As Small As This

When you start reading the Yellow Pages every morning to see if your competitors have started putting big ads in, you'll start daydreaming. The Yellow Pages is nothing more than a directory of names and phone numbers that people use infrequently, at best. Which is why we run our ads in the Yellow Pages. We suggest you do the same.

ADDY's

ADDY Awards recognize award winners

Hailed as "one of the best ever," the 20th Annual ADDY Awards show comes through with no shortage of good food and great company, says Alan Benham, this year's Master of Ceremonies, who kept the ADDY-themed corn on the cob and the display of talents at the Inland Empire was nothing short of amazing.

This year's winners of the top awards include:

- Public Relations: Sales Hew Advertising
- Best Book: McMinnigle & Spooner
- Print Media: Enter Hoover, Inc.

DESIGNERS

ADDY Awards include:

- ADMark: Sales Promotion: Print by Jeff Leibel Design, McMinnigle & Spooner, and Scrip
- Advertising & Design: McMinnigle & Spooner, Visual Impact
- Best of Show: Vineyard Design

ADVERTISING

How to Convert an Idea Into a Successful Business

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- Advertising & Design: McMinnigle & Spooner, Visual Impact
- Best of Show: Vineyard Design

ADVERTISING
Profits Remain High Despite Interest Rate Increases

Continued From Page 33

The banking industry's mid-year 1994 net interest income of $71 billion represents a $2.3 billion, or 3.3%, increase from mid-year 1993. The provision for loan losses during the first half of 1994 decreased from $8.9 billion to $5.5 billion, reflecting a drop of $3.4 billion, or 38%, from the same period of 1993. Another contributor to the

banking industry's improved profitability was a decline in noninterest expenses, posted at an annualized 3.66% of average assets for the first half of 1994, compared to 3.91% at year-end 1993.

Commercial Lending Rises

Total bank assets grew during the second quarter of 1994 by $49 billion, or 1.3%, bringing the industry total to $3.87 trillion. New lending was the sole catalyst to this increase. Banks reduced liquid assets, such as securities, which fell $6.6 billion, or 0.8%, as well as Fed funds, which fell $9.9 billion, or 6.6%, to provide the funds needed for making new loans.

Total loans in domestic offices of U.S. banks increased by $52 billion, or 2.7%, while loans in foreign offices increased by $5.5 billion, or 2.5%. Increases were evident in several categories: consumer loans rose $15.6 billion, or 3.2%; and commercial and industrial loans rose $10.6 billion, or 2.4%.

"The key to future performance is to avoid the mistakes of the past: banks and thrifts must watch underwriting standards carefully and actively manage interest rate risk in the current volatile interest rate environment," said Rushing.

Significant Drop in Nonperforming Loans

Nonperforming loans outstanding at commercial banks dropped $4.4 billion, or 11.0%, to $35.6 billion. Nonperforming loans as a percentage of gross loans dropped from 2.0% at year-end 1993 to 1.6% on June 30, 1994, reflecting the lowest percentage since the measure was first available in 1982 and the twelfth consecutive quarterly drop.

"Overall industry outlook remains strong," said Rushing. "Loan demand is picking up, and once again, real industry growth is taking place. The key to future performance is to avoid the mistakes of the past: banks and thrifts must watch underwriting standards carefully and actively manage interest rate risk in the current volatile interest rate environment."

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Financial Strategies and Structure

Fixed Assets that are made up of land, buildings, furniture, fixtures, and equipment. They are financed with equity, and long-term debt. Permanent Current Assets represent the minimum level of accounts receivable and inventory required in your business at any time during the year. This level varies as sales increase. Current assets are generally financed with equity and intermediate-term debt.

Patterns: These assets are financed on a short-term basis.

Question: You mentioned debt and equity. What is the difference? They both represent capital, don't they?

Answer: Yes, they do, but there is a difference. With debt you can only convert your equity if you can convince investors that your company will use their capital efficiently to increase growth and profitability. Debt, on the other hand, is available to companies that have an operating history and have shown a profit for several years. The amount of debt and its cost is directly related to the amount of equity it has.

Question: At this point it doesn't seem likely that I will be able to fund my company with debt. Where should I look for investors?

Answer: The first step to look for your equity is to work every connection you have to find financing entrepreneurs within your industry. Those who have succeeded and are willing to help others do the same. Those wealthy individuals or "Angels" are private investors who fund mostly start-up companies in return for an equity position.

Fluctuating Current Assets are accounts receivable and inventory that can go up or down during the year, based on seasonal sales patterns. These assets are financed with equity and long-term debt.

The first step in developing a successful financial strategy is to define clearly the amount of money you need...

The importance of the U.S.-Japan relationship and Japan's direct and indirect influence on both countries is well documented. The changes in both political and economic developments in Japan in the late 1990s may be the most important event in shaping the future of Asia. These changes have led to Japan's emergence as a major economic power. The shift in political power from the United States to Japan is likely to have a significant impact on the future of the world economy. The rise of Japan as a major economic power has led to a realignment in the global economic order. The shift in power from the United States to Japan is likely to have a significant impact on the future of the world economy.

The U.S. is responding to criticism by calling for its ability to reduce its trade deficit, its short-term military, and its overall economic policies. Japan has been responding to both domestic and international criticism by making significant changes in its economic policies. Japan has been responding to both domestic and international criticism by making significant changes in its economic policies. Japan has been responding to both domestic and international criticism by making significant changes in its economic policies.

On Common Ground - The Challenge of U.S.-Japan Cooperation

The program's featured speaker, Bruce Clark, was responsible for producing the 20-part video series "Caring for an Aging Society," which won several film festival awards and Business TV and National Consumer Credit Administration Social Contribution Made Through Business Television. "The lead on these programs, including my wife and I, are the key to the boomers growing older," Clark cautioned the audience to be skeptical about the media's exclusive coverage of aging. Clark is one of the most powerful and efficient consumer groups in history. According to Clark, "Older Americans will be the most influential and powerful consumer group in history. They have the media's attention, they are spending a lot of money, and they have the power to change things." Clark plans to continue this trend by focusing on the importance of market research, particularly in the area of market trends. Clark was the keynote speaker at the recent "Entrepreneurship and Economic Development" conference, sponsored by the University of California, Berkeley, and the Santa Clara Chamber of Commerce. Clark is a key player in the emerging trend of market research and analysis.

Media Contact: Pam Venke, executive vice president at Siren, (909) 335-6111.

The political changes in both nations, the shift in power from the United States to Japan, and the resulting changes in the global economic order have led to a realignment in the global economic order. The shift in power from the United States to Japan is likely to have a significant impact on the future of the world economy.
Local Banking: Third Quarter Results

California State Bank

For earnings for the 1993 third quarter at California State Bank were $591,051, or $0.28 per share, compared to $672,000, or $0.20 per share for the third quarter of 1993. For the nine-month period ended September 30, the average earnings were $2,308,000, or $1.975 per share, compared to $2,581,000, or $2.05 per share for the nine-month period ended September 30, 1993, which is a 4.2% increase.

According to a bank spokesman, the improvement resulted from a higher earning asset base and a greater proportion of income from interest income on loans, a reduction in nonperforming assets, and utilization of tax benefits available from the bank's 1993 investment in an affordable housing project.

"We are very pleased with our third quarter earnings and accomplishments," stated President Eugene D. Bishop. "The recent acquisitions were successful and are expected to enhance future earnings."

We remain financially strong and are well positioned to continue to take advantage of growth opportunities as they arise."

California State Bank is a full-service bank serving Riverside, San Bernardino, Los Angeles, and Orange counties with 13 branches.

Inland Community Bank in Rialto

Inland Community Bank in Rialto reported a profit of $35,000 through the first nine months of 1994, after sustaining losses during the first two months of the quarter. According to bank President Bob Bobkin, the turnaround is a result of the bank's focus on providing service to its main community, lowering operating expenses, and increasing the spread between interest paid to the bank on loans and that paid by the bank to depositors.

Through a stock offering early this year, Inland Community raised $1.5 million, which is 14% of its total assets, making it the most capitalized bank in San Bernardino or Riverside counties. Capital represents a cushion against losses and is also used for expansion. The bank opened its third branch in Los Angeles in October and is pursuing further expansion through a possible acquisition of another small bank.

Pomona First Federal Reports Loss

Pomona First Federal sustained a third quarter loss of $5,000,000, though the last two months of the quarter showed net operating profit of $325,000,000, respectively. This is the only second quarterly loss for Pomona First Federal after 12 years of profits.

The bank reported a second quarter loss of $7,000,000 after selling off $37 million worth of foreclosed real estate in a bulk sale in response to the Federal's loan delinquencies from $32.5 million to $24.8 million, largely due to the previous quarter's losses.

In spite of its recent losses, Pomona First Federal still has $113 million in capital and is considered a well-capitalized bank by bank analysts. As a $1.65 billion institution, a $7 million loss, while not badly damaging, according to bank President Larry Riehl, is significant.

Despite Economic Recovery, Employees Still Fear for Their Jobs

Survey Finds Job Insecurity is Number One Cause of Stress in the Workplace

The economy may be back on its feet, but employees have not recovered from the fear of layoffs that has prevailed in recent years, according to a new survey of the nation's top executives. Forty-one percent of those polled said job insecurity is the number one source of stress in the workplace today. Understanding, which was cited by 32 percent of those surveyed as a major cause of job stress, placed second.

The survey was developed by Robert Half International, the world's first and largest staffing services firm specializing in the accounting, finance, and information technology fields. It was conducted by an independent research firm, which polled 150 executives from the nation's 1,000 largest companies.

Executives were asked, "Which of the following would you say is the number one cause of stress for employees in the workplace?" Their responses:

- Job insecurity: 41%
- Understanding: 32%
- Personality conflicts: 9%
- Economic pressures: 7%
- Changing technology: 3%
- Other: 3%

Robert Half International has more than 175 offices in the United States, Canada, and Europe.

How to Convert an Idea Into a Successful Business

Continued From Page 30

- 2) What tasks is the employee specifically expected to do?
- 3) When should the employee be expected to submit the work?
- 4) How will you evaluate the progress and efficiency of the employee's efforts?

Using our example for our bicycle business, your Business Plan and Action Plan for one goal might read like this:

- Strategy = Pursue aggressive inventory buying practices.
- Goal = Maintain 50% gross profit margin on all purchases.
- Employee Responsible = Heidi Schwinn, Marketing Manager.

Tasks = Attend two trade shows in Europe. To achieve a quantity discount, book $400,000 in inventory purchases six months prior to peak selling season, which begins 11/15/95.

If you take the time to study your business ideas to the scrutiny of a Business Concept and Feasibility Plan, I believe you will generate better ideas. If you then supplement your Feasibility Plan with a detailed Business Plan and Action Plan, I believe your business will be successful. Try not to shortcut the six-step process; it is usually not easy roads to success. Good luck in your entrepreneurial ventures!"
By Paul Lusk, Ireland Empire Area Manager, Banking Business Group, Wells Fargo Bank


dors offer to do it. Denies them both. Why, even cash machines do it. They all tout the importance of getting an annual checkup. But was it the last time you and your company had a financial physical? In these credit-tight times, many bankers know that you already qualify for extra credit if you need it.

Take the Credit Checkup "Physically" Assesses Health of Small Business

If you're financially fit now, think about applying for an ongoing credit line that can be tapped into if times become tight.

Depreciation expenses, one-time charges and startup losses are also taken into account when looking at your company's track record. Your business doesn't have to make a profit in its first year, but after a year or two, it should be on its way to being profitable.

Assets for Collateral

Examples of business assets that could be used for collateral include inventory, receivables, and personal assets. Receivables that can be used as collateral include cash, invoices, accounts receivable, and real estate. Because there tends to be a fine line between assets that are property of the business versus those that belong to the business owner, both business and personal assets are often used for collateral in a business loan or line of credit. The bottom line is whether all principals of a business have demonstrated their ability to provide financial support for the business.

Professional Records

Having your financial statements compiled by a Certified Public Accountant (CPA) adds credibility to your business, because it is an independent check of your financial statements and procedures. If you can justify the expense of having your financial statements compiled, they should at least consider having them prepared by one.

Another option is to have your bookkeeper or office manager prepare your statements. There are plenty of software programs available to organize records on a personal computer. The statements you'll need to have for your banker when requesting a loan include your business and personal assets and liabilities, your federal tax returns for the last three years, and the last two years of personal tax returns for every principal in the company.

Absent Owners

To a banker, an absent owner is a person who puts money on the table and trusts that it will either either return on its investment, or that it will be used to pay for the business. If you've addressed the needs of your business, and have made the program more than just an accounting program. Its new tag line, "Manage Your Business, Not Just Your Books," is apropos for new gen.

As with most of the Windows-based accounting programs, the accounting and budgeting features are what you need is minimal. If you have ever maintained a budget or done checkbook reconciliation and feel comfortable working in Windows, you can use this program. The Event log lets you keep track of when invoices are due, when a customer was sent a statement, and have the option of printing single or multiple checks at a time. New tax tables are not nearly as important as the check you find in your mail.

Employees are easy to manage with PeachTree's Payroll Module. Each employee can have up to 10 different pay rates (depending on the season or special event). But you can track the vacation and sick time, set up other employment agreements, such as taxes, and have the option of printing single or multiple checks at a time. New tax tables are not nearly as important as the check you find in your mail.

There are over 60 different alerts that can be customized to your business. We already talked about the credit and inventory features. But what if you wanted to know if you were over your budget, or under your sales projection, or if an employee had exceeded his limit of overtime? You would set up an alert. PeachTree will keep track of each item's status. Whenever there is a transgression, you are alerted.

You also have the ability to keep track of when invoices are coming due, when a customer was sent a statement, and have the option of printing single or multiple checks at a time. Each customer, vendor, and employee has his or her own log, allowing you to track calls, correspondence, and notes.

The 'To Do' section is used to notify you of any pending action. For example, you can set up a reminder to call the customer, vendor, or employee. It is here that you can remind yourself of personal calls, holidays, or events.

There are over 60 sample businesses that you can copy to set up your defaults and cost of accounts, a tutorial with computer-generated book, a newsletter, and a smart guide. If you know 2.0, you will have no problems working with PeachTree. The program, it is relatively easy to learn.

PeachTree can listen to the business professional needed and grew. Of course, in so doing, they created a few glitches. They are working on them and have released a new batch, Batch 3. Check the bottom of your box. There should be a batch number and a release number. If you purchased a program from Batch 1 or 2 and you experience problems, PeachTree will gladly send you new disks.

Even with a few glitches, the new PeachTree program can be a productive ingredient. The product definitely make it the right accounting package for today's small business. It is network ready from the box or can be set up on a stand-alone system. It requires Windows 3.1 and at least 4MB of RAM. List price is $169.00, but it has been seen for $119.00.

Curtis Jones

Curtis Jones is the director of Small Business Services, PeachTree Software, a software training, documentation, and database design service organization.
On Common Ground — The Challenge of U.S.-Japan Cooperation

December 1994

Japan's economy is its apparent weakness. It seems to have grown with not conventional solutions will work. The bureaucracy should respond to people's needs for new solutions and not just imagined solutions. Even in difficult times it can lend efficiency, efficiency, vision, and legitimacy to the government. But the arrival of a new set of politicians—most of them not from the party in power—will create a dilemma for many bureaucrats with strong LDP ties. Some are resistant to being replaced, some are fighting for the next election. Some are using the opportunity to make their own rules and to come to power. Perhaps they are promoting their own power at the expense of the politicians and the policies are the Japanese people. The new politicians—

With a fragile majority, sometimes severe of the leaders of power and faced with new, generally unpleasant policy choices—are not all prepared to dig in and begin making hard choices. Some politicians are concentrating on the kind of internal maneuvers that contribute to the challenge of the current problems of insularity in the first place.

What remains to be seen is whether anyone can sort out the political confusion to restore unity of purpose and just how long it will take. Certainly, the business world is not waiting to find out. Many on both sides of the Pacific are focusing narrowly on critical technologies and industries that will drive the economic engine into the twenty-first century. They are high technology, high value-added industries, and have the high wages and highly skilled jobs that both Japan and the U.S. need to keep their economies growing. Many open trade and equitable market access to these sectors in Japan will continue to be an important American goal, but the questions for the U.S. is whether we日本 and the U.S. will respond and whether it will resist substantively.

A case in point is Japan's current demonstration of its keenness to make another move in the area in which it lags—its high tech economy. However, a move to decompilation demonstrates Japan's determination to ride the wave of the new technology by decompilation, or reverse engineering, whether it will resist substantive change, open trade and equitable market access to these sectors in Japan will continue to be an important American goal, but the questions for the U.S. is whether we日本 and the U.S. will respond and whether it will resist substantively.

The American—Japan economic relations are defined by competition in third markets, often in the rest of Asia. Rapidly growing trade accounts for 34 percent of the world of the part of the world achieving substantial economic progress. It is a key market for America's future, just as it is for Japan.

Competition between Japan and the U.S. for Asian markets will require them to establish relationships that enhance their countries' access to competitive and open, rather than closed. American companies have faced an ever-closing door, like Japan's, where transactions are often determined by personal or company relationships rather than competitive advantage. Japan itself is now learning the limitations of such a system.

The U.S. should discourage closed systems in Asia, and the fact that a clear and consistent policy is the very least that the two countries desire to have. The result is the economic success story of the twenty-first century. They are highly skilled professionals, with far more than a simple, high-wage economy. Many open trade and equitable market access to these sectors in Japan will continue to be an important American goal, but the questions for the U.S. is whether we日本 and the U.S. will respond and whether it will resist substantively.

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We can help.
SB Truck Dismantling Facility Wins Award

by Christy Newey

San Bernardino's Truck Dismantling facility has won the Innovation and Applicability to Environmental Management award from the Inland Empire Chapter of the Association of Environmental Professionals.

“The fact that the facility is totally indoors virtually wipes out the environmental problems associated with vehicle dismantling,” said Boughey.

Nominated by the City of San Bernardino Planning and Building Services Department, the new San Bernardino facility is the first all-indoor vehicle recycling facility in the nation and has been recognized for its environmental contribution in the Inland Empire.

“The San Bernardino Truck Dismantling facility is virtually non-polluting due to some very unique and effective recycling systems and pollution controls,” said Al Boughey, director of planning and building services. “We’re very proud to have brought this facility into San Bernardino.”

The San Bernardino Truck Dismantling facility opened in January 1994. In an industry that has traditionally been linked with environmental problems such as groundwater, soil, air, noise and other pollution, the facility is on the forefront of an environmentally sound vehicle dismantling concept.

“It was a new concept that nobody thought would be successful, but so far everything’s flowed according to plan. It’s taken us from the dark ages to 50 years ahead of our time,” said owner John Mueller.

“The San Bernardino Truck Dismantling facility is virtually non-polluting due to some very unique and effective recycling systems and pollution controls,” said Al Boughey, director of planning and building services.

The facility uses special methods of collecting, storing and recycling engine fluids and wastewater for environmental and public safety. Because the facility is indoors, air, water and soil contaminations are eliminated.

“The fact that the facility is totally indoors virtually wipes out the environmental problems associated with vehicle dismantling,” said Boughey. “The building is so environmentally sound that it received a Negative Declaration as part of its project approvals, cutting down the approval time incredibly.”

“The city was fantastic. They worked with us hand in hand. It only took 90 days and a week to go through the whole process with the city. It wouldn’t have been possible without them,” said Mueller.

The San Bernardino Truck Dismantling facility has also won a Pollution Prevention Award from the County Department of Environmental Health Services and a Dismantler of the Year award from the national dismantler trade association. The facility was presented with the AEPE Award at the UC Riverside University Club on Nov. 17.

Survey of Family Firms in the West Shows Pessimism on Economy and Succession

Massachusetts Mutual Life Insurance Co.’s second annual survey of family business owners finds that during a time of economic growth, 61% of family business owners in the West think the national economy has either gotten worse or merely stayed the same since Bill Clinton became president. Only 34% feel it has improved.

The owners’ assessment of how family businesses in particular have fared overall under Clinton also tended to be negative. 50% believe business conditions have gotten worse for family businesses, with only 10% saying the environment has improved.

The survey of 1,002 family business owners across the country—the largest such survey ever done—included 158 from the West, which is defined as California, Colorado, and Utah.

“In an environment of rising taxes, owners are almost forced to do more financial planning,” says Francois de Visscher, president of de Visscher & Co.

Family businesses are estimated to account for well over half of the nation’s gross domestic product.

Data on Consultants, Retirement, Women

Looking For The Victor Valley Market?

No daily or Sunday newspaper dominates the Victor Valley market of 142,657 adults like the Victor Valley Daily Press.

The survey was conducted for MassMutual by Mathew Greenwald & Associates, Inc of Washington, D.C., together with the Gallup Organization as part of MassMutual’s ongoing research and service efforts on behalf of family businesses.
By Camille Bounds

Lyng just over 100 miles off the eastern Mediterranean coast of Spain are the sun- kisssed Balearic Islands, which are actually a continuation of the Sierra Nevada mountain range of southern Spain. Their undulating hills are composed of the same types of limestone found in the mountains, but unlike the mainland, their surface soils are excellent for crops, trees, and decorative plants, which thrive in the warm winters and sunny summers. Mallorca (or as some prefer, Majorca), the largest of the Balearic Islands, is roughly 60 miles long and 50 miles wide and is shaped somewhat like an arrowhead. The topography of the island is dramatic, largely because of Palma. The 5 million visitors a year make it the most popular tourist attraction in Spain. Approach by sea. (Cruise ships visit Mallorca for the first time is to Gordillo Furnaces, a factory founded in the 17th century.)

Historic Invasions

Since the beginning of history, Mallorca and the Balearic Islands have been invaded and occupied by hostile neighbors such as the Iberians, Phoenicians, Greeks, Carthaginians, Romans, and Byzantines. During the Roman period, a regiments of Balearic stone- slingers, under the leadership of the great Hannibal (reputedly born on a small Balearic island), won fame in many battles with Rome. Even earlier, in the semi-mythical days of the Greek Argonauts, it was in Mallorca that Hercules found the Golden Apples (oranges) and there that the last High Priestsess of the Mother Cult held court in the mysterious depths of the Caves of Drach, one of the five official gateways to the underworld of the Ancients. (Tours can be arranged to all of these interesting places.)

An interesting bit of information for California history buffs is the fact that on Mallorca is the monastery of San Francisco, from which Father Junipero Serra, a native of Mallorca, departed for California. There he founded many cities, one of which he named for his monastery, San Francisco. Palma Has Many Faces

Palma is a picturesque town with narrow, winding 17th century streets and friendly natives. It is also a modern downtown shopper’s paradise, and a tourist mecca with beautiful beaches and many full-service hotels. Dining facilities are first-rate, and just about every kind of restaurant is available, including French, and Chinese. First rate supper clubs, discos, and night clubs with live entertainment are available. Fish is one of the main specialties of the island. Excellent brandies and wines are produced in the area. Muscatel and Montona are their finest. Shopping in Palma is probably the best in all of the Balearic Islands. The world-famous Mallorca pearls are your oenulent buy, and unbelievably soft leather is made into shoes, boots, gloves, and jackets. (Be sure to know your European size.) Beautiful needlework and hand-embroidered linens, ceramics, tasteful, well-made wrought-iron goods, and handmade glassware are also available. (You can watch glass being blown at the Gordillo Furnaces, a factory founded in the 17th century.)

Where to Stay

The islands have one of the highest concentrations of hotels, villas, and pensions per capita of any popular resort area in the world. It is still necessary to make reservations well in advance. The Sun Vida in Palma is a delight. This stunning 13th century castle includes 14 acres of sub-tropical parkland overlooking Palma Bay. The restaurant features fine food and dancing with a panoramic view of the Mediterranean.

How to Get There

Iberia flies from LAX to Madrid to Palma. United also has flights to Madrid where you can connect with Iberia to Palma.

Travel Tip

Tipping in Mallorca: A service charge of 15 percent is usually included in hotel and restaurant bills, and an additional 10 to 15 percent is expected. Tip taxi drivers 10 percent.

Electricity in Mallorca is 110-120 volts, 50 cycles AC; 220 volts in some buildings. Film is expensive; bring as much as you will need.

Camille Bounds is the travel editor for Inland Empire Business Journal and the Western Division of Sunrise Publications.
New Study Confirms Wine’s Role in the French Paradox

If you are yearning for the best of French cuisine, yet want to dine in an epiphany of refinement and luxury, Duane’s at the Mission Inn should be your only choice of restaurant. Recently opened, everything at Duane’s breathes luxury right from the moment you enter—from the breathtaking artwork, to the elegant tapestry, and right to the waiters’ dress, ambiance, despite the decor, is relaxed and the enjoyment of the diners is infectious. The seating is well spaced so privacy is valued as much as the customer.

The steaks at Duane’s are richly satisfying mouth-in-mouth creations of the finest beef available in today’s market—personally selected U.S.D.A. prime. There are three steaks to choose from, the menu, from the 12 oz. New York Strip Loin, to the 16 oz. Kansas City Strip New York steak on the bone (which is, by the way, Chef Cochran’s recommendation), to the 8 oz. filet mignon, and to the 24 oz.

New Study Confirms Wine’s Role in the French Paradox

The Wine Cellar

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**New Releases**

We welcome you to receive our compliments of wine with your meal. We have a wide selection of wines to choose from, such as French wines, Italian wines, and California wines.

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We welcome you to receive our compliments of wine with your meal. We have a wide selection of wines to choose from, such as French wines, Italian wines, and California wines.

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Valley Health System Annexation Approved

by Carly Fagon

Valley Health System's plan to annex territory to its existing local hospital district boundaries has been approved, successfully overcoming the two hurdles it faced—two hearings to evaluate the proposal and receive concerns from the public on the matter.

Valley Health System proposed a plan to expand its district boundaries to include the communities of Sun City, Menifee, Nuevo, Lakeview, Romoland, and San Jacinto.

According to Geoffrey Lang, chief executive officer of Valley Health System when Valley Health System began proceedings for annexation, "Extending the boundaries will allow these residents to vote on members of the Valley Health System Board of Directors. This annexation will help to ensure more participation in the decision-making process for the hospital district."

The first hearing on the matter was held on Oct. 27 at a regularly scheduled meeting of the Local Agency Formation Commission (LAFCO). A brief presentation was given on the proposal, and the hearing was opened for public response.

LAFCO reviewed and approved Valley Health System's expansion plan, and the process stepped up to the next level—a second hearing at a special board of directors' meeting. This hearing, held on Nov. 16, was planned to give board members the opportunity to consider the proposal and also receive written and/or oral concerns from the public.

One possible concern from the communities was that of resulting tax assessments to pay for the annexation. However, proponents of the plan emphasized that no tax assessment would be made against property owners who reside within the new boundaries.

Therefore, there is no cost implication to residents.

Prior to the hearings, the proposal already had the support of the city of San Jacinto, which voted toendorse Valley Health System's boundary extension.

The board of directors also adopted a resolution to increase the number of board members from five to seven, effective June 4, 1995. San Jacinto zones were established from which board members will be elected. Voters will elect one board member who will represent their zone, and board members will be required to be residents of the zone from which they are elected.

Two vacancies created by the expansion will be filled on June 6, 1995. One open board member seat will remain until a successor is chosen at the general election in November 1996, and the remaining five seats on the board of directors will be filled as vacancies occur among existing board members expire in 1996 and 1998.

Valley Health System proposed a plan to expand its district boundaries to include the communities of Sun City, Menifee, Nuevo, Lakeview, Romoland, and San Jacinto.

The board of directors gave Valley Health Systems the nod, and the filing of the board's resolution will complete the process.

Inland Empire's Top Luxury Auto Dealers rated by gross sales

Company Name

Gross Sales

Address

Product Lines

Years in

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Inland Empire Total Employees

Owner

Top Local Executive Title

Phone/ Fax

Plan Motor

25,000,000

CalStar, Oldsmobile, GMC Truck

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Johns Motor Inc.

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13

11

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BMW

9

3

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BMW

19

4

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BMW

20

3

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4,000

Jaguar

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Tom Bell Chevrolet Geo

13,000

Geo

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9

Tom Bell

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Rolls Royce

5,000

Rolls Royce

8

2

Bill Mols

Sales Manager

(909) 467-0345 (909) 687-0900

Victor Buick

2,000

Buick

2

1

Victor M. Crawford

President/Owner

(909) 325-2373 (909) 687-5866

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Phone/ Fax
The Temecula Valley Economic Development Corporation consists of a group of local citizens and business people who have banded together for the purpose of enhancing the economic health of the Temecula Valley. The Economic Development Corporation (EDC) is not a conglomerate of land developers. Rather, it is a group that is devoted to assisting existing businesses and bringing new businesses and industry to the area that are friendly to the environment and appropriate to the lifestyle of the valley. Economic development is not a new process, it has been going on for centuries. But only in the past quarter century have we really come to understand just what the process is, how to use it, and what it can accomplish. With this in mind, we are faced as a committee of the Temecula Valley. It creates wealth through mobilization of human, financial, capital, physical and natural resources to marketable goods and services. The role of the Temecula Valley Economic Development Corporation is to influence the process for the benefit of the community through expanded job opportunities and increased tax base as well as those factors relating to "quality of life," such as political, technological, social, environmental and health.

Economic development, even in the Temecula Valley, is impacted not only on a local and regional scale, but also on a national and global scale. Competition for business leadership is a constant, and the Temecula Valley EDC seeks to reflect our community with a new perspective. Our ultimate goal is to be a seller of California real estate, not a buyer. The Temecula Valley EDC reflects its organization's mission to promote all of the Temecula Valley and surrounding areas. It is through the economic development process that jobs are created which, in turn, stimulate the local economy and drive investments that benefit the businesses and residents of the Temecula Valley. It creates wealth through mobilization of human, financial, capital, physical and natural resources to marketable goods and services. The role of the Temecula Valley Economic Development Corporation is to influence the process for the benefit of the community through expanded job opportunities and increased tax base as well as those factors relating to "quality of life," such as political, technological, social, environmental and health. Economic development, even in the Temecula Valley, is impacted not only on a local and regional scale, but also on a national and global scale. Competition for business leadership is a constant, and the Temecula Valley EDC seeks to reflect its community with a new perspective. Our ultimate goal is to be a seller of California real estate, not a buyer. The Temecula Valley EDC reflects its organization's mission to promote all of the Temecula Valley and surrounding areas.

The Temecula Valley EDC was given its first breath of life a number of years ago when the Temecula Valley Chamber of Commerce established an Economic Development Committee. As time went on, however, it became obvious that it needed more independence and room to grow and to be relieved of the restraints it faced as a committee of the chamber. It was also found that if set up as a separate corporation, it would have greater access to funding needed to achieve its ultimate goals.

In June, 1990 the unbalanced cold to the chamber was severed and what was formerly a chamber committee incorporated as the Temecula Valley EDC, a non-profit, public benefit corporation structured to play a significant and growing role in the economic development of the local area and thereby the region, county, and state. In October of 1991, the name was modified to the Temecula/Murrieta EDC to give more exposure to the city of Murrieta. More recently the name was changed back to the Temecula Valley EDC to reflect its offshoot organization's mission to promote all of the Temecula Valley and surrounding areas.

The economic development process that has proven to be a formidable tool is the specialized form of marketing aimed at specific targets. In the case of the Temecula Valley EDC, the product being marketed is the Temecula Valley and the targets are the decision makers who make business choices whether to relocate, to expand, to start a new business, or to close an existing business.

Strategies used by the Temecula Valley EDC include market research, identifying specific targets, strategic planning and promotion, and programs aimed at retaining businesses. The end goal is to encourage business and industry to make decisions favoring the Temecula Valley and thereby creating or retaining jobs, increased tax revenue, and adding wealth to the area. The Temecula Valley EDC is a direct service for your messages. You will never again have to call your office, voice-mail, or answering service for your messages.

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In the Coachella Valley
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**REAL ESTATE FOCUS**

The slowdown in October sales was anticipated and is due to the recent interest rate increases. Long-term trends in sales activity, however, show clearly that Southern California’s housing market is experiencing a modest recovery," says Nima Nattagh, TRW REDF’s market analyst.

**Screw Manufacturer Expands**

The Hynes Family Partnership has purchased a 17,136-square-foot concrete tilt-up industrial building at 25350 DeRosa Circle, Murrieta for $1.95 million. The building has been occupied by Hynes since 1989.

**Home Sales Slowing**

For October have shown a slowdown in real estate activity in Southern California, according to TRW REDF Property Data, a real estate information company. Still, this year’s home sales are 17 percent higher than the same period last year, with 171,000 new and existing homes closing escrow compared to last year’s 150,000. All counties in Southern California have shown strong gains, particularly Orange County, with a healthy 22 percent increase.

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Ad Deadline For January Is December 30th! For information on advertising call Warren Gausi (909) 391-1015 ext. 21.

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Now, with computer capacity, our mail is still growing in volume. This time, another that the P.O. Office.

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Display Rates: $70/lnch, 1" lines 01ln. Avg. 30 characters/ln line.

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Month In Review

1st The Metrolink celebrated the Grand Opening of its Rancho Cucamonga station on Azusa Court north of the I-10 near 7th Street and Milliken Ave. It is the 38th station on the regional rail network and 12th on the San Bernardino Line. Morning trains depart at 6:12, 6:45, and 7:20. The trip from the station to Los Angeles takes 1 hour and 2 minutes, a one-way ticket is $4.50, including a free transfer to connecting transit services. The station has 300 parking spaces and is served by Omnitrans buses. Amenities such as ticket vending machines, benches, canopies and public phones are available.

3rd The Central Jail in San Bernardino reopened after a two-year hiatus caused by lack of operating funds. Sheriff Dick Williams announced that the opening would be on a limited basis and initially will hold booking from sheriff’s stations in the San Bernardino area. Later it will expand to serve city police departments in Redlands, Colton, Rialto, and Fontana. Police have been taking prisoners to the West Valley Detention Center in Rancho Cucamonga, a trip that can take officers off the street for hours.

14th Ontario International Airport officially ended Mexico service, turning the 11-month-old international arrivals terminal into an idle building. Air L.A. discontinued service from Tijuana to Ontario after disappointing rates. Air travel is also down for domestic travel at Ontario. For the seventh month in a row, the rate of travel stayed flat, in contrast to national air traffic, which grew at 6 percent in the first three quarters of 1994. This is a surprising statistic considering that many regional fare wars are being fanned by competition between Southwest Airlines and United’s new shuttle service.

15th A report by the A. Gary Andersen Graduate School of Management at UC Riverside claims that the number of jobs in Riverside and San Bernardino counties rose for the third straight month in September, with most sectors of the local economy gaining. Payrolls grew most in transportation, communications, utilities, wholesale, department stores, and consumer services. Manufacturing added another 300 jobs, despite continued declines in automotive. The only major payroll sector not to show recent job gains in construction, which is stagnating across Southern California. In the third quarter of 1994, the two counties added 6,000 jobs.

22nd Stocks took their worst losses in more than nine months, with the Dow Jones industrial average plunging 51.95 points to 3,677.99. This was the biggest one-day loss since Feb. 4th, when the Federal Reserve ended the first of six interest-rate hikes this year. Interest rates are again considered to be the cause of the drop, as investors dumped shares to buy interest-bearing investments such as bonds or money market funds.
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