Banks Swallowed-Up Like Fish — How The Inland Empire Is Affected
Will Your Bank Be Stung Next?

Health Care Takeout

Close Up: David De Valk

"Who's Who" in High Tech

Corporate Profile: Inland Ltd. Inc.

Ingrid Anthony
6511 Crista Palma Drive
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Your Southern California Toyota Dealers have a huge selection of new Toyotas. And right now, it's never been easier to get the car or truck you want. You can choose from a range of financing or lease options that fit virtually any budget. So come in today.

Your Southern California Toyota Dealers have a huge selection of new Toyotas. And right now, it's never been easier to get the car or truck you want. You can choose from a range of financing or lease options that fit virtually any budget. So come in today.

The luxurious Avalon. The tough Tacoma. The super Supra.

The rugged T100. The powerful 4Runner. The radical RAV4.

Are Electricity Rate Reductions Costing Consumers?

Take a look at your electricity bill and you’re likely in for a shock. If your power is provided by one of California’s three major electricity companies, then the 10 percent rate reduction required by state law probably appears to be less than the charge for that reduction.

This is not a joke, or maybe it is — by the state.

The three utilities list the dollar amount of each customer’s rate reduction and should license the charges. Among these charges is something called a “trust transfer amount,” and although it may be more than the rate reduction, each bill states: “This charge recovers the financing cost associated with the required 10 percent rate reduction.”

Thomas Mullaney, a San Bernardino resident, was assured that her monthly rates are 10 percent lower. And when she crunched the numbers, comparing bills from 1997 and 1998, she found she was saving about 10 percent.

But after calling Southern California Edison, Bleshoe was assured that her monthly rates are 10 percent lower. And when she crunched the numbers, comparing bills from 1997 and 1998, she found she was saving about 10 percent.

The confusion stems from the California Public Utilities Commission, which required the written explanation of the trust transfer amount. That amount actually refers to a cost that consumers were paying before the rate reduction, according to state Sen. Jim Brulte (R-Sierra).

"The lawyers at the PUC have written the mandate in a very inartful way," Brulte said. "I was shocked when I saw that. I looked at my bill and I was furious."

Diamond Giant Links With Local Firm

by Mathew Padilla

It's all over, for now. The around-the-clock drilling through the icy tundra of Canada's Northwest Territories in the remote camp of Mountain Province Inc. has stopped.

It's spring, and the melting ice makes it too difficult for planes to land to bring needed supplies.

But the latest results from one of four diamond-bearing pipes shows the winter work was not in vain. 108 carrots were found in 48 tonnes of kimberlite rock taken from the Tatio pipe, according to results released last month by De Beers Consolidated Mines Ltd. of South Africa.

"They are incredibly good results from our perspective," said Michael Ballangry, an analyst with the Vancouver investment firm Gopel McDermid Inc. "They are continued on Page 38

SBA Honors Local Businesses

by Stacey Gallard

Great teamwork and success in the export boat market seemed to have helped pave the way for Henry Mohrshald and Michael Howarth, cofounders of Cabo Yachts Inc., in winning the National 1998 Small Business Exporter of the Year award.

Presented at the U.S. Small Business Administration award ceremony, May 21, at the Sequoia Conference Center in Buena Park, Mohrshald and Howarth were among the many honored at the organization's tribute to successful entrepreneurs.

Along with a successful Adelanto-based boating business, Mohrshald and Howarth had participated in the city of Adelanto's continued on Page 36
To help find this nation’s best entrepreneurs, 25 finalists for the Inland Empire’s Entrepreneur Of The Year awards, which some refer to as “the Oscar of business,” were announced last month by Sandy Anderson, managing partner of Ernst & Young, and is produced by the firm. Networking cosponsors include USA Today, the Wall Street Journal, the Kauffman Center, Entrepreneurial Leadership and the Entrepreneur Of The Year Institute.

The program is sponsored regionally by The FirstBank Private Bank, J&H Marsh & McLennan and Southern California Edison and locally by Loma Linda University, Citizens Bank, The Gas Company, Vanier, Sales洮 and Dobbs, and WCM Investments.

The Inland Empire finalists and award recipients are selected by an independent panel of judges.

The Inland Empire awards banquet will be held at a black-tie gala banquet in Palm Springs, November 12 through 15.

The Inland Empire Business Journal • PAGE 5

Ernst & Young Announces Finalists for the Oscar of Business

And the Finalists Are...

The 25 finalists in the various award categories include: Alice J. Bragt, A.B.I. Attorney Service in Redlands; Marc Thompson, Affordable Window Coverings in San City; Stanley T. Thomas, AgriTec Inc. in Henderson, Nevada; Ramon Alvarez, Altuzarra Lincoln/Mercury in Riverside; Carlos Morales and Daniel Torres, the ABBREK Manufacturing Inc. in Chino; John "Redy" Bucy, Commonplace Office Resource Group in Temecula, Gator Holt, Gartner Holt Productions Inc. in San Bernardino, William J. Software Solutions in Riverside; Rick Gonzalez, L.A.S. Computers in Perris, Germany Consiglio, Lucas Direct Marketing in Redlands; Frank Martin, Martin-Harris Construction in Las Vegas; Robert Dykhouse and Jeffrey R. Dykhouse, Metalmark Corporation in Corona; Diane Murphy, Monitoring Products in Rancho Cucamonga; James Benkics, Neto Educational Systems in Claremont; Jon Slater, Optivus Technology In San Bernardino; Martin T. Peterson, Pacific Connections in Ontario; Michael Poma, Ponti Distributing Co. Inc. in Rialto; Joseph Juinsh, Spec Research Inc. in City of Industry; Beverly. Strongfield Electric in Riverside; Alice Row-Gordon and Sustom D. Gordon, Sunrise Mechanicls, in Henderson; Nevada; William Hay and Denise Dillahay-Haye, Thane International in La Quinta.

Reservations for the awards banquet, which will be held at the Riverside Convention Center on June 18, may be placed by calling Lani Stewart of Ernst & Young at (909) 271-7325 by June 8.

The banquet ticket price is $151 per person. Information on the finalists can also be found on Ernst & Young’s Web site at www.com/entrepre-

Ernst & Young LLP provides assurance and advisory business services, tax services and consulting for domestic and global clients. The firm has 29,000 people in 78 offices.

Ernst & Young Entrepreneurial Services is dedicated to meeting the unique needs of growing businesses worldwide. The Entrepreneur Of The Year Institute was created to celebrate the accomplishments of the world’s outstanding entrepreneurs and to make the general public more aware of the benefits they provide to our society. Membership is limited to those judged to be the most entrepreneurial in their respective industries.

Use Up to 45 Million PCs

Nearly 45 million personal computers, or 1 PC for every 7 people in the United States that access the Internet, were used for this application. This is about two-thirds more than the number that were used to shop for products the user intended to buy electronically.

A total of 30 million PCs used the Internet to shop for electronic purchases. More than 5 million have bought products or related products on the Net. The 3.9 million bought some other consumer electronics products and nearly 7.7 million bought some other consumer product or service. The number purchasing other consumer products and services via the Net has increased from 3.7 million in 1996.

"The Internet is becoming a major advertising medium for "American," added Mark Nelson, vice president and general manager of ZD Market Intelligence, cosponsors include National Business Women’s "the average user." The Internet user profile of the lives of millions of people in 87 countries. The most commonly used Internet application remains elec-

Source: 1998 ZD technology user profile

The findings are from the 1998 ZD technology usage profile, a semi-annual study of U.S. PC use and users conducted by ZD Market Intelligence, a leading source of information on the computer and communications industries.

The Internet penetration of PCs installed in the United States that access the Internet:

Source: 1998 ZD technology user profile

We Sort Through Higher Stacks Of Resumes

Whether your needs are short-term or permanent, your business’s success depends upon finding exactly the right employees. As the largest employ-
Home Should Be Nothing to Fear
Epomphilia. You won't find that word in the dictionary or in any medical reference book. It means fear of acknowledging that you live or work in the Inland Empire.

Many people exhibit Epomphilia. They keep their Orange County job while buying low priced housing in Fontana. Or they keep their Irvine address while taking a job in the Inland Empire that can deny that they are a part of the Riverside or San Bernardino counties.

Of course, these people leave for work so early and get home so late that they never get to take part in local politics, school activities or community service.

And we all suffer for it. But who would suspect a community activity itself is the problem? A city project that spent its money in Woodland Hills when it could keep it right here. It's true.

The Route Sixty Six Rendazien has hired a Woodland Hills public relations firm to handle its tourism.

This would never have happened in the days of Dan Stark and Judy Combs, who put the Route Sixty Six event on the map. They made it a matter of personal honor. They brought millions of people from around the world to downtown San Bernardino to celebrate their participation in the Bobby Troup song about America's great highway.

Today, Stark and Combs have moved on. Hired away by other towns who recognize their professionalism. And in their place are people who figure that the worst, about an event in San Bernardino is that it has to be held in San Bernardino.

Make no mistake here. Money to seed the Route Sixty Six Empire is unacceptable.

The people who recognize their professionalism. And in their place are people who figure that the worst, about an event in San Bernardino is that it has to be held in San Bernardino.

What's wrong with Rialto? Absolutely nothing.

Besides the health care industry, DeValk enjoys golf and slow pitch baseball, which he reluctantly had to quit because of his hectic work schedule. Not surprisingly, his favorite positions seem to follow him wherever he goes; at one time DeValk enjoyed being a PAC 10 baseball umpire. DeValk relates his ball officiating experience to his career.

"Being an umpire was the best training I could have had for this job, because in an umpire you have to call the game by the rules, and your decision isn't always popular."

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What's wrong with Rialto? Absolutely nothing.

Residents have heard a lot the contrary, but those accusations will be explained here.

First, Rialto's mayor makes as many as the mayor of Ontario and Pomona combined. Yes, he does. But that totals out to about $1,600 a dollars a month, and there are welfare families who live on more that that.

Besides, if Rialto was a corporation, its value would be less than a median salary, including perks, benefits and stock options.

What's wrong with Rialto? Absolutely nothing.

"Being an umpire was the best training I could have had for this job, because in an umpire you have to call the game by the rules, and your decision isn't always popular."

The Truth About Rialto

What's wrong with Rialto? Absolutely nothing.

It doesn't suffer from emaophobia. You won't find that word in the dictionary or in any medical reference book. It means fear of acknowledging that you live or work in the Inland Empire.

In the 1996 election, the National Federation of Independent Business (NFIB) raised and spent about $100,000 supporting legisla-

tive candidates who felt we were good for small business. California labor spent several million dollars of their money opposing some of these same candidates.

That's almost fair, it's the American way. We raise our money, we spend our money, they spend theirs.

But you wouldn't know that labor to labor's $10 million mis-

leading television ad campaign against the measure. To hear them, it will destroy workers' rights to work and the ability whether they want their union dues spent on politics. If you give money workers, you can use your own pocket books, somewhere you are taking away their rights.

Of course, they are paying for their ad campaign with check-off union dues.

Unions centered that members don't like how their dues are spent can opt out of the automatic check-off system. And pass a Supreme Court case known as the

Continued on Page 26
Some have said that marketing is the preparation for start to
begin selling. A complete mar-
ketin program includes planning, product design, channel, position, promotion, and advertising. Only after adequate marketing development occurs it becomes efficient to sell.

Many companies shoot them-
selves in the foot by selling
the immediate close of the sale, missing much of the “back-room” follow up that quality sales personnel do in the first place. According to an article in Marketing Tools magazine, by Mark L. Boos and Todd Robinson of Tri-State Advertising in Indiana, research shows that “nearly half of those who inquire about a product (46%) buy within a year. Twenty percent will place an order in the first six months.”

A salesman who follows up on his inquiries can obtain a good part of his company’s normal market share. The problem is that many don’t follow up adequately do get their share.

The first step to tuning up your sales approach is to design a carefully tailored, inquiry management program. This acts as a filter and helps to screen out the non-prospects quickly. Fortifying good sales people into a support or clerical role can frustrate most of them.

The “assumption” that the sales force is responsible for the com-
pany’s share and thus should emphasize prompt response, pre-
ter determined qualification parame-
ters, is nonexistent. The attitude must follow.

The system should be implemented unless upper manage-
ment is dedicated to the program and demonstrates this through resource allocation.

Another good point in the distribution channel — product design, adver-
tisement, fulfillment personnel, sales and customer service — must understand the necessity of making the system work.

A sales organization with more than a few people requires excellent coordination. It is important to know who fits into the sales team and who shouldn’t. Touch a customer or prospect in any way, including sales and support personnel, without the account manager, client, shipping departments and other

their abilities to make the most of all potential leads. Few companies recognize their need for improve-
tion and actually resolve to

one reason for not recognizing a sales problem is that the inquiry response systems is based on an old sales assumption. Commonplace expectations are that their sales people find their own leads, follow-up and close on them.

But according to Pro-Filos, California, a human-resources-con-
tact staffing firm, “The best

sales personally is a great clerical or systems person.”

Forcing good sales people into a support or clerical role can frustrate some, and debilitate others.

The attitude can actually cost the company, not save expenses because the “sales force is paid by commission.”

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The entreprenuer scraped money together from wherever he could, including taking a mortgage out on his home, and was able to

lead the company through those hard times.

Now Safariland has a work force of more than 50 employ-
es, 7,000 square feet of man-
ufacturing space, and a product line that includes Europe, Japan, Singapore and South Africa. Perkins said, “Safariland was one of the last of the small companies to move into large scale manufacturing. Safariland has been a leader in the areas of weapon control, police officer duty gear as well as body armor, graphics for police and emergency vehicles, and automotive fabric covers such as nose-masks.”

Safariland expanded its product line by more than a 50 percent share, Safariland dominates the duty gear market for law enforcement. These products include belts, pouches and a range of holsters with safety features and adjustable parts to fit every cur-
vivable side arm.

Safariland has also featured other innovations in the com-
p

pany’s early years. Instead of using armor due to shortages, Perkins did some research and learned how to make a holster from leather, the standard material of the day. At this time, Perkins met John Bianchi, a police officer, who showed him how to make a holster. Perkins purchased some leathers and ammunition he planned to use on

an African safari.

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an African safari.
MacFair '98, The 56K Modem and More From the “00” Section

by J. Allen Leiberger

"Aren't you timid?"

"Not today," replied the tall, red-haired American with the familiar TV smile. "Today, I'm just another Mac-head, here to tell you something."

Gone was the Gates bashing of a year ago. Seattle's wunderkind of Windows has released the Mac version of Office '98 first, and many people came together to listen to Deborah Shadovitz go through what she has compiled for her new "Office '98 for Dummies" book. The package includes a new version of Word, a new Excel and a new Powerpoint.

Shadovitz is quick to point out that she also did about 80 percent of the work on the new "Clarin Office for Dummies" book as well, since Bob LeVitus and Frank Higgins did so much work on its predecessor, "ClarinWorks 4 for Mac for Dummies," they get cover credit and she had to settle for a listing inside of the new book, such as in the politics of publishing.

Adding to the confusion, ClarinWorks is now called AppleWorks.

A highlight of this year at MacFair 98, The 56K Modem and More From the "00" Section

for the first time not only for his three-hour three-day weekend. The Global Village TelePort 56K X2 Fax/Modem is like a brand new Corvette, but if you're stuck in traffic going home on Friday afternoon, you never get to go as fast as you wanted. Even so, a good 56K modem ought to last you for a while.

One other note. This column recently warned you about the problem that some computers will have in the year 2000 when the two digit dates change. For example, the year 1900, which is called Y2K or The Millennium Bug. More has come out since our last discussion. The IRS says it will cost about $3 billion to fix the lines of code in their computers for the change and that it won't be done until about 2008. This may work to our advantage because there was NO income tax in 1900. Then again, don't count on it.

Meanwhile, legislation is going around Sacramento to end-run the lawyers who are planning to get rich off of Millennium problems. Think of the class action suits for credit cards with "00" expiration dates or air traffic control radar that blinks out at midnight on that fateful day. While computer code writers are rushing to upgrade everything, it looks like a couple of ambulance chasers are preparing to get rich on computer glitches instead. Unless, of course, our lawmakers can prevent this electronic equivalent of El Nino from bringing the legal bonanza of the next century.

You should do the following. Resolve to be at 1999's MacFair. Plan to load the new 56K X2 modem at your next convenience. And on New Year's Day in the year 2000, spend cash only.

You've only invested in a lot of employees. PFF Trust & Investment Services can help you protect those investments with services such as:

- Administrative/recordkeeping for profit sharing, money purchase & 401(k) plans • 401(k) plan development & services

- Administration of IRA Accounts • Defined contribution plan assistance in the form of both your own or your members'

For an appointment, contact Sue Cooke (888) 614-3FF Ext. 66.402 Claremont • Riverside • Hemet

Raincross Medical Group Announces New Executive Director

Raincross Medical Group has appointed Thomas Thedford as executive director. Before joining the Riverside group, Thedford was founder and executive director of United Western Medical Center, Orange County.

Thedford is a member of the national and Orange County section of the Medical Group Management Association and the American Society of Training and Development.

Capitol Commercial/NAI Negotiates Purchase of Industrial Property

Chris Haas and John Boyer, representatives of Capitol Commercial Real Estate Services, have negotiated the purchase of an industrial building on behalf of Robert White and Janet White, trustees of the White Family Trust, for $1,625,000.

The six directors hired are Loren Cox, administrative services/finance director; James Babinski, information services director; Mary Jane McArdle, economic development director; Jim Strudbeck, redevelopment director; Ken Jeske, public works director; and Douglas Ford, building and neighborhood development director.

NACVA Awards Newest CMA Member

The National Association of Certified Valuation Analysts (NACVA) has awarded certified public accountant David Tulte a membership in their Certified Valuation Analysts (CVA) organization. The membership recognizes candidates who have shown strong ethical and professional standards. Applicants are required to meet educational and professional standards and certified public accountants and registered in their state and a member of the CPA Society or the American Institute of Certified Public Accountants.

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- Administration of IRA Accounts • Defined contribution plan assistance in the form of both your own or your members'
People, places ...

People involved with the health plan's contracts with physicians and groups and dealing with Medicare, Medicaid and Health Insurance Project.

Clapper will also serve as a resource to Health Net employer groups and community organizations.

Before joining Health Net, Clapper was a pediatrician at Bonita's Mercy Health Centers. Concurrently, she served as a physician at a care management consulting firm, lametre.

Clapper has held numerous executive and clinical positions in the United States Navy, including medical director at Naval Medical Center, San Diego. She is a fellow and diplomate of the American Board of Pediatrics, a member of the Ambulatory Pediatric Association and the American Medical Women's Association.

Pomona First Federal Assistant Vice President Larry M. Riechert, president and CEO of Pomona First Federal Bank & Trust (PFF), has named Evangelina Sandoval assistant vice president. Sandoval, the unsecured lending coordinator for PFF, is responsible for unsecured lending products at PFF. Duties include unsecured loan monitoring, credit quality, risk management, account profitability, business development and policies. Prior to joining PFF in 1997, Sandoval had a number of management positions in banking and real estate. She is also a member of the Rancho Cucamonga Chamber of Commerce.

Bastien and Associates Inc. Awarded Promenade Business Park Contract

In a recent architecture and planning firm Bastien and Associates have been selected by Western Realco to design the $15 million Promenade Business Park in Corona.

The business park will be comprised of 26 acres, of which 9 acres will be located on 18 acres. It will be designed for both office and warehouse use and include a dock-high loading facility.

According to Gary L. Bastien, AIA, principal of Bastien and Associates, the firm will plan both architectural and interior design of the project.

Western Realco will begin the project in July and completion will be in October.

Doubletree Resort Has a $5 Million New Look

Riverside Doubletree Resort Palm Springs has a new look— a $5 million new look.

Using a "new desert-contemporary" design theme, all guest rooms and suites, public areas and meeting spaces will be redesigned by Duncan & Miller Design, a Dallas-based design firm.

Renovations included the addition of a state-of-the-art exercise facility and the replacement of the traditional hotel restaurant with a more trendy "Sun-oriented" cafe.

Guests now have the option of using 16 new meeting rooms as well as access to a 5,000-square-foot poolside patio.

SCHDC Elects Palm Desert Real Estate Agent to Board of Directors

Southern California Housing Development Corporation (SCHDC) has elected real estate agent Sebastian "Sey" Stempa to the firm's board of directors.

"We are extremely pleased to have such a nationally recognized and respected real estate expert join SCHDC's board," said Andrew B. Wright, chairman, Southern California Housing Development Corporation. "We expect that his experience and advice will play an important role in developing and implementing the company's expansive plans."

A veteran of the Southern California real estate scene and founder and sole proprietor of Sey Real Estate, Stempa sold his company to Merrill Lynch in 1985 and now serves as chairman and CEO of Stempa Real Estate investment and management firm. He has also served as president of the Southern California Association of Realtors and the National Council of State Finance Agencies and chaired the California Housing Finance Agency.

Comparison of Current and New NER Program

Existing State NER Program

Applies to 17 industries

Exempts employers with four or fewer employees

Must report within 30 days

New NER Program as of 7/1/98

Applies to all employers

Must report within 20 days. Mag media files make two monthly transmissions.

Must Report:

Employer name, address and California Employer Account Number

Employer’s first initial, last name and SSN

Must Report:

Employer name, address, California Employer Account Number and the Federal Employer Identification Number (FEIN)

Employee’s full name, home address, SSN and "start-of-work" date

Certain exemptions apply

No exemptions apply

**The Employers Group**

**Government to Form Nationwide Database on New Hires**

by Barbara Lee Crouch

As part of the ongoing effort to locate parents and enforce payment of delinquent child support obligations, the Welfare Reform Act (Personal Responsibility and Work Opportunity Act of 1996) established the New Employee Reporting (NER) program.

Newly hired employees must be required to furnish identifying information on virtually every person who is hired in the United States. In addition, the FFLS will contain quarterly data supplied by the State Directory of New Hires on wages and unemployment compensation paid.

The law, which will take effect in California on July 1, establishes the New Employee Registry (NER) and requires employers to report all new employees to the Employers Development Department (EDD) within 20 calendar days of the start-of-work date. This short time frame will allow enforcement agencies to identify delinquent parents who evade child support payments by changing jobs frequently.

Identifying delinquent parents

The new hire information will be crossmatched against child support records in the state to locate parents, establish a support order or enforce an existing order. The files are then sent to the National Directory of New Hires. With over 30 percent of delinquent parents living in other states, the Department of Health and Human Services estimates that this program will increase child support collections by $6.4 billion nationally in the next 10 years.

Fighting unemployment insurance (UI) fraud

A direct benefit of the program to California employers will be an increased ability to identify persons who are working and fraudulently collecting UI. Under the current system, a claimant may be working and collecting UI benefits for up to six months before EDD detects the fraud and establishes an overpayment.

The new 20-day reporting requirement will enable the state to detect fraud and establish overpayments within three weeks of the employment date. This provision will save approximately $9.5 million from being paid out of the UI fund each year on fraudulent claims.

When must you report new hires?

Under current California requirements you have 30 days from date of hire to report new hires. Once the federal law goes into effect July 1, you will only have 20 days to report new hires.

What must be reported?

Under the new law, full name, home address and social security number of employees at the start of work date. In addition, the employer’s name, address and account number must be provided.

Who must be reported?

New employers who have not previously been included on your payroll. Retired employers who are returning to your employment from any furlough, termination, separation, layoff or unpaid leave of absence.

To whom must you as an employer report this information?

It is reported to the California Employment Development Department (EDD). The EDD provides you with Form DE-34 for reporting new hires. However, you may create your own form, submit a copy of the employee's W-4 form to your reporting door which includes that required information. Mail or fax to: Employment Development Department, P.O. Box 997016, MIC 23, West Sacramento, CA 95799-7016. FAX: (916) 653-5214.

What date do I use to report my new employees?

Use the "date of hire," which is the first day services are performed for wages by an individual.

For more information:

The EDD mailed detailed instructions to all employers in May, along with a copy of the department’s reporting form. For additional information, call (916) 657-4529 (or you can visit EDD's Web site at www.edd.ca.gov).

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for Employers Group. The 102-year-old, not-for-profit association is one of the largest employer representations for human resources management issues in the nation. The group serves more than 4,000 member firms which employ approximately 2.5 million workers. Crouch may be contacted by calling (909) 784-9430 (or see Employers Group Web site at www.edd.cal.gov).
Working With Those You Hate

by Peter G. Peterson

Sharon's assistant Mark sat comfortably across the desk, twirling the point of his tie.

"I'm trying to do the best job I can, but it seems like I'm always running interference between you and Jeff."

Sharon rubbed her forehead.

"I'll talk to him and see if we can tone the conflict down."

Inside she was thinking it wasn't the first time she'd almost lost a good advisor to Jeff's continued battering of her temper.

Across town, Leonard took one look at his newly hired colleague, Dave, and squared off. So it was going to be new technology against old? Their offices were adjacent to each other, so they could look forward to lots of time to argue.

One exit down the freeway, Brad's terrific secretary with whom he had an excellent relationship told him she had accepted a position in Jeff's office. Brad, to work in the LA office starting in two weeks. Brad was furious. Why didn't Dan talk to him about it?

With that done he she pushed

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The Euro: Europe's Common Currency

By Susan Thomas

On Jan. 1, 1999, the "euro" arrives. By the end 2002, the single currency will be adopted by 11 of the 15 member nations of the European Union. The European Monetary Institute (EMI) will become the Eurosystem.

Britain, Denmark and Sweden plan to stay out of the monetary union for a while, but are expected to join within two to three years of its launch. Greece may not qualify, although it was admitted into the exchange rate mechanism, which is the way to their eventual adoption of the euro.

Recently the irreverent fixing of exchange rates between participating countries took place. The European Central Bank will act as the master. Notes and currency will be issued in January 2002, with current forms of cash existing in the interim.

At a recent conference of the National Association of Export Companies, Herve' Cau, the director of monetary matters for the EU, advised that the euro will be stable, focusing on stability and fiscal discipline.

Bruce Barrard, adviser The Journal of Commerce, that the monetary reunification "initially will be plagued with problems of its own. But in the long run, it will be a win-win situation, both economically and politically."

The euro will have a major impact in the United States for several reasons:

• Europe and the United States have the world's biggest commercial relationship. The EU accounts for 18 percent of U.S. exports and 29 percent of our imports.

• The United States is the single largest investor in the EU and it is the main target of U.S. foreign investment.

• The euro could eventually rival the U.S. dollar as a global currency.

For U.S. business, there will be the elimination of exchange-rate swings and bank fees. Travelers will no longer have to change money every time they enter another European country. Costs for cross-border trade will be reduced, expenses for trading in different currencies will be eliminated, and common pricing strategies across Europe will be facilitated.

Anthony Personal, head of currency research with J.P. Morgan (Europe), told The Journal of Commerce that the European Union's economy will be 15 percent larger than that of the United States, and its exports will be 25 percent greater. Even the 11 countries joining in 1999 will expect more than the United States.

The key question for U.S. exporters is if the euro will be strong or weak against the dollar. A weak euro will make EU goods more price competitive, robust sales by U.S. companies, and increase the U.S. trade deficit with the European Union. A strong euro would have the opposite effect.

Susan Thomas, established Exporters (1991) to help small manu-

facturers get their products sold on the international market. Thomas may be contacted at (714) 282-7944 (smpt@isp.com).
LAW

To Ask or Not to Ask, That Is the Question

by Lazaro Fernandez

We have all been interviewed, but now it's you who's doing the interviewing. Do you know what to ask and what not to ask so as not to run afoul of the various laws in place today to protect a prospective employee's rights?

Choosing your questions carefully is the key. Commonly selected questions improve the substance of the interview and the information elicited. It will allow you to stay away from questions you should not ask.

Two major hurdles are questions that give the appearance of discrimination or harassment. The Equal Federal Employment Opportunity Commission, which monitors and enforces workplace discrimination, provides pre-employment guidelines that include the following:

- Will the answer to any of the questions have the effect of screening out minorities or members of the same sex?
- Is the information really necessary to judge the applicant's competence or job qualifications?

In most instances, the less information you have regarding an applicant, the less offensive or suggestive questions, comments or jokes can constitute sexual harassment.

Opportunity Commission, which discriminates, provides the following:

- The key to a productive interview is to gather information on a need-to-know basis. Remember that job-relatedness is your best defense to a discrimination charge.
- Conform your manuals and interview questions with the previous information you have on file.
- Ask simple yes or no questions. Use leading questions if necessary to judge the applicant's competence or job qualifications.

We have all been interviewed, but now it's you who's doing the interviewing. Do you know what to ask and what not to ask so as not to run afoul of the various laws in place today to protect a prospective employee's rights?

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Religion is an interview trap. Asking may be illegal.

As an emerging category of questions, religion is classified as a “sensitive” protected category, such as religion or disability, the less likely a rejected applicant can sue for discrimination.

Questions to avoid include age, family plans or day care arrangements. The last question is not job-related unless an applicant requests a special schedule because of child care needs.

Sexually offensive or suggestive questions, comments or jokes can constitute sexual harassment.
Who's Who in Technology

Robert J. Dykhouse

Robert and Jeffrey Dykhouse are a father-and-son team who enjoy the daily challenge of bringing new and unique solutions to old problems through application of exciting new technology. The Dynamic duo run Metroline Industries Inc., of Corona, which manufactures advanced "nano"-technology and equipment packages for surface modification.

Through the use of Metroline's innovative plasma technology and equipment, it is possible to modify surfaces of a wide variety of materials to achieve performance unattainable through other techniques, thereby allowing designers the freedom to choose a host of materials previously thought unacceptable. Some examples are:

- Glass, door handles, plumbing fixtures and aluminum auto wheel nobs now have a corrosion-resistant "lifetime" finish, maintaining their original beauty for years to come.
- New, nearly unbreakable plastic auto side and rear windows save lives in a serious accident, prevent theft and reduce the risk of carjackings.
- The plastic surface, when coated with Metroline's VITRIM-X(TM) Protective Finish, resists scratching similar to glass.
- Semiconductor device subminiature patterns can be etched into silicon wafers, photosensitive film wafers and other surfaces through the process of "face modification.

In addition to those examples, Metroline's technology makes possible new disposable medical devices which detect drug abuse and heart attack quickly and without time-consuming tests.

Inland Empire JOURNAL • JUNE 1998

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Who's Who in Technology

Jim Benskin

Jim Benskin, president and CEO of NeTel Educational Systems Inc. (NeTel), holds a doctorate degree from Texas A&M University. As CEO of NeTel, Benskin oversees all aspects of management for the company, including the day-to-day operations.

In 1990, Benskin established NeTel, of Claremont, using less than $3,000 in personal investments. Through his vision and effort, the company spent four years developing the SchoolNet Series™ version 1.0. NeTel has grown from $20,000 to $8 million in sales in the past four years—estimated new sales for 1998 should exceed $10 million. The company has relied on cash flow to progress through every major step of development. This progress was accomplished by adhering to four main principals. Those same principles are why Benskin chose to do what he does, and they are sustain a vision, inspire the troops, hold people accountable, and grow new leaders.

When sports writer asked Yogi Berra, "What makes a good manager?" Berra replied, "Good player." Benskin, a former teacher and project manager for the Environmental Protection Agency, said that making an impact on schools is what he enjoys most about his job.

Employed with the Dallas Independent School District in 1982, Benskin headed the project team which developed computer-assisted instructional material for schools. In 1983, he founded Rainbow Telecommunications, one of the first companies nationwide to take advantage of Openet, a.k.a. the Internet.

Frank Paytas

Frank Paytas is CEO of D.I.P., which he founded with Tom Dale in 1987. D.I.P. — originally Dynamic Industrial Products — is a maker of microprocessor-based industrial controls. These devices use modern computing and networking technology to integrate computer intelligence and decision making capabilities into production facilities and other applications.

Designing and manufacturing these controls places D.I.P. at the forefront of the automation revolution. Paytas is thrilled to be a part of this opportunity. He has watched D.I.P. grow from its early days in a Moreno Valley apartment, where the bedroom was the research and development (R&D) lab and the living room the production floor, to today, when it is on the verge of outgrowing a 10,000-square-foot facility in a Riverside industrial park.

Paytas’ experience prior to D.I.P. is with Allen-Bradley, Hughes Aircraft and Honeywell. Paytas’ contacts in the automotive and semiconductor equipment industries have lead to long-term customer relationships that have put D.I.P. on a path of rapid expansion.

The CEO was born in 1956 in Cleveland, Ohio, and graduated Summa Cum Laude in electrical engineering from Cleveland State University.

Tom Dale is the head of engineering at D.I.P., which is based on Dale’s vision of a rapid R&D company that can quickly engineer sophisticated products tailored to specific customer needs. For example, D.I.P. has moved a product for General Electric from the initial design stage to production in less than six months, winning GE’s internal Product of the Year award.

D.I.P. became a reality when Dale and Paytas seized on the possibilities presented by advances in microprocessor and control network technology. Dale has always wanted to run his own business. When interviewing at Intel earlier in his career, he was asked what his goals would be if he worked there. He told them, "to learn all I need to know about starting and running my own company, and then go off and do it."

Dale is excited to be a part of such a dynamic company and enjoys its mix of creative engineering, innovative business and motivated people.
Clearing the Smoke Around HMOs

The media is rampant with complaints about HMOs. HMOs force doctors to restrict the time they spend with patients and the treatments they authorize. HMOs refuse to pay for prescription drugs some patients need. These allegations and more have all been hurtful to HMOs. The Business Journal asked Assemblyman Brett Granfield (R-65), a leader on health care legislation, to discuss what the state's lawmakers are doing to address the most common HMO-related issues.

Q. What are the primary health issues currently before the state Legislature?

A. Managed care and HMO reform is the primary health issue before the legislature this session. The issues have been addressed covering a wide range of concerns about the kind and quality of health care services offered through managed care organizations. A sample of the specific issues include:

- New legislation making by pharmacists, arbitrary limits on services, drug formulae (what drugs are available), HMO liability, utilization review, second opinions, health plan oversight, and others.

Q. How will the Legislature deal with the concerns of HMO patients and members?

A. There are more than 100 bills in the Legislature this session dealing with, or proposing, managed care reform. Some of these bills offer real reform and improvement in the health care system. Others represent an attempt by the Legislature to micro-manage these complex health care systems. A large number of these bills will pass and go to the Governor for signature because the need for reform is great. I authored the first managed care reform legislation passed by the Legislature. The bill, Assembly Bill 12 which was signed by the Governor, provides direct access to obstetrical and gynecological (OB/GYN) services for women in managed-care settings. I have also introduced an Assembly Constitutional Amendment (ACA 44) which will protect the physician-patient relationship. Other bills that may be approved by the Legislature and sent to the Governor deal with patients' rights, rights to a second opinion, improvement of HMO oversight, and managed care dealing with access and the quality of care.

Q. What will Legislation enacted this year solve the managed-care problems?

A. No. The health care system in California as well as in the nation is in transition. Some of the problems with HMOs are emerging as the new system is as complex as the health care system as a whole. This is in addition to the new system as are just being identified. Additionally, the Legislature is in its best year to not deal with all of the problems because the sys tem as complex as the health care system as a whole.

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**Health Care Takeout**

**Renegade Doctors Put Patients First**

by Matthew Padilla

The important thing about the three medical clinics opened in Fontana, Rialto and San Bernardino last month is that the doctors will be able to spend more time with patients and have more freedom to authorize treatments they then do while working for Pinnacle Health Care, according to Dr. Charles Sabbah.

Sabbah and nine other doctors who worked for Familycare clinics in Fontana, Rialto and San Bernardino, left the company last month amid a contract dispute.

The proposed contract, which reduced benefits and changed the salary structure for doctors, was the straw in a series of problems that had arisen since MedPartners Inc. of Birmingham, Ala., took over Familycare more than two years ago, according to Sabbah.

"These companies think of doctors as replaceable employees with disregard to the humanitarian services they provide," said Sabbah. "I don't think they have knowledge or respect for the doctor-patient relationship."

The doctors have formed their own company, Pinnacle Medical Group, which the Journal Press time was scheduled to open competing general practice clinics in Fontana, Rialto and San Bernardino on June 9.

MedPartners had offered the doctors 70 to 80 percent of their previous salaries, with the remainder dependent on the number of patients each doctor sees per month and the related expenses, according to Sabbah.

But MedPartners spokesperson Joyce Hawthorne said that the proposal did not include a decrease in salary but include a change in the compensation plan. She said she did not have specific figures.

And last month MedPartners replaced the doctors, retaining the three clinics where the doctors worked to full staff.

"We've replaced all the physicians," Hawthorne said. "They were all new hired."

Dr. Sabbah said he is not sure how many of the Familycare physicians will be, but even if the doctors make less money, they are better off not working for MedPartners.

Corporate officials would occasionally suggest that doctors take more time with patients. They are spending only 10 minutes with each patient, decreasing the amount of tests doctors order such as CAT scans, and cutting short patient stays at clinics, alleged Sabbah. He said that the clinics were understaffed.

"They worked the doctors to death," Sabbah said.

Hawthorne denied allegations that MedPartners pressured doctors to do more business with the physicians.

"MedPartners as a corporation never addressed any practice issues with the physicians," Hawthorne said.

So then is doctor Sabbah stilling doing mud at MedPartners and highlighting to make publicity for his new practice? Sabbah declined to answer the question.

**Clearing the smoke**

continued from Page 24

system in one week. We need a little more analysis, data gathering, surveys of patients and hard focused work by health care specialists to truly identify all of the problems.

Q. How focused is the current effort? A. It's very focused but, in my opinion, doesn't go far enough. For example, Assembly Republicans have identified guiding principles with specific objectives that include quality of care, access to care, freedom of choice by patients, security of health coverage, and accountability of health plans to the members.

These are excellent goals, but we need to translate these concepts into a combination of motivation incentives (not monetary), encouragement and legislation, which will result in better outcomes and an improved product for HMO members.

In other words, more legislation by itself will not solve the problems. These issues will need constant work and a dedicated effort by all interested parties to mold these health care systems into positive, patient-centered, high quality and responsive organizations.

Q. What other things can be done? A. Major interest and concern of mine is quality of care. One of the problems is the methodology of quality assessment for health care systems in not a fully matured product. There is a major work underway on this nationwide, but we need to confront it a step by step. The science of quality assessment needs to be supported by quality medical data where health services in any HMO can be compared to other services in another — applies to apply. We have the ability to do all this. We just haven't done it yet.

Q. What can be done that will get results sooner? A. The 100 bills in the Legislature this year will certainly help to get the attention of the managed care/ HMO industry. Hopefully, the result will be that they will aggressively address the combined interests of their members and health care consumers. They should fail to address these concerns, we will be back next year with a new legislative agenda to address the concerns of our constituents and those health care consumers. The complaints in regard to HMOs are just too numerous and widespread and these issues will not be ignored.

Assemblyman Granlund's district office can be reached by calling (909) 790-4196.

Internet Health Care Directory Offers Information on 100,000 Resources

The largest health care directory in print is now also the largest health care directory on the Web.


This new Web site is based on the Center for Healthcare Information's Professional Resource Guide, an annual print directory published since 1990. The Internet Resource Guide offers users the ability to search among more than 100,000 organization listings, covering companies, facilities and services in more than 40 categories, such as:

- Homecare services, including home care agencies, home infusion therapy and home medical equipment (HME).
- Rehabilitation services, such as rehabilitation hospitals, outpatient physical and occupational therapy offices, and postacute rehabilitation.
- Other specialty services, such as air medical transport, home modification for special needs, etc.

Each listing includes the organization name, address and phone number.

Many listings also offer detailed data, such as credentials, special programs, staffing, affiliations, area specialties, contact names, fax numbers and Web site addresses with hyperlinks to their home pages.

Corporate headquarters

The Internet Resource Guide also includes a separate section listing the corporate headquarters and branch locations of national and regional health care companies and networks continued on Page 36
HEALTH CARE TAKEOUT

JUNE 1998

San Bernardino Dentist No Fan of Managed Care

In 1979 Dr. M. Feldkamp began a one-dentist practice in a 4,000- square-foot office on the Island Empire in San Bernardino. Today Hospitality Dental Associates provides dental services throughout the Island Empire and has four additional offices located in Riverside, Victorville, Rancho Cucamonga and Rancho Mirage. The private, fee-for-service practices have grown by 25 percent over the past five years and today have 110,000 patients of record, making it the largest Island Empire dental group not associated with an HMO.

Hospitality Associates is Feldkamp's successful response to managed dental care, which he is convinced can provide neither the highest quality dentistry nor the satisfying environment in which dentists can practice.

In building Hospitality Dental Associates, Feldkamp created an unusual, if unique, dental environment. The 23 dentists associated with Hospitality function as independent practitioners, but with the advantages of professional business management and the expertise of a group of dentists working with their peers. "Under managed care, it's almost impossible for a young dentist out of dental school to set up his or her own practice," Feldkamp said. "We give our dentists the opportunity to build a practice and concentrate on the science and art of dentistry, without the compromises that managed care can sometimes create."

Sixty percent of Hospitality Dental Associates' patients are employees of local companies who have contracted with Hospitality Dental. Those companies gain a significant discount on fees deemed "usual and customary" for dental care in the Island Empire. Because Hospitality Dental's direct contracting relationship with employers involves neither insurance companies nor third-party administrators, its discounted fee-for-service dental care is attractive to employees who develop a family-dentist relationship with their Hospitality dental practitioners. Unlike many managed care facilities, Hospitality Dental patients see their own dentist at every visit.

Hospitality is more than just the street name of the company's location. "Hospitality" defines the company's patient care environment. The organization's credo is expressed in the Code of Dental Ethics displayed in all offices, which includes the statement, "Our dental practice was inspired and developed to serve people. Therefore, we will provide the best quality care I possibly can. I will listen, encourage and respect the self-worth of each individual I treat. It's a credo practiced by every dentist and employee. Children have a special place at Hospitality Dental Associates. Rather than having to wait in an adult waiting room, they have a reception area of their own: a child-friendly room with bright carpets, toys and children's books. And they have their own treatment coordinator to help them feel comfortable and special.

"Children are special patients at Hospitality Dental," Feldkamp said. "Our pediatric dental specialists work with a gentleness and manner which greatly reduce the fears of young patients growing up as adults who neglect their teeth or become dental phobics."

As interest has grown in cosmetic surgery, so has adult interest in orthodontics. Many adults now understand that it's not too late to have their teeth straightened and enjoy the benefits in appearance it provides. Hospitality Dental has seen a 15 percent increase continued on Page 29

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Health Care Takeout

Smokers Have New Hope in Fighting Nicotine Addiction

by Jonathan Gallagher

Finally, after years of research, bureaucracy battles and uphill struggles to gain interest, Dr. Linda Hyde Ferry's work in smoking cessation is being recognized as a real breakthrough. Most important, this discovery has the potential to save the lives of many who are at risk of dying from smoking-related diseases in the United States.

Ferry is chief of the Section of Preventive Medicine at Ferry J. Lera Veterans Affairs Medical Center, Loma Linda, as well as an associate professor in the Department of Preventive Medicine and Family Practice in the School of Medicine, and Department of Health Promotion and Education in the School of Public Health, Loma Linda University.

Her discovery? In brief, a safe medication known as "bupropion," a stimulant antidepressant, has the ability to mimic the effects of nicotine on the brain and ease the problems of nicotine dependency and withdrawal.

"Using bupropion as a means to stop smoking is the first FDA-approved, nonaddicting, antismoking medication that allows one to use a medicine that changes the neurochemistry in their brain to help them deal with the addiction pattern that has gone on for years by using cigarettes that create nicotine addiction," Ferry said.

Ferry said the medication seems to decrease craving while a person is still smoking.

"For some smokers, it seems to make cigarettes not taste as good, so they do not enjoy smoking as much as they did before," Ferry said.

"Buproprion stabilizes the chemicals in the brain and the same parts of the brain that nicotine affects and reduces nicotine withdrawal symptoms, "

The drug is a real breakthrough, and former surgeon general C. Everett Koop said it will prove extremely useful in helping smokers quit, even those who have been addicted long-term.

"Linda Ferry's studies on bupropion as an aid to smoking cessation provide the 45 million smoking nicotine addicts with the best assurance they have ever had," Koop said.

Koop Foundation director Dr. George Anderson emphasizes the potential benefits for society as a whole.

"Linda Ferry's medical research and clinical practice offer another whole realm of approach to solving the problem of tobacco dependence for individuals and collectively as a social service," Anderson said.

How did Ferry get involved? Her dream had been to become a surgeon but said that God had directed her to prevent medicine, and smoking addiction in particular.

"The Lord kept bringing me to this focus in public health," Ferry said.

"I felt God wanted someone to look openly and critically at the problem of smoking." Investigating further, Ferry discovered that nicotine is more addictive than any other known substance — more addictive than heroin, amphetamines or cocaine.

Working in the Veterans' Affairs anti-smoking program, Ferry was disappointed with the low success rate of about 5 percent. Her research found that nicotine dependency may have links with depression. Recognizing nicotine as an antidepressant, Ferry used a drug that would have the same effect as nicotine and would help with the depression factor, but not be addicting.

"What nonsmokers don't realize is that cigarette smoking is some people's help in dealing with stress, urban and chemical, to make them feel normal," Ferry said. "We may see smoking as a bad, unhealthy habit that kills you and wonder why people do that. We don't understand that for some people using nicotine has become the only way they feel they can feel normal.

When one uses bupropion before, during and after quitting smoking, the brain chemistry is normalized more quickly, and problems of nicotine withdrawal are much less severe.

Sold under the brand name Zyban, Bupropion was approved by the Food and Drug Administration in May 1997 and has been available since July. Studies show that since coming on the market as an anti-smoking aid, a total of 175,000 prescriptions have been written. It is expected that 3 million people will have quit smoking over the next year, after using the treatment.

Studies show that using bupropion makes quitting twice as likely than if the medication is not used.

Ferry is quick to stress that the medication is not a "magic parachute" but must be used in conjunction with behavior modification and the understanding of psychological dependence.

"Caring addiction is not achieved just through its use of the medication," Ferry said. "Addiction is like a triangle, chemical dependence is just one of the three sides.

The other two sides — helping people change their behavior and tackling the psychological dependence — are essential if someone is going to quit permamently.

The real problem is not just the nicotine addiction but the health risks posed by the 4.000 chemicals found in the burning cigarette, according to Ferry.

"When someone says to me, 'We are addicted, it's all in the head,' I agree — it is all in the head, and it is about chemistry. Even prayer involves God communicating through our brains and chemistry," Ferry said.

This report was reprinted with permission from Adventist Review.

Health Care Takeout

Riverside Medical Center Sees More Patients

The new Riverside County Regional Medical Center has serving more patients from a diverse area of Riverside County than the 103-year old Riverside General Hospital did in its former location in Western Riverside. Since RCMC opened its doors on Monday, it has been drawing more patients from Banning, Beaumont, Perris, Hemet, Moreno Valley and Temecula, in addition to Riverside.

The success of the new Moreno Valley location is evidenced by the patient increase. RCMC is running with an average census of 140, compared to the old facility's average of 120. Also evidence of the patient increase, RCMC is filling 450 prescriptions each day, nearly the 600 prescriptions that were filled by Riverside General. Teresia Conley, transition coordinator, says, "Since opening, the hospital has received positive feedback from the patients, both old and new. Everybody has been pleased with the friendly staff and service." At our new location, we are able to bring our professional and friendly services to a larger group of people, providing care to the eastern regions of Riverside County, while still serving the patients from the western Riverside area.

To help service the patients of RCMC, Riverside Transit Authority added a bus route from downtown Temecula. Since March, route 20A has demonstrated consistent growth. In addition to the new route, route 18 has been modified to meet the needs of patients who require service to the hospital and its many patients.

RCMC is a state-of-the-art facility with 362 single-patient rooms. Its state-of-the-art technology includes:

- Level II trauma center with adjacent helipad
- Twelve operating suites
- Intensive care units (adult cardiology, medicine, surgery and neurosurgery, pediatric and neonatal)
- 24-hour pharmacy with a clinical pharmacist on site
- Complete digital radiology services, including MRI and CAT scan
- Complete laboratory services
- Complete clinical laboratory services

The new Riverside County Regional Medical Center sits on approximately 100 acres in Moreno Valley. The 362 single-patient room facility opened on March 11 and is a state of the art and one of the best in the United States.
Health Care Property Investors Inc. announced last month its plans to purchase 36 clinical facilities and two undeveloped land parcels from Procedural Health Care Plan Inc. and its affiliates for approximately $66 million.

The facilities have an average age of 10 years and are located in Georgia, North Carolina, Florida, Colorado, New Jersey, and Ohio. The total square footage of the facilities is 739,557 square feet and the two undeveloped land parcels contain 7.1 acres. The facilities are leased to eight different physician clinic organizations.

Health Care Property, based in Newport Beach, announced that it has closed the purchase of 24 facilities and two land parcels for $55 million and expects the remainder of the transaction to close within the next 30 days.

The acquisition of the Prudential portfolio is an excellent opportunity to further expand our physician clinic franchise, said Kenneth B. Roath, chairman and CEO of Health Care Property. "Each of the facilities is leased by an established physician group practice and is well-located in communities across Florida, Ohio and Texas. A high return with upside potential. Approximately 36,000 square feet of the portfolio is currently vacant and available for lease."

New Medicine, the publisher of Fomical Oncology, an analytical newsletter in the oncology field, launched its New Medicine/Oncology KnowledgeBase (NM/OK) during the 34th annual meeting of the American Society of Clinical Oncology last month.

NM/OK is not just another piece of the puzzle but a comprehensive all-inclusive listing of everything you wanted to know about the oncology field, updated daily.

NM/OK was designed to reside in the computer on the desk of executives/professionals working in the cancer area to allow immediate and convenient access to information in this field as it occurs.

The company has invested more than 1,000 resources and has closed the purchase of two undeveloped land parcels for $55 million this past month. The company launched its New Medicine newsletter in 1990 as a monthly publication.

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Inland Empire Business Journal... For Insight into Inland Empire Business...
Tenet Healthcare Names Board Member

Sanford Cloud Jr., a leader in the nation's dialogue on race and head of the National Conference for Community and Justice (NCCJ), has been named to the board of directors of Tenet Healthcare Corp.

Cloud becomes the ninth member of Tenet's board, which unanimously approved his appointment last month.

Cloud brings a wealth of experience and perspective to Tenet's board. He is the first African-American president and chief executive of the NCCJ, known throughout the nation and out most of its 70-year history as The National Conference of Christians and Jews, and is a board member for corporations and philanthropic organizations, a lecturer, lawyer, and corporate executive.

"We are delighted to have someone as Sanford's caliber and reputation," said Jeffrey C. Barkabow, Tenet's chairman and CEO. "He has insight and wisdom that will be invaluable in helping us meet the diverse needs of the many communities we serve."

"Tenet's reputation for integrity and the board's sincere desire to head up the board of voices that make this a welcome opportunity," said Cloud. "Tenet has an extraordinary opportunity to reshape our nation's health care system for the better, and I look forward to adding my energy and perspective to that end."

As head of NCCJ since 1994, Cloud has on several occasions counseled convened leaders thinkers with strongly opposing perspectives for nationally televised discussions on various topics. The National Conversation on Race, Ethnicity and Culture. Cloud also represented NCCJ as a member of former president Jimmy Carter's delegation overseeing the Palestinian elections in 1993.

Founded in 1927, NCCJ is a human relations organization dedicated to fighting bias, bigotry and racism in America and promoting understanding and respect among all people.

Cloud also helped found National Voices for an Inclusive 21st Century, a collaboration of national human relations and civil rights organizations that work together to confront bigotry, bias and racism.

Before coming to NCCI, Cloud was a partner of Robinson & Cole in Hartford, Conn. Throughout most of the '80s, he worked for the Aetna Life and Casualty Co., now known as Aetna Inc., as vice president, corporate public involvement, and executive director of the Aetna Foundation.

As a former two-term Connecticut state senator, his accolades included primary sponsorship of legislation creating the state's first Department of Housing and Urban Development.

He is currently a member of the boards of directors of Advest Group Inc., an investment management company; the Juvenile Diabetes Foundation International and Harvard University. He is also chairman of the Children's Fund of Connecticut.

Cloud holds a bachelor's degree in liberal arts and a law degree in 1972 from the University of Kansas. He is a member of the bar of the Kansas and United States courts.

The following report was provided by Business Wire.

A Las Vegas woman stricken with lung cancer is suing the nation's tobacco companies today, becoming one of the first people in California to use a new law allowing citizens to seek steep punitive damages to protect cigarette makers for 10 years.

In her multimillion dollar suit, Patricia Henley charges the big five tobacco companies with misleading the public about the dangers of cigarette smoking. The suit alleges that tobacco companies, which have known since 1946 that smoking causes cancer, have pursued a campaign of disinformation and concealment, boosted nicotine levels and targeted youth to maintain a steady market of hooked smokers.

Henley, 51, grew up in San Francisco but has lived for more than 20 years in Las Vegas, where she was a country-western and jazz singer and ran a contracting business. She often appeared with Alexander Longrieff and the swing music group the Sagebrush Rhythm Kings.

At age 16, Henley had her first cigarette during a high school dance, she remembered because she and her girlfriend thought they made them look cool and曼妙.

A Mariboro woman, Henley's smoking habit grew until she reached the company of cigarettes a day. When she turned 43, she switched to Marlboro lights and other low-tar brands, which they were safer. Her consumption swelled to three packs a day. After unsuccessful attempts to quit smoking, Henley was diagnosed with inoperable lung cancer in January 1998. She has lost 100 pounds and now is a diabetic. This result of following recently released statis- tics showing that more women and minorities are smoking and dying because of it, while the rate of smoking by white males is declining, suggested Chaber.

For years, the tremendous resources of the tobacco industry and its so-called scoured earth lobbying tactics intimidated Californians. For example, a lawyer for R.J. Reynolds said "the company's deceptions have cost the state and the world millions of dollars."

"The way we won these cases was not by spending all of [R.J. Reynolds'] money but by making the effort and certain success recovery." In her suit, Henley is asking the San Francisco Superior Court to issue an injunction halting the sale of cigarettes to minors. Henley is nation's first ever to make a claim for her lost wages, pain and suffering, and reimbursement to public agencies for her medical care.

Represented by the San Francisco law firm of Wachtler, Chaber, Hartsouer, Smith & Tigerman, Henley is asking the court to order the tobacco companies have known since 1946 that smoking causes cancer, have pursued a campaign of disinformation and concealment, boosted nicotine levels and targeted youth to maintain a steady market of hooked smokers.

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The door to legal recovery is opening up to millions of dollars, said one of Henley's attorneys, Madelyn J. Chaber.

Henley will ask a jury to punish the tobacco companies and order the court to order the tobacco companies to be penalized.

"I hope the court will join the ranks of the public and order the tobacco companies to take responsibility for their actions." Henley said.

"I will put my story in the public domain because I want the world to know how the tobacco industry has misled the public, how they have known since 1946 that smoking causes cancer, have pursued a campaign of disinformation and concealment, boosted nicotine levels and targeted youth to maintain a steady market of hooked smokers.

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At deadline ... continued from Page 3

Krugier said that when a buyer brought a home in 1999, the price would be $115,230 and the interest rate would be 8.5 percent, resulting in monthly payments of $649. Today, that same home would have an inter­ est of 7.16 percent and a monthly payment of $623.

Consumers' Confidence in Economy Strong

While the American econ­ omy may have dropped slightly in May, businesses are still optim­ istic that healthy economic growth will continue throughout the summer.

According to an index report from the Conference Board, con­ sumer confidence fell from 137.2 in April to 133.2 in May. This decline was lower than expected from Wall Street and the index remains near the 29­ year high of 137.4.

Lockheed, McDonnell Douglas Planes Inspected

The Federal Aviation Administration has requested

SBA honors ... continued from Page 3

County Employment Development program, which has provided work for welfare recipients.

"We started Cabo Yachts in 1991 with the goal of building the highest quality, best performing sport-fishing boat available anywhere. We're suited to his new role at Blue Shield, and his excellent experience with employers, providers and brokers in Northern California will be a real asset in his new role," said Bruce Bodeken. "We are indeed fortunate to have a manager of his caliber join Blue Shield."

Swenson has a master's degree in business administration from the University of California, Berkeley, and a bachelor's degree from Duke University. He resides with his wife and two children in Piedmont.

Blue Shield of California, a state­based managed care com­ pany, has announced the appoint­ ment of Paul M. Swenson, Tenet's senior vice president, regional chief executive officer for Northern California.

"The honor was a surprise to us. We knew our work was recognized, but not in this way. Paul is a great addition to Blue Shield's team of leaders. I'm proud to have him here," said Bruce Bodeken, president and chief executive officer of Blue Shield of California.

Swenson will assume the duties of chief operating officer and chief financial officer of Bay Pacific Health Plan, a Northern California based HMO acquired by Blue Shield in 1995. He will also be responsible for the restructuring of the sales organization, managing post­merger integration ini­tatives, and the development of Blue Shield's business strategy.

"Swenson's background includes roles as chief operating officer and chief financial officer of Bay Pacific Health Plan, a Northern California based HMO acquired by Blue Shield in 1995. He has served as senior vice president, health care services, at Blue Shield of California, a state­based managed care company, serving more than 2 million members with a variety of health care plans and generating more than $2 billion in annual revenue.

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Internet health care ...

continued from Page 27

that major airlines test the fuel tank wiring on Lockheed and McDonnell Douglas airplanes to determine if mandatory wiring inspection is needed. This request was recently presented to Boeing Co.

Planes that would be includ­ ed are the McDonnell Douglas DC-10 and the Lockheed L-1011. Also included are the DC-9 and the MD-80.

The request for the survey came from Thomas McSweeney, Federal Aviation Administration. FAA also asked for a report of the findings in 90 days. FAA had grounded the oldest Boeing 737s and ordered inspec­ tions on newer aircraft after dis­ covering exposed wiring and signs of chafing and holes around the fuel pump wiring area.

A total of 341 737's have been inspected by the FAA. Officials have discovered 236 signs of chafing and holes covering exposed wiring and fittings in Boeing 737s and ordered inspec­ tions on newer aircraft after dis­ covering exposed wiring and signs of chafing and holes around the fuel pump wiring area.

The Resource Guide also offers online continuing education courses for care managers. The courses are approved for credit by the Commission on Case Manager Certification and Oncology Nursing Society.

In its sixth edition, the print

Tenet healthcare ...

continued from Page 34

degree from Howard University, and a master's degree in religious studies from Hartford Seminary. His honorary degrees include an honorary doctorate of humane let­ ters from Stony Brook University, a Riverside­based electrical contracting firm.

Described as a unique opera­ tion, Stronghold Electric is a full­ service, electrical contracting firm that provides construction of both exterior and interior electrical wiring in industrial buildings and homes.

Bailey also had participated in a 1995 U.S. Small Business Administration program that aided small disadvantaged businesses in becoming successful.

Case Management Resource Guide is a four­volume, 5,000­page directory used daily by more than 50,000 case managers, discharge planners, social workers, worker's compensation managers, machine shop; developers, recruiters, and health care sales professionals. The official directory for $60 per vol­ ume, or $225 for all four regional vol­ umes.

Another section lists more than 2,000 information resources for patient support, such as voluntary health organizations, self­help groups, public agencies and associ­ ations. Resources are searchable by type or keyword.

Disease management resources

The 1998 edition introduces a new section listing disease management program vendors and resources, including companies that offer soft­ ware, data and protocols, health care providers with disease management offerings; nonprofit disease­specific organizations; and Web sites.

Continuing education courses

The Resource Guide also offers online continuing education courses for care managers. The courses are approved for credit by the Commission on Case Manager Certification and Oncology Nursing Society.

In its sixth edition, the print

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The South Florida-based organ­ ization operates Access-HMO, California's fastest growing HMO that grew at a rate of more than 30 percent in each of the last two years. Blue Shield's PPO physician network is the largest in the state with more than 50,000 participating physicians. The 1997 acquisition of CareAmerica Health Plans added more than 250,000 members to the above totals. Blue Shield of California recently earned a one year accreditation by the National Committee for Quality Improvement (NCQA), under new, tougher NCQA standards for how health plans ensure quality assurance processes. The NCQA is an independ­ ent not-for-profit organization that evaluates managed care organiza­ tions.

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Diamond giant ... continued from Page 3

very much in line with early De Beers estimates. De Beers is financing the sam-
ple process through its Canadian subsidiary, Monopolys Ltd of Vancouver.

Once the results from all four pipes are completed, De Beers will decide whether to proceed with a major bulk sample next winter to determine if the property is worth mining.

Jan Vandersande, president of Ontario, Calif-based mountain, is confident from initial results that the property will become a highly profitable dia-
mond mine, grossing $300 million or more a year and producing million carats annually. An earlier study by the Geological Analyst Ballanger said through De Beers' Central Selling Organization (CSO), based in London, the cartel controls about 90 percent of the world diamond market for gen-


Internet use ... continued from Page 5

earlier. In spite of its growth, the number of users, Netscape actually lost market share from January 1997 to January 1998, declining from 63 percent to 54 percent of Internet PCs.

Some 173.5 million PCs used Microsoft IE in January 1998, a 182 percent increase in just one year. IE's share nearly doubled, from 21 per-


used for speed. With a two-mile oval-


Northwest Partnership of Montclair Makes the American Dream Possible
d by Stacey Gallard

Owning a home has been dream for families, young and old. Yet for low-income families, who have had to settle for an apartment or a house, the idea of owning a home can seem like an impossibility.

Now, some low-income Island Empire families have a chance, thanks to the Neighborhood Partnership of Montclair (NPM). Part of the NeighborhoodWorks Campaign for Homeowner- ship, this nonprofit organiza-


Japanese and Chinese and Upsted. How does all this work? NPM has designed a first and second mortgage program for families who are first-time


SAVINGS ...


Coffee, Coates and Upholst.
tate to qualify for the first and second mortgage programs, potential home


buyers may qualify for NPM. Applicants


are required to take "home-buyer" classes, two consultation sessions and submit a credit report. Along with a good credit rating, applicants must also agree to pay a one-time fee toward employment.

After becoming eligible for the first mortgage program, families are able to participate in the second mort-
gage area. Known as the "Family Fund," this program provides financ-
ing for a second mortgage for families and individuals who, according to Neighborhood Partnership of Montclair, have incomes less than 120 percent of the area median income.

NPM would then hold the second mortgages on the properties until funds had been deposited in a loan pool from financial institutions, such as Wells Fargo, PPF Bank & Trust, SunAmerica Bank, First Federal Savings and Loan Association of San Gabriel Valley, Glendale Federal Savings, People's Bank Of California and First Federal Bank. The notes have been or will be secured by the NPM and then loaned out to the homeowner at a below market interest rate.

In the second mortgage program, these mortgage notes are sold for $200,000, giving the loan pool as much as $1.4 million for available loans. The banks also accept loan applications from first-time buyers, who had participated in the Family Fund.

For more information regarding the Neighborhood Partnership of Montclair, call (907) 624-9190.

The total worth of that mine has been estimated at $500 million, and BHP hopes to begin producing 3 million to 5 million carats annually from five pipes by the end of the year.

With at least two other major corporations racing to mine dia-


A Florida-based AutoNation repairst and restores late model cars and sells them to dealers to dealers through out the United States.

The Mira Loma location was included in the construction of 11 spray paint booths. But before installation could start, AutoNation had to supply paint for the Booth Quality Management Division (AQMD). A "red flag" for why has construction ceased? According to Sam Arwood, spokesman for AutoNation, AQMD has asked for construction to stop.

This is the genesis of a brand new North American industry with a $55 billion a year global market," Ballanger said. "Canada [may] account for 12 percent of that."
Providing Security for Microsoft Windows

Entreax, experts in detection and response technology, introduced last month the eNTrax Security Suite for Microsoft Windows NT.

eNTrax integrates security auditing policies, assessments, and detection and response technologies in a single solution, allowing system administrators to single-handedly manage multiple computers across the enterprise from one central location.

"Inside misuse of sensitive data is a major concern of many IT managers, since access controls can't protect against this type of intrusion," said Paul P. Proulx, chief technical officer of Entreax. "Entreax secure with eNTrax are protected against threats that traditional barriers of access controls and firewalls can't address. eNTrax acts like a video surveillance system for computers, notifying security personnel of possible breaches in security and then identifying the perpetrator.

Combining expert knowledge with an intuitive user interface, eNTrax includes security configurations, audit and detection policies representing proven and tested security and then identifying the perpetrator.

In addition, automatic notification of suspicious activities can be sent via e-mail, paging and SNMP traps. eNTrax provides an industry-unique ability to respond by modifying a threatened computer's security policy to a more secure state.

Audit policy creation and management

eNTrax can provide an integrated environment by bringing together audit settings for the system, its file systems, and registry keys. Any interface enables administrators to easily modify predefined audit policies or create new policies.

"The key to an effective intrusion detection system is having the right audit policies so that the right data is gathered," explains Bill Hampton, a senior instructor of audit and intrusion detection tools for MIS Training Institute. "You can have the most state-of-the-art detection and response technology, but without the right audit policies the system is useless."

Centralized audit analysis

eNTrax centralizes all event log data in its original or raw form, so it may be used as evidence for prosecution. Based on the analysis of audit data, an administrator can see what was compromised, who, and by whom. Using eNTrax's assessment capabilities, an administrator can determine the security configuration of protected computers, identify poorly configured computers that are open to attack, and take corrective action before misuse occurs.

Deterrence and attack anticipation

eNTrax provides the indirect benefit of attack anticipation and prevention. The presence of eNTrax in an enterprise can significantly reduce and deter browsing through sensitive files by employees, contractors and other individuals with trusted relationships.

Because patterns of activity can be indicative of larger problems, eNTrax can anticipate problems before significant loss occurs through trending and reporting of misuse patterns.

"Central is focusing on providing the must-have security tools and management require to cost-effectively manage the risk of networked, production Windows NT server deployments," said Jim Hurley, director of operating environments at Aberdeen Group. "Designed from the ground up for Windows NT, eNTrax will provide seasoned IS managers with a flexible solution for managing sensitive network Windows NT resources.

continued on Page 44

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"Doing what I love" was cited by 16 percent, while 13 percent said the main advantage was the opportunity to work from home.

"This survey illustrates what the NASE has been seeing for years — that those who embark on entrepreneurial endeavors are largely enthusiastic about their prospects for success, and that they are realizing the rewards of their decision to be self-employed," said Thayer. "At the same time, they are up-front about the trade-offs: the dedication and hard work it takes to succeed on your own."

For the full survey and results, visit NASE's Web site at www.nase.org/survey. Founded in 1981, the NASE represents more than 325,000 small-business people nationwide. The largest association of its kind, serving the needs of the smallest of small business, the NASE's primary goal is to help small businesses become more competitive by providing benefits, services and partnerships that will meet their members' business, financial and personal needs.

Ever since Catherine Baker switched to State Fund, she can take off for more than just a coffee break.

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Providing security ...

continued from Page 40

Fortune 1000 corporations and other large enterprises. The company's experts have been designing and developing intrusion detection solutions for over a decade, some of which are currently protecting some of the nation's most vital secrets.

Centrax is dedicated to being the leader in information security detection and response technology in the adaptive security control market. Centrax is a privately held company located in San Diego. For more information on Centrax, visit their web site at www.centrax-corp.com.

The next step in California's deregulated electricity market will take place by June 27 when the California Power Exchange Corp. (PX) begins its hour-ahead market auction process for the sale or purchase of electricity just prior to delivery.

George Sladoje, chief operating officer, said the PX recently notified the Federal Energy Regulatory Commission (FERC) that it intends to open its hour-ahead market no later than June 27.

"We may open the hour-ahead market prior to June 27, but we have notified the FERC of that date in order to ensure sufficient software testing and participant training," Sladoje said. "This schedule will afford all PX participants an opportunity to sufficiently test the hour-ahead bidding process and install additional computer terminals for multiuser capability.

During hour-ahead trading, bids for the sale or purchase of electricity will be received by the PX within four hours prior to the hour of delivery. The PX will then process successful bids in a manner similar to the current day-ahead market.

"Since electricity market will involve 24 auctions daily, PX participants can be involved in several auctions simultaneously, which may necessitate additional terminals and operating staff for the bidding process," he said. "By extending our start-up to a smoother June 8 date to no later than June 27, we feel confident that there will be adequate time to prepare for a smooth day-ahead market opening by both the PX and our participants."

The new hour-ahead market will complement the current day-ahead market, which has operated successfully since March 31. In essence, the hour-ahead auctions will allow day-ahead market participants to fine-tune their sales or purchases of electricity based upon consumer electrical demand and generation supply conditions closer to the hour of use.

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Premier Laser System Inc. announced that Ernst & Young has resigned as the medical-laser maker's auditor and has withdrawn its financial report for the fiscal year ended May 26.

In a news release, Premier said that it was "extremely disappointed" with Ernst & Young's decision, particularly since it happened after the corporation formed a special committee of directors to review accounting issues.

"We intend to work with successor auditors to take all necessary steps to ensure that the company's financial statements for prior periods are properly stated," said Colette Cozran, Premier's chairman.

The resignation of Ernst & Young has caught the attention of investors, suggesting that the company's shares before the announcement that Ernst & Young parted ways with Warner Bros. Consumer Products for the use of "The Wizard of Oz" name and likenesses.

Under the agreement, Vitafort will be granted an exclusive license to produce and distribute "The Wizard of Oz" brand marshmallows under the Warner Bros. trademark through its national retail distribution channels.

"The Wizard of Oz" fruit-flavored marshmallow treats have been positioned as an anytime snack. Because of the potentially enormous awareness of the movie in its Christmas re-release, the new products will be exposed by associations to a wide demographic crossover from children to adults. The first four uniquely shaped "The Wizard of Oz" marshmallow products will be introduced in early 1998 in all retail color and specialty flavors.

Warren Bros. has created a marketing and distribution advertising campaign promoting the Dec. 25, 1998 re-release of "The Wizard of Oz." To capitalize on the pop culture movement as the most beloved motion picture of all time, "The Wizard of Oz" received an Academy Award in 1939 and has been an annual television event for decades.

The purchase of more than 20 million home videos has helped to make it the greatest American fairy tale of the 20th century.

"More than three generations of kids of all ages have seen "The Wizard of Oz," and we are truly excited about this opportunity to bring in Warner Bros. celebration of this famous motion picture," said Mark Brychor, Vitafort, CEO. "Our new "The Wizard of Oz" marshmallows provide us with a wonderful way to tie in with the song that Judy Garland made an unforgettable highlight of the film and touched the hearts of millions: 'Somewhere Over the Rainbow.'"

Warner Bros. markets snack products for the licensed property market segment under the Warner Bros. Superstars line of products. Under Warner Bros. Worldwide Licensing, a Time-Warner Entertainment Company LP, is one of the leading and most diversified licensing and retail merchandising organizations in the world.

With more than 3,700 independent licensees, Warner Bros. Consumer Products handles the licensing and markets reduced fat, low fat and fat-free food products and the toaster pastry, brownie, snack cake, cookie and healthy snack categories through the holding company wholly owned subsidiary, Visionary Brands and Different Flavors.

Leading product lines, Toast-N Jammers low-fat toaster pastries, and Juliette's Private Reserve individual chocolate truffles, are sold in major supermarket chains nationwide.

Warren Bros. Worldwide Licensing, a Time-Warner Entertainment Company LP, is one of the leading and most diversified licensing and retail merchandising organizations in the world.

For information about Warner Bros. Consumer Products, please call 1-800-543-4452.

Ernst & Young officials made general statements about their decision but declined to offer specific details.

"We had serious disagreements with the company, which led us to conclude that we could not be effective in our role as auditor," said Dan Horwath, Ernst & Young partner. "We specifically disagreed with the limited scope and breadth of Premier's internal investigation."

"Premier is required to file a detailed report of the disagreement to regulators. Ernst & Young has the option to reply shortly thereafter."

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Barbara Marie Alejandre said she is proud to contribute to the community that helped educate and nurture her as a minority business leader.

Upon graduating from California State University, San Bernardino, she earned a bachelor's degree in management.

"My most rewarding challenge was to administer the instructional technology development consortium (ITDC)." Alejandre said. "This project involved a strong collaboration between the curriculum and technical staffs within the county schools as well as the 33 kindergarten through 12th-grade school districts in the county. My task was to provide Internet connectivity to all of the schools in the county."

Today there are more than 350 schools using the Internet to enhance and/or deliver curriculum to the classrooms.

Alejandre's career took a different turn when she was asked to work with the Enterprise for Economic Excellence (EEE). As the interim president and formally the vice-president of the "Warner Bros. Visa," fast-testing included, including such world-renowned brands as Looney Tunes, Batman, Superman and many others.

"We have always been on the cutting edge of technology, using cutting-edge networks and technologies to reach our customers."

Kui Bor Woo

Kui Bor Woo came to the United States from China in 1947 at the age of 15 and worked on a farm in Ontario. It took three years of work to pay for his immigration expenses, as he was unable to attend high school. He worked in a restaurant as a dishwasher and learned to cook American Chinese food. In 1956 he went to Hong Kong and married Mee Woo. Kui Woo opened a food-to-kitchen in the San Fernando Valley with a husband and wife as partners, and Kui taught them to cook. Because he could not read or write, he said his partners did the recipe book work.

A few years later, he gave up his share and worked as a chef in a Chinese restaurant in Ontario California.

Due to immigration law that he did not understand, it took his wife 11 years to come to the United States, in 1968. "In 1969 we bought a small, run-down Chinese restaurant in Corona with mostly retired parents. We had all the immigrant's problems and what we could not cost most of our savings," Kui Woo said. "Fortunately, once we started, business picked up rapidly."

Even with limited English skills, the Wos said many customers of their Hong Kong Restaurant helped them to learn and gave them many referrals to help increase their business.

"With the support of local business leaders and a good story published in the Riverside Press Enterprise, our business grew fast," Kui Woo said. "Over the years, the couple have invested significantly in the remodeling and modernization of their restaurant."

"Even after 29 years in Corona, we both still enjoy working in the restaurant and meeting our customers," Kui Woo said. "We maintain the highest quality of food with our traditional Chinese cooking methods, which are now used in most restaurants."

Germán Barrero

Germán Barrero is the founder and publisher of Alcancia de Ahorros, the largest Spanish publication in the Inland Empire by circulation, more than 135,000 per month in five zones from San Bernardino/Riverside to East Los Angeles.

Alcancia, which has a "Pennywise" format, has created Spanish advertising print campaigns for more than 1,300 companies since its inception in 1989. Barrero said what he enjoys most about his work is "assisting companies and organizations with fresh ideas that translate to positive outreach to the Spanish speaking community."

The publisher has served his community as a former president and founding member of the United Hispanic Chamber of Commerce, and he produced the first Inland Hispanic Business Directory and Resource Guide, compiling the membership lists of all nine Inland Empire Hispanic chambers of commerce.

And he organized and co-chaired the first Inland Empire International Business Expo at Ontario International Airport with the participation of high level officials from California and Mexico.

Barrero has received the Toastmasters Communications and Leadership award, the high point of his career. District 12 presents a to a Toastmaster of the Year. 

Monica G. Garcia

Monica Garcia cofounded Complas Inc. in May 1999. Complas markets telecommunications services to major bell operating companies in the telecommunications industry.

A leading provider of quality products and value-added services to the communications industry, the company offers a California directory of products by the top manufacturers in the world.

Complas was awarded the cable cutting services contract for copper by AT&T North Systems in March 1990 and has grown steadily ever since to include three facilities in California and one in Texas.

Garcia assumed full ownership of Complas in May 1996. Under her leadership, the firm is committed to leading the communications industry through innovation as a partner for the top manufacturers in the world.

Complas has an associate's degree in sociology from Mt. San Antonio College. She has more than 23 years of experience in start-up companies in the areas of international product distribution, warehousing, purchasing management and product development.

She was particularly instrumental in the start-up and growth of a distribution company, which grew to $285 million and 220 employees in seven years.

Alexandro G. Espinoza

Alexandro G. Espinoza is the president and CEO of California Capital Mortgage Bankers, based in Ontario. He is also a partner in Espinoza Realty, a mortgage company that has garnered much recognition throughout the Inland Empire.

Espinoza was the recipient of the coveted Ernst & Young Entrepreneur of the Year Award for the Inland Empire in 1996. California Capital has been honored nationally by FHA as one of the nation's top five lenders providing loans to Hispanic-owned businesses.

The CEO is also a partner in Espinoza Realty and A & I.J. Properties, a real estate holding company. The three organizations have provided...
Resort Theaters First Tentan of Fairplex's Paradise Park

Lewie Homes Retail announced that its affiliate, Lewie Homes Enterprises, has signed a letter of agreement to open a 12-screen theater at the fairground. The proposed Paradise Park would be located on 72 acres of land.

Merisel Inc. last month announced the launch of its five-city, nationwide SoftScafe tour, celebrating 15 years of leading computer products training.

SoftScafe Enterprise Solutions '98 features a new Friday and Saturday format in response to reseller requests, and contains training for new technologies. Tech trek, Merisel's technology training forum, will kick off SoftScafe in each city.

SoftScape is commemorating its 15 years with a vacation-themed rooms and prize drawings, with the chance to win a $500 vacation to more than 50 manufacturers. SoftScafe Enterprise Solutions '98 will feature ways to increase sales through product marketing.

Seminars will be hosted by leading manufacturers, including Compag, IBM, Symantec, Corel, Microsoft, RedFed, Bankers First, Sprint, Kingston, Protec, Visioneer, Ricoh and Seagate Software.

"Merisel looks at current industry trends and reseller interests, and incorporates them into each SoftScafe event," said Jeanette Barsky, vice president of marketing for Merisel. "SoftScafe has been running for 15 years and maintains flexibility to be constantly updated with new features to meet the needs of our resellers."

"It is the place to get educated on new products and trends, network with other resellers and have fun at the same time." To address one of the fastest growing opportunities for resellers, an SMB (small/mid-sized business) sales skills training room will feature training for resellers to enhance their sales skills and tap into this emerging market segment. Speaker George Columbo of Influence Technologies will discuss profit opportunities in the SMB market. The new solution rooms will display complementary products for the latest technologies. Manufacturers will provide table-top training on how to offer complementary solutions for Windows 98 (Mexican Banana Room), Mass Storage (Hawaiian Room), Digital Imaging (Route 66) and new, innovative products (New Millennium Room).

Details on additional activities will be available in the Merisel services and support room (Beach Party Room) to discuss technical support services, extended warranties, financial and educational resources, talent networking and other value-added services. Merisel's licensing advantage team will be on hand to discuss how to break into the profitable software licensing market.

SoftScafe Enterprise Solutions '98 is scheduled to come to the Los Angeles Airport Marriott June 26 and 27.

Executive director of commercial entertainment of Fairplex in Los Angeles, said Leslie. "We believe that the concept for Paradise Park will pioneer a new generation of entertainment centers, and we wanted it to be part of its success.

Since 1997, Resort Theaters has been developing and operating multiscreen theaters in resort areas throughout the United States.

Although larger bank mergers have made headlines the past few months, the acquisitions related to RedFed, which is based in and has 14 branches in the Inland Empire, have been special to the banking in the region. The "Fed" mergers represent the response of savings and loan institutions to the perception that competitors are providing similar services, said Linn Wiley, CEO of Citizens Business Bank of Ontario. He said S&Ls' traditional business model is being threatened and checking and savings accounts are being provided by mortgage companies, securities firms and banks.

On Saturday, September 18, the company will announce it is signing a lease with Resort Theaters First Tenant of Fairplex's Paradise Park in Pomona. Resort Theaters is a leader in the next generation of movie theaters, said Wiley. "With the launch of Paradise Park, it will feature stadium seating and thousands of available seats. As with other multiscreen entertainment venues, the theater will feature special events,0 and be located in the state-of-the-art projection and sound systems.

Resort Theaters has ambicious plans to create the next generation of movie theaters, said Greg Wiley, who's who of the who's who of the industry trends and reseller requests, and contains training for new technologies. Tech trek, Merisel's technology training forum, will kick off SoftScafe in each city.

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Downey Savings: We Do What We Know

Thank you, residents and businesses of the Inland Empire, for helping make Downey Savings the number one financial institution in your area!

We're proud of our position, which we've obtained by providing quality financial products and service through quality people for 41 years. For example, we're proud to be 

Your home loan source
Since 1957, California residents have counted on us for their real estate loans. Many of you have come to us for home loans. Besides enjoying competitive interest rates and convenient loan terms, our borrowers also have a multitude of different home loan programs from which to choose.

We have a home loan for just about everyone, including first-time buyers and borrowers with less-than-perfect credit.

Borrowers even can apply online or use one of our mortgage calculators to determine how much they can afford and what their monthly payments will be — just visit our Web site at www.downeysavings.com. Tell your family and friends!

Your complete banking source
Also since 1957, Californians have turned to us for savings passbooks, certificates of deposit and retirement accounts. You may be familiar with the competitive rates and flexible terms we offer on these accounts.

And a lot of our customers have told us how much they appreciate the real honest-to-goodness savings account passbooks and CD passbooks that we still give out!

We also provide a complete line of checking accounts for personal or business needs. If you're new to Downey Savings, no matter what your age, how young or how old you are, we offer a Downey Savings number one for Inland Empire customer of any age — we've recently opened another traditional branch in your area for a total of 10 branches in your neighborhood.

And to continue our tradition of personal, professional service to you — our valued Inland Empire customer of any age — we've recently opened another traditional branch in your area for a total of 10 branches in your neighborhood.

You'll find us nearby
And in-store branches in Chino, Claremont, San Bernardino, Moreno Valley, Murrieta and Murrieta Oaks.

Some of you are older folks who remember the good old days of saying, "Hello, how are you?" to friends, neighbors and business associates alike. We can only imagine how you feel dealing with a bank that rushes you through a transaction and out the door and then charges you a fee for such a lack of personal service. Or with a bank that sends you to an ATM when you just want your balance. Or with a teller who doesn't even look up when you come in.

How refreshing it is for you to come into a Downey Savings branch, where we want to treat you with respect and give you the time you need for your transactions — even if you're just asking for your balance.

Some of you are younger folks, and you're probably fed up with the banks that just shuffle you in and out. Perhaps you're too young to remember "the good old days," but you know what? The good old days still are happening right now at Downey Savings.

But if your lifestyle demands that you be able to do your banking anytime and from anywhere you want, we also offer services such as free 24-hour ATM and telephone access to your accounts, PC banking, telephone tell pay, and more technological conveniences. It's just a matter of your preference, so we're happy to help you however we can.

Some of you have children and want them to learn about the importance of saving money. We have a great program called Looney Tunes Savings Club for Kids. It's a passbook account made just for young savers, and it features some fun ways to help them save. We welcome the youngest savers and show them the same respect we give our largest depositors.

You'll find us nearby
And in-store branches in Chino, Claremont, San Bernardino, Moreno Valley, Murrieta and Murrieta Oaks.

Now we have a home loan for just about everyone, including first-time buyers and borrowers with less-than-perfect credit. We also provide a complete line of checking accounts for personal or business needs. If you're new to Downey Savings, no matter what your age, how young or how old you are, we offer a Downey Savings number one for Inland Empire customer of any age — we've recently opened another traditional branch in your area for a total of 10 branches in your neighborhood.

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(1-800-936-9639)

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Largest Credit Unions in the Inland Empire

<table>
<thead>
<tr>
<th>Name of Credit Union</th>
<th>Assets</th>
<th>Loans</th>
<th>Members</th>
<th>Employees</th>
<th>Branches</th>
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<td>City, State, Zip</td>
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<td>Artiesthe</td>
<td>731,000,000</td>
<td>210,170,000</td>
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<td>2,900</td>
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</table>

At last, a health plan that relieves administrative headaches.

Introducing Blue Shield Employer Connection™ An innovative online service that offers enrollment and health plan management with the click of a mouse. Now you can log on to add, delete or update employee information and perform other administrative tasks without paperwork. Your employees can log on to enroll, choose or change personal physicians, browse provider directories, access health and wellness information, store confidential family health records, send us questions via secure e-mail and more. Employer Connection is a secure site. Both you and your employees receive a private user ID and password that gives you direct access to a wealth of information. It’s provided at no additional cost to companies with 15 or more employees. For more information check with your broker or Blue Shield representative. You’ll be surprised at how a simple click can make your administrative ailments disappear.

Community banks...

continued from Page 49

loan review and human resources administration to reduce operating costs and provide for more competitive rates and services.

“Each bank will keep their name, the staff that made them strong, their own branches — in short, their own identity,” explains Kern. “But the keys to competing with the large banks in their communities with rates and services will be the efficiencies of their operations and their people.”

Adding further worth to the community bank is a trend of increasing shareholder value. Kern states that while value in community bank stock has increased rapidly partly due to a favorable stock market, community banks are also reporting personal earnings. Kern supports this by noting Valley Independent Bank’s average 93 percent stock appreciation over the last seven years and record earnings during the first quarter of 1998.

Lastly, one item shaping up the future existence of the community bank is HR II. This legislation, to take effect at the end of 1999, will authorize the merger of S&Ls and bank charters. This legislation will benefit both the community bank and the community bank customer.

Customers will see more institutions and ultimately realize the benefits of increased competition. Eliminating differences in the charter essentially levels the playing field to the advantage of the community bank that will result from the new charter.

“Yeah, there will always be community banks,” says Kern, a man with more than 30 years of banking experience. “I’ve been around long enough to see the cycles of banking. It just so happens that at this point in time, the mega-banks have left a good opportunity for a community bank to execute a sound strategic plan.”

Elizabeth Caldwell is a writer for the marketing department of Valley Independent Bank.
**Fallbrook Bank Lends to High Flyers**

Move over Red Baron, and Snoopy, too. Fallbrook National Bank is taking to the skies.

The bank, based in Fallbrook, recently announced that it has formed an aircraft lending department, which will be managed by Juan Alonso III who joined the bank as vice president.

The new department will be comprised of a vice president and a senior project manager. Alonso will also work in the Temecula office and will provide loan services for personal and corporate aircraft throughout the Western United States.

According to Thomas E. Swanson, Fallbrook's president and CEO, the aircraft lending department has been formed as part of a diversification program.

Swanson said: "We are strategically changing the mix of our earnings so that we can maximize new opportunities in the market by providing our customers with an even broader range of valuable services and products."

And the CFO said the bank's aircraft lending department will allow it to take advantage of a growing niche market.

"This department will provide us with another source of low-risk commercial loans, a key criteria of our production program," explained Swanson. "It will also enable us to develop new relationships with people who may not have had prior experience with the bank."

Aircraft lending is a highly specialized market and is not offered by most financial institutions.

The evaluation process is more complex than other product types, and obtaining an average new aircraft price is about $160,000.

Because of high price tags, and because aircraft hold their value for a long period of time, most buyers will purchase used aircraft rather than new. As a result, the lending process involves careful evaluations of the plane's value, beginning with an assessment or appraisal of the aircraft, and review of the aircraft's maintenance and credit ability of the owner.

According to Alonso, Fallbrook National Bank is offering 15-year amortized financing with very competitive rates, and the down payment is standard.

"Plane owners tend to be highly sophisticated, and loan delinquencies tend to be rare, making this a low-risk investment," Alonso said. "Still, not many lending professionals are experienced in this particular area and consequently, this service is not offered by all banks."

Private plane owner Thomas Ramirez said the loan for his two planes, a Twin Nsioho Piper and Turbo Centurian 210, are consistent with Fallbrook National Bank's philosophy of "I have worked with Juan for five years and the service and the product of the loan product receive in phenomenon," said Ramirez, a loan consultant with Washington Mutual Bank in Downey. "With a community bank like Fallbrook National Bank, I know that I can count on a high level of follow-through and reliability."

Alonso brings 23 years of banking experience to his new position with Fallbrook National Bank. He is the last of 10 which have been dedicated solely to aircraft lending.

"Alono's knowledge of aircraft valuation and the unique understanding of the aircraft manufacturer is outstanding," CEO Swanson said. "His expertise will be invaluable as we expand our services in this highly specialized area."

Prior to joining Fallbrook National Bank, Alonso was affiliated with First Pacific National Bank as vice president and air craft department manager for five years. Before that he was vice president and retail banking manager with Riverside National Bank (now Citybank) for nine years, the last five of which he also specialized in aircraft lending.

Alono's career began with Crocker National Bank, where he advanced to assistant vice president and marketing manager.

Alono attended East Los Angeles College, Mt. San Antonio College and California State University, Los Angeles. He lives in Fontana.

Fallbrook National Bank is a $110 million commercial bank serving the North San Diego County and Inland Empire communities from branch offices in Fallbrook and Temecula and loan production offices in Ontario, the city of Orange and Vista.

Since its founding in 1985, Fallbrook National Bank has consistently reported steady profits. In 1997 the bank posted record earnings of $1.25 million.

The bank, which is traded on the NASDAQ small cap market as FBKR, holds its 16th consecutive five-star rating by Bauer Financial Reports for superior performance and overall excellence in the industry.

Additionally, the Findley Report has rated it a premier performing bank for the 12th straight year, and VERIBANC Inc. has honored it with the elite Blue Ribbon Bank rating for financial performance.

Fallbrook National Bank's SBA department is ranked the 23rd largest lender in the nation by Guaranteed Lender, a publication that serves the SBA lending market.

The bank's Web site address is www.fallbrooknationalbank.com

**Citizens Bank Gears for Year 2000**

Sanwa Bank California, which began preparing in 1995 to move new packages based on the conversion of its computer systems to the year 2000, last month reported that all of its critical computer applications are on schedule to meet regulatory compliance by the end of 1998.

Two of four phases in the bank's multimillion dollar year 2000 project have been completed, with the final two phases now under way, according to Sanwa's Wayne Socha, vice president and senior project manager.

Completed more than a year ago, the first phase of Sanwa's year 2000 project consisted of an inventory of computer applications involved, and the potential problems which would exist with their processing in year 2000.

The second phase, an impact assessment study to determine the magnitude of problems in any of the bank's hardware and software programs was completed in June 1997.

The third phase, which is the actual correction of any problems, includes computer reprogramming and replacement of both software and hardware, was begun last June and is expected to be completed by December.

The fourth phase will consist of complete hardware, software and electronic systems and is scheduled for completion well before the end of 1999.

"Critical applications are scheduled to be year 2000 compliant no later than Dec. 31, 1998," said Socha. "In fact, many of the bank's systems have already been rated as compliant by the suppliers of the computer software we use. However, we do not classify a system as being compliant until we have conducted our own testing and procedures.

"During Sanwa's impact assessment study last year, it was found that major year 2000 corrections would need to focus on the bank's deposit, consumer loan and customer information systems. These corrections are scheduled for completion by December of this year."

Sanwa's other major year 2000 project involves desktop computer systems. These systems are being tested at several branch offices and the local area networks (LAN) that support them. Once testing is completed, Sanwa expects to make final corrections for correction, officials said.

"At Sanwa, our senior management team is dedicated to judging the magnitude of the problem early and took the steps necessary for a timely correction," noted Socha. "We got a jump on the problem and we are confident that when the clock strikes midnight on Dec. 31, 1999, our customers will notice absolutely no difference in the way we provide service."

Sanwa Bank California, with more than $8 billion in assets, is the fourth-largest bank in the state and provides a full range of personal, international and trust banking services throughout California's fastest growing geographic region extending from Santa Barbara to San Diego, including importers of fabrics, apparel and accessories as well as other industries such as agricultural and high tech. "We believe that Sanwa should be in San Diego, Riverside and Ventura counties."

Sanwa Bank is a publically owned corporation whose stock is traded on the New York Stock Exchange under the symbol CYN.

For more information about Sanwa National, the company's free on-demand information service is available at (800) 873-5293, and City National's Web page is at www.citynltl.com.
Pacific Bell to Speed

Pacific Bell announced last month that it will begin broadly deploying high-speed Internet access, or ADSL services, over its existing copper lines for all or part of more than 200 communities throughout the state. As a result, the company will have ADSL services available in every major California market.

The ADSL-equipped central offices currently serve approximately 4.4 million households and 650,000 business customers.

"SBC continuously evaluates the state of the telecommunications market for our customers and our business," said Royce Caldwell, operations president of SBC Communications Inc., the parent company of Pacific Bell. "Pacific Bell's broad-based rollout of ADSL is one of a series of steps that we believe will allow us to meet our customers' increasing demand for high-quality voice telephony service at competitive prices by delivering high-speed Internet access to our customers throughout California."

"Pacific Bell is stepping up to the plate to deliver lightning fast Internet access to our customers in California, home of the world's most demanding and intensive Internet traffic," said Callaway, Pacific Bell president of public affairs.

"This broad geographic rollout delivers on our commitment to provide Californians with the speed they need at a competitive price so that they can take greater advantage of the power of the Internet," said Robert T. Jenkins, Inteq vice president and head of corporate licensing. "We congratulate Pacific Bell's commitment to major widespread deployment of ADSL services." Jenkins, who chairs the executive committee of the Northern California Association (CMA), said that a recently issued CMA study predicted that "$40 billion will flow to the California market and a Network Interface Card that connects the modem to a personal computer."

"We anticipate that Pacific Bell's commitment to accelerate deployment of this advanced telecommunications infrastructure on behalf of California businesses and consumers, said Ed Mueller, president and CEO of Pacific Bell.

Pacific Bell plans to begin commercial deployment in July, depending on regulatory approval. According to Callaway, the ADSL service will allow home and office users to have Pacific Bell ADSL service.

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Zeke's: It Can't Be the Coffee and It Can't Be the Attitude
by Joe Lyons

Even I don't make coffee this bad. And the guy at the door just plain rude. So why does everyone keep telling me what a great place Zeke's is?

"Have you been there for breakfast?" they ask me. "Have you tried their biscuits and gravy?"

You must understand that Zeke's is not a forefronting restaurant like Denny's or Mickey's. It's just lost in the inside corner of a shopping center at Fourth and Vineyard in Ontario. Yet, on the weekend you have to wait in line outside.

So just what is the attraction? It's not the decor. That is part plasterboard and part pine wood paneling. Gathered about are a few cheapy portraits of John Wayne and the boots and table are no better than bar top quality. The coffee is bitter. And, of course, there was that smug guy at the door.

But the servings are big. Chicken can only lay eggs so big that hash browns that get served with them would make up two orders anywhere else. Zeke's two egg breakfast with toast is only $3.75. It goes up when you add sides like bacon, ham, hamburger, etc. But for the extra couple of bucks you get a LOT of bacon, hamburger, ham, etc.

The famous biscuits and gravy come in two sizes. The largest size is only $2.99. Customers at Zeke's sure do love their biscuits and gravy.

Four egg omlettes are $4.60 to $5.69, depending on what you want in them. The hearty appetite breakfasts are even bigger with larger portions of everything. The pancakes are the size of medium pizzas, at least a foot across.

Speaking of size, the breakfast menu, including the above plus French toast and Belgian waffles, takes up two pages. The lunch menu is only one page. And they close up and go home at three in the afternoon.

Many restaurants serve Famous Brother's coffee, which comes in four different grades, from top of the line "secretly replaced at Tavern On The Green," down to something run through an old sock. Zeke's must have found in lower grade, or else they used yesterday's ground. Coffee that tastes like this they don't let me make the pot here at the office.

The front page of the menu tells the legend of old Zeke. He went north to Alaska and opened a place where miners could get plates full of food by theível. It's sure, "Zeke's place was friendly, a good ol' boys place with warmth and hospitality." The big servings still exist and at fair prices as well. That must be what brings the people in. In the warmth and hospitality it seems to have been left back in Alaska.

Zeke's East is located in Ontario at 1835 E. 4th Street, just off Fullerton. Zeke's is at 1240 E. Chapman Ave., (714) 879-0858.

Joe Lyons is a columnist for the Orange County Register.

Wine Selection & Best Values
by Bill Anthony

Geyser Peak Winery
Merlot 1994 $30.00 Sonoma County, California
Malbec 1995 $20.00 Alexander Valley, California, "Winemaker's Selection"
Meritage Red 1994 $27.00 Alexander Valley, California, "Reserve Alexander"
Petit Verdot 1994 $20.00 Alexander Valley, Sonoma County, California
Malbec 1994 $20.00 Alexander Valley, Sonoma County, California
Merlot 1994 $20.00 Alexander Valley, Sonoma County, California
Cabernet Sauvignon 1996 $8.00 Sonoma County, California
Horton Vineyards "Heritage" 1995 $15.00 Mont-Domeaine Céllars, Virginia, Heritage Red
"Sweetland Red" 1994 $11.50 Orange County, Virginia, County Goods
"Rose" 1993 $11.00 Orange County, Virginia, County Goods
Sixt Z Wines Pinot Noir 1994 $25.00 Cameron, California, "Carson Wine"
Chardonnay 1995 $25.00 Napa Valley, California, "Starmost"
Chardonnay 1994 $25.00 Napa Valley, California, "Silver"
While the race track has California sponsors such as L.A. Cellular, Miller said that their ad relationship with the city of Fontana is good. "They are capitalizing on the fact, making sure people know that Fontana is the home of California Speedway," Miller said. "You do see that in some of their ads around the county, where it says Fontana is a good place to live and do business."

Craig Rust, Speedway marketing manager, said the city of Fontana's own ad campaign to promote the race track displays race cars on a track and the title "Fontana Home of California Speedway." He said the city publishes its own type of local advertising, boasting that the race track is capitalizing on what Rust said California's other tourist attractions have sold.

Miller also said that brochures, while the race track has already capitalized on what Miller said this advertising approach has been successful.

Our events from a corporate standpoint have sold out," Miller said. "Along with the fans, we've sold out two premier events.

Brochures given to the general public are focused primarily on the event and not on Southern California's other tourist attractions. Miller said that local ads on television and in newspapers as with the Los Angeles Times concentrate on the day's event and race car drivers.

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IPNet Forms Alliance With AT&T

IPNet Solutions Inc. recently announced it will team with AT&T to deliver an Internet-based electronic commerce services to the retail, distribution, health care and manufacturing markets.

Under the agreement, IPNet will become an agent for the industry-leading business Internet access and virtual private network (VPN) services: AT&T WorldNet Managed Internet Services, AT&T WorldNet Business Dial Services, and AT&T WorldNet Virtual Private Network Service. Additionally, IPNet and AT&T will be engaging in cooperative marketing programs.

"AT&T WorldNet Business Services will provide thethroughput, reliability and support our customers demand for their electronic commerce networks," said Craig Hannah, executive vice president, IPNet Solutions.

IPNet's services include ordering via the Internet for distributors, retailers and manufacturers. Its sales and order management features include customized views, customer-specific pricing and real-time availability and order status.

"With IPNet's broad customer base, this agreement gives more companies convenient access to advanced Internet solutions to help them integrate their supply-chain operations more easily and effectively than ever," said Ray Tringali, global marketing and channel management vice president, AT&T Networked Commerce Services.

With Fortune 500 strategic partners, IPNet provides consulting and implementation services, training, and technical support that enable companies to quickly integrate and harvest benefits from enterprise-wide electronic commerce services.

AT&T is the world's premier voice and data communications company, serving more than 30 million business, consumer and government customers. With annual revenues of more than $51 billion and some 126,000 employees, AT&T provides services to more than 280 countries and territories around the world. The company runs the world's largest, most powerful long-distance network and the largest digital wireless network in North America.

The company is a leading supplier of data and Internet services for businesses and the nation's largest direct Internet service provider. AT&T also provides outsourcing, consulting and networking-integration services to large businesses.

And the company offers outbound local calling to businesses in 44 states and remit charges, as conditions permit, to delivering local telephone service to consumers.

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JUNE 1998

Weekend in Vegas: "The New" Frontier and the Final Frontier

Las Vegas leaks. The desert resort is not served for driving El Nino downpours and everywhere floods. We may come hard, but the event was scheduled. I personally witnessed a security foot-boat through the casino after someone who did get away with a "grab." In general, the employees are disciplined. We said, "Who's that?" even though they are not as sophisticated as we said not to quote them. It's not just the conflict between the old, polished saloon owner and the new people. Rust said, "Some contractors, like one of the retailing owners, have closed up shop.

Riverside County Leading Housing Recovery

Riverside County's home sales increased dramatically during the first quarter of 1998, leading other Inland Empire housing markets also recovering, according to a report from EDM Kenneth Leventhal Real Estate Group.

After years of lackluster performance, Riverside County recorded a 59 percent increase in new home sales during the first four months of 1998, compared to the same period last year, reports Kenneth Leventhal's May issue of Residential Data Trends, an industry newsletter.

Also ahead is San Bernardino County's new home sales, which recorded a 32 percent increase over last year.

Another indication of Riverside County's robust housing market is the fact that the county had 20 of the hot selling home tracts listed in the newsletter for the first quarter, compared to eight last year for the same period. By comparison, Orange County's hot tracts fell from 37 in 1997 to 17 this year.

And high Riverside and San Bernardino counties continue to have extremely affordable housing compared to the coastal counties, a factor that will serve the Inland Empire markets well as home prices rapidly escalate in those coastal counties.

Inland Empire Business Journal • Page 39

"Laws were made to be broken" Christopher North, May, 1850

"Had laws not been, we never had been blem 'd, for to know not we sin is 'd is innocence" Sir William Davenant 1660-1668

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JUNE 1998

INLAND EMPIRE BUSINESS JOURNAL • PAGE 63
There's a little more simplicity. That is when the flood gates opened and the first "For Dummies" book became a hit. Soon after, Apple computer expert David Pogue was asked to write "A Macs For Dummies" book. Suddenly computer volumes were jumping off the shelves. People who couldn't even program their VCRs were buying...

by Henry Holzman

What can business managers learn from an industry whose products changed the world in less than two years? Whose employees put their CEO's car in the company fountain? Whose stock prices can leap tall buildings at a single bound, then languish as both old and new names in the valley once were almost ready for market?

A lot, according to author Christopher Meyer. The book attempts to answer two questions: How do Silicon Valley companies grow successfully through innovation, and how can other managers adapt the same methods to grow their own businesses?

Cynical readers might say that only three factors are needed for growth in a high-demand market: a niche position, a good technician, and a distribution mechanism. But former Silicon Valley companies have discovered, that's overestimating the point. Instead, they are discovering the impact of competition.

Excluding illicit drug traffickers, the computer and related industries are among the most cutthroat competi­tions on the planet. A few even compete within the same companies, calling themselves "vaporware," items that may be drawn up, but drawn out, before they ever arrive.

Given this setting, the author contends that the real lesson to be learned is the business managers' ability to encourage and manage innovation in both product and service industries.

"Silicon Valley's view, innovation is essential to growth in virtually every type of business and is reducible to a system. He calls this 'innovation system' has five component parts: leadership and management, organization and people, technology, market strategy, and metrics.

Each of the book's pleasant sur­prises is the chapter on metrics, or "measuring your improvement in all technological and management hierarchy. They tend to look at their leading technical thinking. Those people are closest to the pulse of the technology and the marketplace."

Getting outside your management hierarchy isn't a bad idea, but looking to the top technical people for advice on the marketplace may not work outside Silicon Valley. A com­pany may be better served asking its customer for advice on the marketplace may not work outside Silicon Valley. A company may be better served asking its customer for advice on the marketplace."


"Apple: The Inside Story of Intrigue, Enigma and Business Blunders," by Jim Cashin (Times Books) ($27.50) (7) The mistakes that have led Apple to disaster's edge.


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Monday:

Tuesday:
Business Network International, La Verne Chapter, 7 a.m. at Casa's, 339 E. California Ave, La Verne. Contact: Donald Clauer, (909) 949-5211.

Wednesday:
Business Network International, Victor Valley Chapter, 7 a.m. at Marie Callender's, 12186 Marine Rd. in Victorville. Visitors welcome. Contact: Jo Walden, (760) 243-1613.

Thursday:
Business Network International, Chino Valley Chapter, 7 a.m. at Men's Club, Spectrum Marketplace, 3900 Grand Ave., in Chino. Contact: Mike Agnello, (909) 946-5424.

Friday:
Business Network International, Rancho Cucamonga Chapter, 7:30 a.m. at Tim's Restaurant, 4097 Foothill Blvd, Rancho Cucamonga. Contact: Michael Blank, (909) 948-7675.

West End Executives' Association, weekly, 7 to 8 a.m. at Orange Airport Marriott, 2260 E. Foothill Blvd, Ontario.

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The Employers Group can be hosting a seminar titled Management Skills For Successful Supervisors. The seminar will be a comprehensive overview of the role of the supervisor. The event will take place from 9 a.m. to 4 p.m. at the Mission Lake Centre, 3600 Lime St., Suite 421, in Riverside. The cost is $195 for members, $245 for nonmembers and $175 each for a party of three or more. For more information, call (909) 784-9430.

The Employers Group is hosting a seminar titled "How To Conduct Workplace Investigations. The event will take place from 8:30 a.m. to 12:30 p.m. at the Mission Lake Centre, 3600 Lime St., Suite 421, in Riverside. The cost is $150 for members, $195 for nonmembers and $130 each for a party of three or more. For more information, call (909) 784-9430.

The Employers Group is hosting a two-day seminar titled Basic Personnel Law. The seminar concludes June 25 and will focus on managerial personnel and the current labor laws. It will take place from 9 a.m. to 4 p.m. at the Airport Hilton, 700 N. Haven, in Ontario. The cost is $245 for members, $250 for nonmembers and $175 each for a party of three or more. For more information, call (909) 784-9430.

The Small Business Administration is offering a two-hour workshop at their Pomona office. The workshop, titled Financing A Small Business, will cover the various financing options available to small businesses. It will take place from 6 p.m. to 8 p.m. at 375 South Main St., Suite 101, in Pomona. Registration is required. For more information, contact the Mt. San Antonio College Small Business Development Center at (909) 629-2247.

The Employers Group can be hosting a seminar titled "Wrongful Discharge. The event will focus on the legal aspects of wrongful discharge. The event will take place from 9 a.m. to 4 p.m. at the Mission Center, 3600 Lime St., Suite 421, in Riverside. The cost is $195 for members, $245 for nonmembers and $175 each for a party of three or more. For more information, call (909) 784-9430.

"THANK YOU FOR HOLDING "help!"

INLAND EMPIRE BUSINESS JOURNAL - PAGE 73

INLAND EMPIRE BUSINESS JOURNAL - PAGE 72
It's True: Rome Wasn't Built in a Day

by Camille Bounds, Travel Editor

Romeans can convey as much meaning, passion and emotion with facial expressions and body language as with their uttered words — often more. It is possible for two Romans to carry on a conversation across a street from one another as spit of imperceptible traffic some simply by gestures and grimmaces.

History and legend
According to legend, Rome was founded by the twin brothers Romulus and Remus. Their mother was a priestess and, as the times dictated, was not allowed to marry or bear children. After a forbidden encounter twins were born and a senator was ordered to throw the babies into the River Tiber. A she-wolf, hearing the babies' cries, took her lair and suckled and fed them into the River.
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