March 1995

Inland Empire Business Journal
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Volume 7, Number 3
March 1995

Are San Bernardino County Investments a Time Bomb?

An San Bernardino County economic officials deny a theory that their investment portfolio is on the same path to disaster that caused Orange County's bankruptcy.

John Moorlach, the accountant who foretold of San Bernardino County's fiscal crisis, said, "San Bernardino County's portfolio has speculation written all over it." Moorlach commented in a speech to about 200 business people on Feb. 17 at the Inland Empire Economic Forecast, hosted by the Inland Empire Business Journal at Riverside Convention Center.

In response, San Bernardino County Treasurer Tom O'Donnell insisted that his county's investment fund does not face any serious risk.

"We have been examined under a microscope by the major bond-rating agencies," said O'Donnell, referring to his early February appearance before the City of New York City with bond agency representatives. "They don't have the same concerns (that Moorlach has)."

Rather than words, though, San Bernardino County supervisors responded to Moorlach's claim with an action. The supervisors called for a full, professional audit of the entire county investment portfolio.

Moorlach said that San Bernardino County's heavy reliance on "reverse-repurchase" agreements could result in the same fate as Orange County.

A Conversation About Money

by Judy Shelton with Paul A. Volcker

This year has been plagued by turmoil in global currency markets. Concerns over the dollar's value showed up in capital flows and interest rates, while sensitive U.S.-Japan trade negotiations made investors anxious about the dollar-yen exchange rate falling or rose at the merest rumor or hint of public comment.

Exchange rate fluctuations that can turn legitimately earned profits into currency losses discourage international trade and rebuilding the international marketplace, leading many to ask if floating rates are really in the global economy's interests.

The Bretton Woods system functioned well until the late 1960s, when nations increasingly began to question U.S. monetary policies and demanded gold in exchange for dollars. By August 1971, with reserves at an alarming low level, President Nixon decided to close the gold window, effectively marking the end of the Bretton Woods regime of fixed exchange rates and ushering in a new era of unmanaged or "floating" rates.

Paul Volcker, then treasury undersecretary for monetary affairs, Please See Page 15
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About the Cover
Our cover for this month is a creation of Designs for Business in Claremont. The focus of this creative and eclectic design is femininity, and the Picasso concept celebrates the upcoming Women in Business Conference scheduled for May 19th. Reserve your table early, as usual, the speakers will be outstanding and the seminars worth their weight in gold.

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How we helped the Four Seasons Hotel Newport Beach meet new air quality standards without compromising any standards of their own.
For all the bright economic forecasts we are reading about in the news or hearing on radio or TV, it is difficult to feel warm and fuzzy about the Inland Empire's financial well-being when we are also being bombarded by news of a financial crisis for a “another” city or county almost every day. Three cities currently in the news—Chino, Fontana, and Colton—have different types of financial difficulties, but they all could have been prevented.

Chino School District tried to utilize $130,000 that was erroneously paid to a consultant before the payment was actually due. The consultant’s contact called the payment after the district obtained control of a school site, but he was paid before the deal was closed.

Fontana is in a tight spot because of its $17.2 million investment in property for the Palm Court Commercial Center and the still unbuilt Empire Center. City officials are reporting to the commercial centers to generate $5 million a year in sales tax revenues. Instead, less than $1 million is being generated, and the developer has not paid $2 million in taxes due last year. The $1 million in interest payments on the investment may have to come from the city's general fund.

Colton is in the worst trouble of all, with a prevent serious erosion, new trees must be planted. Students from your school want to win. Each student is given two trees to plant.

“On the first day of replanting, one student plants both his trees in the wrong place. The next day, two students plant their trees, and so on.

Although the trees the CLAS test were successful in defeating the test as proposed, some common themes emerged.

(1) Parents concerned by the secrecy that the Educra tes had imposed over the test.

(2) Fear that the test literature encouraged beliefs they didn't agree with.

(3) Parents' fear of Big Government was getting personal data about their children.

(4) Parents, legislators, and other elected officials were very concerned about administering a test which was developed by Educrats and not been reviewed by anyone knowledgeable about the system.

A possible solution for all such complaints would be an unabashed citizen advisory panel composed of experts. After all, every city has a planning commission for proper development. The commission advises the council, why couldn’t an advisory panel do the same thing? The future of a city would not be left in inexperienced hands, and the responsibility for fixing problems is diluted evenly among all those who helped make the decisions. It’s a Win-Win solution.

A recent case involved a student who was downgraded because his response was not "politically correct,"...

"How many days will it take to replant the forest on this schedule? Explain your plan to the principal so that you can convince her to help get students involved in replanting the forest."

According to the Department of Education, the student who answered the question with 450 days, the correct figure. Why? The department viewed the 450 days as more correct, because that student had a substantial understanding of a cyclical pattern. From an educational aspect, the answer 450 days is completely incorrect, because a cyclical number pattern is not correct (cyclical has a stronger application to cyclic: pertaining to or moving in a cycle) and the correct answer requires instead a geometric progression pattern.

Ah, yes, but the wrong answer was PC correct because the note to help replant the trees. To prevent forest.

A real case involved a student who was downgraded because his response was not "politically correct,"...
collections of auto dealers, commonly known as auto malls, recently have come and gone, and some have firmly held their ground.

The latest news involves Claremont, where several Southern California auto dealers are jockeying for position to reopen the bankrupt Claremont Auto Center. Also, Fontana City Council just approved the sale of about 11 acres in the Southwest Industrial Park redevelopment project to two car dealerships, a major step toward launching the Fontana Auto Mall.

In Upland, longtime local automobile broker Dunlap Sales and Leasing adroitly shut down, leaving a trail of creditors that includes the city and about 12 auto dealerships. At the Ontario Auto Mall, overall sales have been on a steady growth curve since 1988. In January, however, Woolworth Volkswagen and Lincoln-Mercury in Ontario filed for bankruptcy.

The wide variety of personnel levels in the Inland Empire auto malls and dealerships results from a wide variety of factors, including the lingering effects of a four-year recession, fixed costs, debt burdens and new state regulations.

Claremont Mall Bankruptcy

The situation in Claremont offers an example of the complexity of issues that can make or break an auto mall. The latest chapter in Claremont Auto Mall's story unfolds this month, when other auto dealers may get a chance to outbid Zid Alhassan for the right to take over the bankrupt auto mall. Alhassan, owner of West Covina Dodge, has bid $2.75 million, including the posting of a $100,000 deposit just to be considered. However, Alhassan's bid is pending court approval of financing, and his coming to terms with landowners and manufacturers.

Should Alhassan's bid fail, those waiting in line for their own chance at takeover include the City Gate-based Yankee Group, which owns the mall as operator of the Food 4 Less and Alpha Beta supermarket chains; Montclair Lincoln-Mercury; and veteran Southern California auto dealer Cal Worthington. The current auto center owner of record is Tom Bell, who closed the center under a heavy debt burden and filed for Chapter 11 bankruptcy protection in November. Since 1991, Bell is the third unsuccessful owner of the Claremont Auto Center, located off Foothill 30 at Indian Hill Boulevard. The center had employed more than 200 workers, and it also provided the city of Claremont with 25 percent of its sales tax revenues.

The winner of the center will receive the business free and clear of a weighty debt to the General Electric Capital Corp., which helped former owner manufacturers Takashi Sugiura buy the center out of bankruptcy back in 1991. GE Capital will abandon its $20 million in debt, left over from the financing of Sugiura's purchase and a credit line that paid to run the auto center.

Before a new owner can propose Claremont Auto Center, he will have to show the bankruptcy court that he can line up a multimillion-dollar credit line to pay for "flouring" — that is, buying the cars to stock the center's showroom and sales lot. Also, auto manufacturers such as Hyundai, Cadillac, Ford, GMC, Pontiac or Isuzu can each kill the deal by denying the buyer permission to operate their franchises at the auto center.

Landowner Jack Head, who ran the auto center 1969-95, can also deny the lease to anyone new. Head is owed more than $400,000 in rent. As for Claremont itself, there is little chance the city will ever receive its $400,000 in rent.

California Residents Reserve Tuition Break

In California are fortunate to have a policy of charging out-of-state tuition to non-California residents who want to attend our taxpayer-subsidized community colleges, state universities, or the University of California. Charging differential rates to people based on their legal residency is wise public policy and good government.

After all, it is California taxpayers who subsidize the three systems of higher education. It only makes sense that they should get the benefits of that subsidization by paying only fees rather than a hefty tuition bill. The fees and tuition are as follows:

System

CA Resident Non-CA Resident

Community College

$15 per unit
$14 per unit  
quarter
between $10-$50
per unit

CA State University

$700 for 2 semesters full-time
$650 per quarter
$50 per semester part-time
$250 per quarter
$150 per semester part-time
$250 per quarter

University of CA

$1,314 per quarter
$1,314 per quarter

It is clear how many current or potential students this measure will affect. Previous attempts to make this calculation have been impeded by the different record-keeping practices of the community colleges, state, and UC systems. A legislative committee's analysis produced last year for a similar measure estimated savings of $550 million from decreased enrollment and net revenue increases of $200 million from assessing non-resident tuition. What is unknown is how much we will have to spend to verify the citizenship of each student.

I believe that it is a cost we can and should bear. Currently, the schools' applications are designed to ascertain California residency and the admission officials are trained to discriminate in these answers and verify residency. Undoubtedly such a process could be developed to verify citizenship and in short order become standard and required.

This is a step we must take to maintain the integrity of the state's higher education institutions, for it is good government and sound policy and the California taxpayers deserve it.

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The Inland Empire Business Journal

March 1995

INLAND EMPIRE BUSINESS JOURNAL • PAGE 9

by Mark Zeitzer

For protection, rely on the first name in security.
Japanese Bank to Post $3 Billion Land Investment Loss

Sumitomo Bank apparently was about to post a $3 billion loss on U.S. real estate investments for fiscal 1996, the first such reported loss by a Japanese bank in 50 years.

Sumitomo plans to write off a total of nearly $5 billion in mostly nonperforming real estate loans, said Jack Rodman, director of the bank's Pacific region.

"Until now, the Ministry of Finance hasn't allowed any massive loan write-downs," Rodman explained.

"Japanese-based contractors may want to sell their land purchased in the 1980s, since they're now needed at home for the rebuilding," said Rodman. "Also, some major American construction and engineering companies may be in position to sell off some of the work to replace and redevelop Japan's bridges, highways, ports, dams, and other infrastructure."

"You know, in just three years BreathAsure has grown from one of our smallest business customers to one of our biggest."

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"And now you're moving again?"

"Had to. This is the second office we've outgrown."

"That's very impressive."

"I'll tell you what's impressive to me."

"What's that?"

"In all the time you've been our banker, I've never been to your branch. I don't even know where it is."

"That's what personalized banking is all about."

Union Banker Glenn Keller

Anthony Rassman, Vice President & Manager BreathAsure Inc.

More Bank For Your Business.
A Conversation About Money

Continued From Page 3

vory defensive kind of psychology. Floating rates and the decline in global economic performance is not strong, most mainstream economists say you can't identify a specific cause-and-effect relationship. But very broadly there has been a combination. Growth and productivity have slowed down since the breakup of the Bretton Woods fixed exchange system. Maybe a half-per cent difference in growth doesn't sound significant, but stretched out over generations—that's big stuff.

MINORITIES AND WOMEN BORROW UP TO $100,000 UNDER NEW 'LOW DOG' LOAN

Foothill Independent Bank's Small Business Lending Center has been chosen by the U.S. Small Business Administration to pilot their new Low Documentation Lending Program (Low Doc). The Low Doc program introduces a simple, one-page SBA loan application for loans up to $100,000. While this program isn't limited to women and minority-owned businesses, the U.S. Small Business Administration is making a concerted effort to better serve special interest groups. Use these low cost, long term loans for working capital, to restructure existing debt, increase cash flow, commercial property, or for more information call our SBA expert, Kariisa Hamilton, at (818) 966-2199. Foot hill Independent Bank - Member FDIC

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A Conversation About Money

Cont'd From Page 13

economic and monetary growth with government deficits, actions that contributed to the inflationary process. You can argue that the inflationary process started before the system broke up and that's why the system broke up. Some believe that the oil crisis—a big factor in the slowing of productivity growth—was due to the breakup of Brentwood Woods rather than vice versa.

Shelton: Did you have misgivings about advising President Nixon to close the gold window? Did you expect the era of fixed exchange rates to come to a close, or were you hoping to come up with an improved international monetary system?

Volcker: I had lots of misgivings. I was brought up in the Brentwood Woods system and thought we had to defend it. The existing system was under strain though, and would have broken down if there was no such speculation about substantial changes in exchange rates. We broke with the system and started anew. I wanted to do it in a way that would make people face up to the fact that we had to reform the system. To my disappointment, some took the position that ending the system itself was the reform.

Shelton: Prevailing academic theory at the time held that things would work out if exchange rates were simply permitted to float.

Volcker: No question about that. Part of the reason for the breakup was because intellectual fashion had changed. People had this vision of the new promised land where floating rates would reconcile everything painlessly and we would go happily onward. We would not have to sacrifice domestic expansion to international economic stability—we would not have to sacrifice anything. The idea the exchange rates would move in an orderly, systematic fashion would be compensated for changes in inflation and other factors.

Shelton: Would you say floating rates have performed as advertised?

Volcker: They haven't been performed as advertised by the proponents. But that poses a

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VIN...
Kaiser Fills Fiscal Void at Eagle Mountain by Mark Zelen

Ontario-based Kaiser Resources is the new majority owner of a long-debated, $80 million Eagle Mountain regional landfill project in the Mojave Desert. On Feb. 3, landfill developer Mine Reclamation Corp. (MRC) of Palm Springs unveiled the new ownership pact, which gives Kaiser a 70 percent stake in MRC. Since 1988, Kaiser has leased its former open-pit iron ore mine about 60 miles east of Indio to MRC, but has held no company shares.

The new agreement calls for Kaiser to forgo $200,000 in monthly lease payments, slated to grow to $300,000 next year. MRC will forgive about $3 million in prepaid rent and expenses that Kaiser was supposed to pay out of future project royalties.

For MRC, Kaiser plugs a void created last year when original top investor Borrowing Fins Industries cut all ties with Eagle Mountain. Legal challenges and the Riverside County supervisors’ vote in November 1994 to rescind approval also have plagued the proposed trash-to-energy dump, designed to intercounty.

Inland Empire Choices Make Governor’s List

Residents of Riverside and Palm Springs are among Gov. Pete Wilson’s 36 choices to attend the annual White House Conference on Aging in May. Senator Dan Georce and Raymond C. Mastalish of Palm Springs made Wilson’s list of 117 selections via a lengthy assessment process. A tentative agenda for the 1995 conference lists several general topics for study, including Health, Income Security, Housing/Social and Community Services, Cerebral/Personal Safety, and the Interdependence of Generations.

The process of selecting the Governor’s appointees embodied the fundamentals of the conference itself, offered Steve Tatum of Wilson’s staff. “A key goal is to gather together individuals who represent the grass-roots diversity of California.”

Besides Georce and Mastalish, Wilson tapped six more Inland Empire residents to seek the new appointment. The list includes Barbara Affili (Temecula), Thomas Decker (San Bernardino), Florence Mentall Gallagher (Covina), Jody Hargus (Riverside), Les Mills (Rialto), and Una Quintana (Loma Linda).

To round out California’s list of full-fledged delegates to the conference, the state Legislature is bound to add 54 names of its own. The 120 total members will make California the largest state by population at the conference, Tatum said. “Delegates do not receive a salary, but they get to play a pivotal role in our nation’s capital,” Tatum pointed out.

To help prepare California’s delegates for their unique effort, training and informational forums are planned statewide, Tatum said. A First Interstate Cream of Crop: Rancho Cucamonga Branch

First Interstate Bank has invested in its Rancho Cucamonga bank as the cream of the crop for the bank’s San Gabriel Valley District, comprised of 22 branches. With 400 branches statewide, First Interstate gives its annual award to the local branch deemed best in services, financial results, and community project. The Cucamonga branch shined as a company training ground and in such charitable causes as the American Heart Association Walk-a-thon and the Junior Achievement Bowl-a-thon, said First Interstate officials.

First Mortgage Corporation’s Losses Mounting

First Mortgage Corp., a California-based mortgage banker, reported a loss of $256,000 for the quarter ending Dec. 31, an rising interest rates continued to plague the company whose losses now total $452,000 through the first three quarters of its fiscal year. In a written statement, Clement Zedillo, First Mortgage chief executive officer, wrote, “Decreased conditions due to higher interest rates continued for mortgage bankers during the quarter.” Zedillo remains optimistic though, as First Mortgage projects that if long-term interest rates decline, First Mortgage will return to profitability in its next fiscal year. “First Mortgage’s lean cost structure and solid financial condition are allowing us to weather the storm and emerge as a strong player when conditions improve.”

The company’s optimism is well-founded, according to Allen Strand, Los Angeles investment banker. Strand said that Zedillo’s expectation of lower long-term rates is likely to prove true. "I think they’re doing well," said Strand. "We recommend them for a long-term buy."
Fantasy Springs Casino Opens

More than a decade of dreams came to fruition recently as Fantasy Springs Casino celebrated the grand opening of its all new 90,000-square-foot facility amid a fanfare of balloon arches, a ribbon-cutting ceremony, and Native American blessings and entertainment.

"No one could have dreamed we would all be standing here today in front of this beautiful facility," James said. "It just goes to show you what a small group of people can achieve if they have the vision and the determination to succeed." His statement was met by applause from the assembled crowd of more than 700.

The Cabazon Band of Mission Indians was eager to have the facility blessed by Mescalero Apache medicine man Paul Ortega, who performed the blessing in his native tongue, using corn pollen, sweetgrass and sage. "We are inviting the good spirits—the spirits of love, friendship, and unity to come and be here with us," he said.

Business people and racing fans of the Inland Empire: Start your engines.

An 80,000-seat auto racing stadium at the junction of Interstate 10 and 15 is on track to open in fall, 1996, says a public newsletter released in January by co-developer Penske Speedway/Kaiser Resources. The newsletter brims with confidence that "The California Speedway" will succeed Kaiser's former steel mill on the 500-acre site between Etiwanda and Cherry Avenues, near Fontana.

For the local economy, speedway construction alone promises to add more than 1,000 new jobs, according to last year's study by regional economist Dr. John Husing. Once built, Husing estimates the track will create 1,200 permanent jobs within a year, and raise an average of $125 million a year in new economic activity.

The driving force to build what figures to be Southern California's only permanent speedway is Roger Penske, 80 percent owner of the business who has signed on to run it as well. Penske developed the professional speedways in Brooklyn, Mich. and Nazareth, Pa., and he owns one of the most successful teams in racing history, winning a record of 10 Indianapolis 500 events.

In Southern California, Penske has a string of auto dealerships, including the world's largest Toyota dealer—Longo of El Monte. Statewide, Penske runs a sales/service of Detroit Diesel engines and a truck rental line.

Planned to expand to 105,000 seats by 1999, The California Speedway will have a two-mile, D-shaped track, big enough to hold four Rose Bowls placed end to end. "It will be one of the greatest tracks in the country," Penske said. "And, we're going to do it right."

The bandwagon to build the major sports facility just miles west of Ontario International Airport features a senior vice president of the National Association for South Car Auto Racing (NASCAR), as well as County Supervisor Jon Mikels.

"Unlike other industries that impact an area year-round, racing allows the local economy to get a large boost out of a few days worth of events," Mikels observed.

At a weekend NASCAR event, Husing expects 80 percent of the crowd to come from outside of the Inland Empire. His study estimates that a NASCAR circuit race plus another similar event will bring $14.5 million new dollars to local stores, hotels, and restaurants.

Husing's report assumes three major racing events a year, with as many as six possible. On non-racing days, the speedway will be used for automotive research and testing.

The notion of an Inland Empire speedway has drawn some of its strongest support from the assembled crowd of more than 700.

SCE MAKES CHANGE TO MANAGED HEALTHCARE

See Page 31

MERGER TO CREATE A NEW HEALTHCARE GIANT

See Page 32

HOSPITAL COUNCIL TRANSFORMS TO HEALTHCARE ASSOCIATION

See Page 37

HDSX UNVEILS GRAPHICAL USE INTERFACE FOR WINDOWS

See Page 38
If You Don’t See Your Health Plan Here, Maybe It’s Time You Chose Another Health Plan.

HMOS
- Atina Health Plan
- Blue Shield
- Care America
- CIGNA Healthplans of California
- Community Health Plan
- FHP Health Care
- Foundation Health
- Senior HMOS

PPOs, EPOs and POS Plans
- 501 Industries
- Admar Med Network
- Atina PPO
- Atina Managed Choice
- Affiliated Health Funds
- Affordable Health Care Concepts
- Allure
- Anthem Health Systems
- Breach Street
- Blue Cross Blue Shield
- Blue Cross Preferred Buyer
- Blue Shield Preferred Plan
- Cappy Care
- Care America PPO
- CIGNA PPO
- Community Health Plan

HEALTH CARE

If You Don’t See Your Health Plan Here, Maybe It’s Time You Chose Another Health Plan.

MARCH 1995

SCE: A Major Corpora­tion Dismantles Its Health Care System, Moves to Managed Care

Reprinted from impact, quarterly publication of Inland Valley Health Plan, with permission from SCE

In 1997, Southern California Edison Company established its first health care clinic for employees. By the 1980s, Edison had established a system of clinics and pharmacies that served its employees throughout California. But in 1994, Edison dismantled the system that it had built up over many years, in favor of a managed care network of outside suppliers. This was a major business restructuring—Edison’s program serves 55,000 employees and retirees, at an annual cost (estimated for 1995) of $145 million.

This month, the company’s employees and retirees began to receive their health care through an Edison network of six HMOS and two point-of-service plans. Impact thought that the experience of one of California’s largest employers, and specifically, the reasons behind this major change in the company’s approach to health might prove educational to managers of other companies, most of whom don’t have the resources that Edison could bring to bear on the issue.

We talked with Suzanne Mercure, Edison’s benefits administration manager. Following is a summary of that conversation:

Impact: Why Edison?

The key issue is looking at Edison as a business. Edison’s core business is power, not health care. But we were running an insurance company. We had staff health professionals delivering services at work sites. We were self-insured and contracted directly with providers. And the costs reflected this hands-on commitment.

Well, health care has gotten too complicated. And the marketplace has shifted to much more integrated approaches to health care. So the company looked at cost and quality, and said: “We should buy this from the outside.”

The shift toward integrated health care in the marketplace has resulted in new emphasis on quality, control and cost control, and made managed care suppliers much more competitive than any other system of health care insurance and delivery. And the health care companies themselves have changed within the past five years, managed care companies have become much more flexible, more responsive to the needs of client companies and their employees.

Concurrent with these changes, and with the development of new plans, American businesses have become much more knowledgeable about quality in health care. So we are developing effective partnerships with providers to promote the best health care for our joint customers, whether they stay or retire. And that’s one of our main goals.

Our other main goal is to work with other companies on this same initiative. We joined the Bay Area Business Group on Health, which has renamed the Pacific Business Group on Health, signaling its expansion into Southern California. We intend to work with other companies in Southern California on some of the things the Bay Area Business Group on Health has done in Northern California to improve quality and lower costs for member companies.

We consider this group effort to be a model that affects more than just the employee population of the member companies. We are hoping that systemic change will result— that the group programs will become much more prevalence-based. We want to work toward systemic improvement in health care, whether a person is covered by Medicare, Medicaid, or a company plan like Edison’s. As health care purchasers, we believe we can help drive those changes. We intend to be a strong and effective movement for health care improvement.

Please See Page 37

Air Quality Board Changes Its Tack on Business

In the South Coast Air Quality Management District showing a new respect for business concerns:

The AQMD is, in a recent vote, to reject a staff-industry compromise to expand regulations on toxic air emissions is any indication.

In January, the air district’s restructured governing board voted 7-2 against the proposal to toughen regulations on toxic emissions from new oil and gas drilling. The board cited economic impacts in rendering its decision, even though the compromise took nine months of negotiations with industry groups to reach. The compromise also had the backing of numerous industry representatives.

Instead of a rubber stamp approval from the air district, industry asked its staff to report back with new options by March 10.

The surprising vote followed the retirements of three AQMD directors and the establishment of Jon Mikels as the new board chairman. Mikels has promised to lend a more sensitive ear to the economic effects of AQMD rules.

As another possible example of a shift in the air board’s general tenor, Mikels cited the new board’s major interest in health care and its desire to work more proactively on environmental issues. Another two to three members are considered as moderately pro-environment and two are very pro-environment.

As another example of the new board’s pro-business tenor, Mikels said he expects to propose that the AQMD staff provide the board with industry objections to rules when they are first proposed. Such a new policy would give the board a way to track industry complaints, Mikels pointed out.

In his one actions as board chairman, Mikels got behind the board’s move to buy into Europe’s environmental concerns "in significant” as per the Environmental Protection Agency to change its air plan to “significantly reduce its adverse environmental impact on California.”

The federal plan has come under fire from business interests for its impact on air quality. The new AQMD plan is expected to be released by the end of this month, or early March.

MARCH 1995
New HealthTrust Giant to Oversee Chino Valley Hospital

MARCH 1995

by Mark Zeller

A merger to build a new giant among national healthcare providers is touted to trickle down in the form of better services at the Chino Valley Medical Center. In April or May, shareholders of both HealthTrust Inc. of Nashville, Tennessee, and Columbia/HCA, based Columbia/HCA Healthcare Corp. are expected to endorse the plan to team up. The deal would create the world's second-largest hospital chain, boasting 311 hospitals, about 125 outpatient centers, and the largest hospital chain, boasting $15 billion in income. 311 hospitals, about 125 outpatient centers, and the largest hospital chain, boasting

Still, the merger would take the formidable HealthTrust, operator of 16 hospitals, from a field of national healthcare providers. A year ago, Forbes magazine said HealthTrust was described as Columbia's toughest competitor in a field of providers becoming depleted in the name of consolidation.

Today, an overriding majority of healthcare industry professionals is quick to advise that the proposed merger's benefits would spread far beyond the corporate walls of a new stronger Columbia. Also, the 1990s trend to consolidate resources is already rampant throughout American business. If it makes sense, why not healthcare as well?

HealthTrust and Columbia, leaders predict the joint savings from the merger at $125 million a year.

The savings would come by leveraging economies of scale and collecting efficiencies and strengths, said Richard L. Scott, Columbia president and CEO. "We have heard the nation's call to reform, and we are responding to improve the system for patients, physicians, and providers."

Scott, who plans to keep his same posts under the new Columbia, added, "The consolidation will enhance the efforts with physicians and managed care organizations as we become cost-effective."

Despite the typical numbers-crunching that lines any path to a multi-billion business merger, hard data on how a HealthTrust/Columbia wedding might possibly cut public hospital rates hasn't been translated much in news releases. Instead, a media release from HealthTrust states strategy is to focus on becoming a major presence in large metropolitan areas, Kenneth Westbrook, Chino Valley Medical Center's chief executive officer, is excited. Westbrook sees Chino Valley as a sort of role model for Columbia's future medical facilities in Southern California. And, the existing Columbia and/or HealthTrust firms know the ropes in running a variety of ancillary medical services, including rehabilitation, psychiatric and substance abuse centers, outpatient surgery centers, skilled nursing facilities, and nursing homes.

For the 126-bed Chino Valley Medical Center, at 5451 Walnut Ave. in Chino, up-and-coming specialties include acute care, home health, industrial, and a cancer center. The hospital also promotes the Women's Physicians Network, a group of female physicians dedicated to serving the unique needs of women and their families.

Besides a possible chance to expand programs, Westbrook said the new Columbia's fiscal punch as owner of Chino Valley hospital. In 1993, merger positions the "greatest financial challenge in a new Columbia for future strength," said Westbrook. "Our immediate and long-range strategy is characterized by the need to function as a team, providing the highest-quality healthcare in a cost-effective way."

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Riverside Valley Health Plan: Successful Local HMO to Expand

S

s since its inception in 1979, Inter Valley Health Plan, a Pomona-based, federally qualified non-profit health maintenance organization (HMO), has seen steady growth and has successfully illustrated that health care can be controlled without sacrificing either the quality of care or the traditional values of the doctor-patient relationship.

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Valley’s innovative programs, a reputation for high-quality, low-cost health coverage and a 16-year track record in the inland Empire which prompted organizers of REACH to select Inter Valley recently as the sole HMO to provide health care to the Riverside-based program. Riverside’s unique REACH program, as an alliance of four major Riverside employers (including the city of Riverside and two school districts) will, through Inter Valley, provide community-based health care services to their approximately 8,000 employees, most of whom live in Riverside.

Inter Valley also serves thousands of seniors, who, like all Inter Valley members, benefit from the Plan’s myriad of wellness programs, which help them to lead healthier, more productive lives.

The loans will target moderate-income, middle-aged business owners, said Owen. Also, loans may be available to businesses with credit histories previously considered too weak to qualify.

Owen hopes to have a viable network of banks in the fold by August. Interested parties can reach Owen at (909) 352-5730.

Trilogy means Freedom of Choice

Two of the biggest reasons behind Inter Valley’s success have been their development of innovative benefit programs and their commitment to all markets.

Trilogy offers a wide variety of choice to Inter Valley members. This includes a wide variety of health care options, as well as other benefits such as dental coverage, vision plans, and more.

We have the Inland Empire covered

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Road Map to Effective Sales Management

K now what you want your sales people to do, and make sure that they know what you want them to do. The above is just one of the keys to effective sales management, as described by Rex C. Houze, president of Leadership Management Inc., in Waco, Texas. Of course, there is much to the art of salesmanship, Houze says, although sales in general is not nearly as complex as many managers make it out to be.

>“During my 22 years in sales and sales management, I’ve studied the techniques practiced by effective managers,” says Houze. “From my observations, I’ve come up with a summary of the ideas and methods that seem to work best.”

“Selling is a great profession, and I’m proud to be a sales man.”

In that vein, Houze offers the following outline to success for sales management.

**Human Tendencies That a Sales Manager Must Know:**

1. People remember their failures longer than their successes. An effective sales manager focuses on successes to help overcome this tendency toward negative thinking.

2. People concentrate on weaknesses. A sales manager should acknowledge weaknesses, but focus on strengths while helping the salesperson to form new habits to overcome a weakness.

3. People are less effective when the following motivational blocks interfere: self-doubt, product-doubt, worry, procrastination, indecision, low self-image, reliving past failures.

4. People can be led to greater productivity by a sales manager who: looks for positives in their lives and careers, recognizes when progress is made, keeps on the right track, leads by example, and talks about what needs to be done to be more effective.

**Motivating and Managing:**

1. The more you know about someone, the better your opportunities for motivation. Learn about your sales people — their strengths, weaknesses, goals, special interests, hobbies, etc.

2. Meet individually with each of your sales people on a regular basis. Keep a notebook or file folder for each person. Keep records of their goals, their progress (as shown on graphs or charts) and a log of your discussions on their growth and progress.

3. Keep what your sales staff is doing by asking: “Who did you see? What happened? Who will you see? What do you expect to see?”

**Preparation a Salesperson to be Effective:**

**Habits:**

1. Know profitable sales are the result of productive attitudes combined with productive actions and habits, encourage your sales people to adopt these attitudes:

   a. Sales is the highest-paid profession.

   b. Professionals devote time and energy to studying their abilities. Becoming a professional does not happen overnight.

   c. It is natural to experience fear in new situations.

   d. The desire to succeed motivates learning.

   e. Be willing to do whatever is required to become a professional.

   f. Make commitments to the action necessary to succeed.

   g. Be willing to be held accountable.

   h. Understand personal responsibility, initiative, and self-reliance.

**Effective Efforts — Prospects:**

1. Develop ample prospects.

2. Know the presentation.

3. Use the phone effectively.

4. Actively participate in training.

5. Understand and follow policy, standards, and procedures.

**Training Cycle Includes:**

1. Prospecting.

2. Goal assignments.

3. Making effective presentations (including a good first impression), finding predominant buying motives, demonstrating how your product serves client’s needs, asking for the order.

4. Client service.

5. Product knowledge.

**Principles of Effective Sales Management:**

1. The best way to get good people is to develop them.

2. Establish a relationship of mutual trust.

3. Treat each person as an individual.

4. See people as they can become through personal growth, good work habits, effective training, and your inspired leadership. Recognize and help develop their potential for greatness.

5. Keep your sales people enthusiastic by exercising your own selling skills to "sell" the art of great sales to your sales people.

6. Be specific, and get your sales people to think in specifics.

7. The above training is not nearly enough.

**Summary:**

1. Motivate and manage each person individually.

2. Have a plan to help each salesperson develop himself, skills, and product knowledge required for success.

3. Make sure your sales staff get the training assigned to them.

4. Know your people! Know your people! Know your people!

In short, Houze says, “The goals of the effective sales manager should make people want to do well.”

Hospital Council Transforms to Healthcare Association

A fter 72 years of advocacy on behalf of hospitals, the Hospital Council of Southern California officially has become the HealthCare Association of Southern California (HASC). Where it once advocated only hospital interests, HASC will now represent hospitals and healthcare facilities, physician groups, health plans, systems, and pharmaceutical and other health-related businesses. The first meeting incorporating the new structure was held on Jan. 20th.

A 17-member board will provide leadership for the Healthcare Association’s activities — five members from each of the three Council Boards, plus two executive association senior executives.

“I have great confidence that the Healthcare Association of Southern California can work toward addressing the challenges of the healthcare system as we move toward the 21st century,” said Terry Hartshorn, newly-elected chairman of the board of the revamped association and president and chief executive officer of UCLA Health Services.

Currently the non-profit Healthcare Association of Southern California represents more than 275 healthcare organizations in six Southland counties — Los Angeles, Orange, Riverside, San Bernardino, Santa Barbara and Ventura.

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

The Deadline For Nominations is April 7, 1995.
Change Keys Success for AppleOne Chief

by Sheryl A. Jones

In leading AppleOne to the top of the highly-competitive, 20 billion employment industry, Howroyd’s hands-on jobs have ranged from fixing the plumbing to negotiating a multi-million dollar contract. He also broke new ground industry-wide by providing on-site, expert advisors to high-volume clients, and in developing two computer software programs.

The company’s APPLE ACCESS software directly links its clients with AppleOne services. Another program, called TIMECLOCK, can write customized management reports as well as simplify employees’ billing and payroll tasks.

To benefit his own staff employees, Howroyd recently acquired the California National University and the Academy of Computer Technology. His aim is to offer affordable training—and even college degrees—in studies tied to business, economics and engineering. AppleOne also uses an incentive program that offers bonuses, achievement awards, paid vacations and free training to employees.

TVEDC Becomes a Trade Extension Center

The Temecula Valley Economic Development Corporation (TVEDC), in association with the U.S. Department of Commerce, Foreign and Commercial Services, has become a Trade Center Extension of the Inland Empire District Export Assistance Center (IEDEAC) in Ontario.

“The TVEDC will be working in conjunction with the new Ontario office to help Southwest Riverside County businesses identify, enter and penetrate foreign markets,” said Dennis Frank, executive director of the TVEDC. “The TVEDC will become a partner with the U.S. Department of Commerce to promote and develop export sales in Southwest Riverside County.”

The Temecula resident Fred Latiperissa heads the IEDEAC, which opened its doors for business in January. The TVEDC will work directly with Latiperissa, providing counseling for import/export information. Services provided through the joint effort of the TVEDC and IEDEAC include free consultations, an assessment of the firm’s export potential, market research, and other programs designed to help clients locate overseas buyers, agents, and distributors. Frank said, “The TVEDC will mainly help identify potential markets and provide initial contracts for export-ready businesses. We have access to the National Trade Data Bank in our office so that we can make exporting assistance more accessible to more people.”

Inland Empire Banking Status Varies

Continued From Page 14

Foothill Independent Bank

Not all banks experienced lost revenue, of course. In fact, most banks are doing quite well. Foothill Independent Bancorp, the Glendora-based parent company of Foothill Independent Bank, posted a $3.45 million profit for 1994, an increase of 10% over 1993’s profits. According to bank president George Langley, Foothill Independent found success in the construction loan market, loaning about $25 million to builders of low-cost housing projects throughout the San Gabriel and Inland Empire. The bank’s loan portfolio grew from $91.9 million in 1993 to $102.5 million in 1994.

Foothill Independent has eight branches throughout the San Gabriel and Inland valleys and plans to open a ninth branch in March. The bank

Competition Calls for Entries in the 15th Annual Portfolio/Addy Awards Competition

Obviously, last month’s cover of the Journal was a clarion call for entries in the 15th annual Portfolio/Addy awards competition. Affiliated with the American Advertising Federation (AAF), the ADDY competition allows local companies, agencies, designers, writers, students and other advertising professionals to participate in a competition judged by their peers whose goal is to promote excellence in the advertising arts. About 40% of the entries earn awards with the very best advancing to regional and ultimately national ADDY competitions.

This year the show is sponsored by GTE, continuing that company’s long tradition of community involvement through corporate funding and the volunteer efforts of its employees. Corporate funding is directed to projects of economic development, education technology, multi-cultural involvement, and environmental awareness. Employee involvement includes such events as Christmas in April, United Way Day of Caring, speaking at schools, and coaching sports teams.

Due to the success of last year’s show, we mixed out the facilities at the Mission Inn in Riverside, so the banquet and awards ceremony was moved to the Ontario Red Lion Inn. The event date is Friday, April 21st and will feature a full range of creative work from print ads, brochures and point of purchase displays to television and radio advertising spots. Entries are open to any work that has been produced by or for individuals or companies doing business in the Inland Empire. Entries will be accepted until March 15. For more information, or to receive a call for entry package, contact Joe Ammirato at (909) 626-4472.

Are San Bernardino County Investments a Time Bomb?

Continued From Page 16

Of the total $2.4 billion San Bernardino County investment pool, $800 million is dangerously leveraged, said Moorclach. Among all the counties in the state, San Bernardino’s portfolio is one of the riskiest, he said.

“If interest rates continue to rise, they’re going to have serious problems,” predicted Moorclach.

O’Donnell confirmed that his county’s fund has suffered a 4.8 percent loss on paper, but also pointed out that the same fund has earned 10-12 percent in the past. O’Donnell agreed that a third of the portfolio had been leveraged, but lately that portion has been reduced to about 23 percent. And, O’Donnell said, his department plans to cut revenue-repurchases even more, down to the 15-20 percent range.

San Bernardino County Administrative Officer James Hlawek agreed that the trend toward conservatism has made the investment pool more secure. But it also has lowered the projected earnings on the pool for this fiscal year by about $2.9 million, Hlawek said.

Combined with state-funding cuts and a recession-plagued economy, the overall effect for this fiscal year on San Bernardino County is a budget shortfall looming at about $6 million.

A wide variety of factors are to blame for the predicament, Please See Page 41

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"The '95 Inland Empire Ad Club Portfolio/Addy Awards Competition" for everyone...

The 15th Annual Portfolio/Addy Awards Competition

Spring 1995

For entries in the Inland Empire area

Made possible through the generosity of

Entries will be accepted until March 15, 1995. Complete rules are available from the Inland Empire Ad Club at (909) 626-4472.
Inland Empire Economy Gets Word: ‘Start your Engine’

Empire Economy Gets Word: ‘Start your Engine’

1. Speedytown, closed the old steel mill. Meanwhile, Penske-Kaiser
    has agreed to build a race in "a few miles" from the old steel mill.

2. Smoke and debris continue to pour across the street. Meanwhile, Penske-Kaiser
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Lotus Organizer has always been the most graphically oriented of intervals because of its graphical interface manager on the market, but the old version wasn’t powerful enough to accommodate businesses’ scheduling and customer tracking needs. With the release of the new version 2.0, Lotus hopes to take the standing-steady-alone users and network administrators that they have the edge on Team Computing.

If your network is set up with a Mail package or you are already working in Lotus Notes, you will find that the new Lotus Organizer is a powerful group scheduler. Even without a Mail system, group scheduling can be accomplished. Organizer lets each file owner set access rights to their files. You need be only making that the owner of a file, if you access which lets them maintain a schedule’s mood, while others can be given Read Only or Free Time rights.

Organizer 2.0 is made up of several different sections, Calendar To Do, Address, Calls, Planner, and Notepad. Entering data into any of these sections is quick and effortless with the Address section offers a form for entering data. There are access for both barperon, calendar and agenda seven different sections, Calendar, To Do, Address, Calls, Planner, and the organizer.

Chino Valley Freeway Gets Major Facelift

The project aims to transform the two-lane stretch of the Riverside Freeway that has entered the heavy construction phase. The California Department of Transportation (Caltrans) has awarded the $120 million contract to the Pacific Coast Construction Company. The project is scheduled to be completed in the fall of 2000. The project will extend from Vineyard Avenue overcrossing to Interstate 15.

The project will include the addition of a new ramp and on-ramp, the addition of a new exit, and the addition of a new on-ramp. The new ramps and on-ramps will provide access to the California 15 freeway and the new exit will provide access to the new exit.

The project will also include the addition of a new bridge and the addition of a new overpass. The new bridge will be built over the existing railway line and the new overpass will be built over the existing railway line. The new bridge and overpass will provide additional access to the California 15 freeway and the new exit.

The project will also include the addition of a new road and the addition of a new driveway. The new road will be built along the new exit and the new driveway will be built from the new exit to the California 15 freeway. The new road and driveway will provide additional access to the California 15 freeway and the new exit.

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difficult-to-treat tumors show the eye. Results achieved with these treatment for ocular melanomas eye) . melanoma (a tumor behind the eye) .

One of the many benefits of proton therapy is that after patients receive a treatment, they may immediately return to their usual activities instead of suffering from some of the many side-effects associated with more conventional methods of radiation and chemotherapy treatment. The Proton Treatment Center opened in October 1990, when Becky Carrillo became the first patient to receive treatment at the center. She was successfully treated for an ocular melanoma (a tumor behind the eye).

The conventional methods for treatment of ocular melanomas usually require surgery and the removal of the eye or placement of a radioactive source behind the eye. Results achieved with these difficult-to-treat tumors show the benefits of proton therapy. Using proton therapy, the tumor can be obliterated in more than 95 percent of the cases—sparking the eye and retaining useful vision in many cases.

The medical advances possible from proton treatment resulted from a significant breakthrough in the technology transfer of high-energy physics research to health care. Research and development of proton treatment has evolved over the past 45 years, and to date over 10,000 patients have been treated with protons in government-supported research centers in the United States and abroad.

This superior form of cancer treatment is made possible through the use of the world’s first proton accelerator conceived, designed, and built to serve the medical needs of patients. Loma Linda’s center is serving as a model research, demonstration, and treatment center for the emerging new technology.

The unique benefit of proton treatment is that the energy of the proton beam can be precisely delivered to a tumor without seriously harming healthy surrounding tissues or adjacent vital organs.

In addition to treatment of ocular melanomas, physicians at Loma Linda are using the Proton Treatment Center to treat a wide variety of cancerous tumors, including prostate cancer. Many patients are undergoing or have been successfully treated for these cancerous tumors. Most of the patients are treated on an outpatient basis and do not have to have their normal lifestyle interrupted by a hospital stay.

The Proton Treatment Center is able to treat up to 100 patients per 10-hour day. Cost of treatment using protons is usually more than conventional radiation, but less than surgical procedures with their related follow-up care.

Late last year, on Dec. 1, Loma Linda University Medical Center and the National Aeronautics and Space Administration (NASA) signed a memorandum of agreement to establish formal scientific collaboration between the two entities. The main objectives of the LLUMC and NASA effort, include:

• Provide access to accelerated proton beams and related research laboratories for NASA-sponsored investigators.
• Provide for contribution of NASA-sponsored investigators to the academic and research programs of Loma Linda University and Medical Center.
• Facilitate transfer of technical expertise between NASA and LLUMC in the areas of radiation physics and radiation biology.

Protons are a particular concern in the space radiation environment, constituting the most abundant particle species and contributing as much as half of the biologically significant radiation dose to which humans will be exposed in the space station program and future missions beyond low Earth orbit.

"Loma Linda has taken a very courageous step by being the first medical institution in the world to bring the practical medical treatment to what has been—up to now—highly scientific research," says United States Congressman Jerry Lewis.

"It is characteristic of Loma Linda University Medical Center to be in the forefront of this type of medical research and to have the vision to provide this sophisticated technology to cancer patients. This pioneering work is critical to our efforts to effectively treat and cure cancer. I believe this state-of-the-art facility at Loma Linda will be a model for the world medical community to emulate in future years."
The five-year legal battle for control of the former George Air Force Base is over.

In a 20-year-term of a settlement reached Feb. 1, the cities of Victorville and Adelanto and the Victor Valley Economic Development Authority (VVEDA) have agreed to drop all pending lawsuits filed over the controversy. The 1989 decision to close George as a military base led to a barrage of 22 lawsuits on a variety of topics, including property rights, the proper use of redevelopment funds, and environmental concerns.

The 1,380-acre site is about 30 miles north of San Bernardino, flanked by the cities of Adelanto and Victorville. In the tug-of-war for property rights, officials of Adelanto (pop. 10,000) have backed the VVEDA, the successor to the former base, and the city limits, such as the old Air Force base. Adelanto officials countered that a base reuse project would likely impact their city, which is positioned near the end of base runways.

Since 1989, ideas for base reuse have come from the federal Bureau of Land Management, the California Department of Housing and Community Development, and the SCHDC.

"We can now set aside differences and concentrate on our goal of creating jobs and the economic development of the former base," said Marsha Tuori.

Former Senator Named CEO of Non-profit Housing Group

Former U.S. Senator John Seymour is the new chief executive officer of a non-profit agency with the goal of developing 1,000 units of affordable housing a year.

Seymour takes the reins of the Southern California Housing Development Corp. He succeeds Andrew B. Wright, who co-founded the SCHDC and continues to serve as chairman of its board of directors.

"We are excited to have a civic leader and housing expert of Mr. Seymour's stature. His knowledge and experience will be very valuable in helping us achieve our goals," said Seymour.

Seymour will also sit as a director of the agency, formed in 1982 with the aim of providing affordable housing in the nine-county Southern California region. Working closely with city and county agencies, the SCHDC offers creative strategies for the financing, development, preservation and ongoing management of decent, affordable housing programs for low-income families.

The corporation has acquired and renovated several multifamily properties in the inland Empire, representing hundreds of units of affordable housing, and plans to acquire and develop up to 1,000 more units in 1995.

"We have the opportunity to create affordable housing been better," Seymour said. "So-Cal Housing is well-positioned to play a major role in addressing this need, and I am proud and excited to become a member of their team of professionals."

In California, the Housing Development Corp. is entitled as the Technical Assistance Advisor to the Resolution Trust Corporation's Multifamily Affordable Housing Disposition Program. In this capacity, the SCHDC manages a portfolio of 44 Resolution Trust- owned properties statewide, representing nearly 2,000 housing units classified as affordable.

Seymour, 57, served as executive director of the California Housing Finance Agency after being named to the post by Gov. Pete Wilson in 1993. During his tenure, the agency was responsible for financing more than $1 billion in affordable housing statewide.

As a U.S. Senator over 1991-92, Seymour sat on numerous committees vital to California’s interests in general. His legislative achievements included a bill creating the 400,000-acre Los Padres Wilderness Area, amendments to energy legislation that toughened alternative fuel requirements for government vehicles, and a ban on offshore oil drilling and exploration in California until the year 2000.

On the housing front, Seymour fought to include first-time home buyer legislation in economic stimulus packages. He served with distinction in the Senate Banking Committee, where he worked for the elimination of usury laws on housing finance and reform and substance abuse. The state School Boards Association named him Legislator of the Year in 1988.

Seymour earned a bachelor’s degree in business at the University of California at Los Angeles, and he served in the U.S. Marines Corps from 1955 to 1959. He and his wife Judy have six children.

The settlement does not involve any monetary payment or land grant. It does allow the economic development authority to forge ahead with its plans to develop an international airport.

"We can now set aside differences and concentrate on our goal of creating jobs and the economic development of the former base," said Marsha Tuori.

SCF: A Major Corporation Dismantles Its Health Care System, Moves to Managed Care

In the midst of the debate over how much of our health care cost—the other 90% is claims. Our main focus is not on saving money, but on improving efficiency and getting better health care for the dollar spent.

Impact:

What changes in employer plans do you see in the next five to 10 years?

Mayer: I see fewer plans, with more consolidations and mergers. Much more attention will be paid to the consumer, and we will develop a lot more information for consumer decision making, not just about health care but also in terms of customer satisfaction—the ability to make selections not only among plans but within a plan, and having better information from which to choose a doctor, including such things as choosing a patient care team, not just a primary care doctor. And I think we will move toward developing very broad-based management approaches for example, older people might want much better information on how the patient care team philosophically deals with death and dying, which affects their ability to the with dignity. As a society, we’re going to have to face up to developments in biotechnology. There are a lot of issues that are just beginning to bubble to the surface that involve medical ethics, and the next big horizon relates to ethics.

So there will be greater emphasis on nurse practitioners, more attention to the consumer, especially involving education, and increased involvement in resolving issues of ethical nature.

Impact:

What do you see as the role of government as health care developer?

Mayer: I see government as an enabler—working toward unifying and standardizing the private sector to deliver uniform high-quality care. The health care community needs government support, but hopefully on the national level, not the state level. We don’t need 50 sets of rules. But we do need support and I also think that government is going to have to

Please See Page 41
corporate strategy, of the "must-do" business and governmental principles and practices which are essential to building globally competitive companies, and, second, that government must work in a continuously upgraded through the efforts of firms, public agencies, and international groups which are self-reinforcing systems of simultaneous rivalry and collaboration, information and technology transfer, and mutual learning and growth. From the cluster theory comes the competitive lessons. For U.S. management, the paramount lesson is the imperative to begin understanding business competition in terms of the national cluster—to see that the well-being of your firm is tied to the health of your home-country cluster with its rivals, buyers, suppliers, and public institutions. Collectively, the cluster’s members must act to ensure that the investment and upgrading critical to the long-term health of the entire cluster is carried on by all. Should a cluster deteriorate, or "decluster," through lack of necessary levels of domestic investment and upgrading, at some point the nation will have no globally competitive firms in the industry.

Central to this prescription for investment and upgrading is the imperative for U.S. workers to enhance their human skill development by business, government, and larger society. The economic future for developed nations lies not in mass production based in low-cost labor, but in the ability to "customize" for specialty markets utilizing high-skilled workers at all levels of the economy. Where Germany and Japan already act on this principle as second nature, American workers have the hardest lesson. American business will ever have to learn.

But in Competitive Advantage of Nations, Michael Porter clearly points the way. 

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U.S. FamilyCare Helps Solve Health Riddle

by Michael Goryan

Managers' Bookshelf

Review by Luc Hasson, Associate Professor, California State University, San Bernardino

For the 1990s and beyond, there is one business book American managers and policy makers must adopt as their Bible if America is to have a dynamic and competitive economic future. That work is Michael Porter's The Competitive Advantage of Nations — the only contemporary business book that matters. Competitive Advantage of Nations is a comparative study, by the world's foremost scholar on corporate strategy, of 10 of the world's leading economies. The purpose of the book is to identify the basic, "must-do"
Imagine doing all of your Christmas shopping from an easy chair in front of your personal computer in your own home. Those and other transactions may become possible in the not-too-distant future. The key to making the dream a reality is the Internet computer network. Millions of banks are poised to capitalize on "the Net," where the number of users hooked into the popular World Wide Web is expected to increase sevenfold—to more than 21 million—by your year 2000. For retailers and consumers, the Internet is becoming hard to ignore any effects of the so-called Computer Age as much as possible, assuming the time factor may have finally come to listen up.

For Microsoft Corp., recently teamed with Visa International to develop a computerized digital charge card system. For Microsoft and Visa, the Internet is a new world of developing electronic payment systems, the attraction is the chance to earn a processing fee on every transaction, or even take a small percentage of the sales that are expected to reach hundreds of millions of dollars.

Soon, MCI Communications Corp. plans to open one of the first World Wide Web shopping malls, which it says will have more than two dozen retail tenants. Once a shopper finds an item to buy, he will enter his credit card number on an electronic form, which will be sent to the merchant, who will forward it to the bank. The bank will authenticate the transaction, not the merchant but the sale—the process the sale—a via the Internet.

"CyberCash, an ambitious start-up company, is seeking to go beyond credit card transactions and, later this year, expects to offer "digital cash," considered as the key to unlocking the Internet's full potential for commerce. Unlike credit card payments, which can be accepted only by preregistered merchants, digital dollars could be freely transferred among everyone hooked into the computer system.

So just what is Internet?

In case your efforts to stay as familiar as possible with computer technology have been a sweeping success, "Internet" refers to the worldwide network of computer users. And its potential as a financial tool has only recently begun to be able to get an actual $20 bill out of your disk drive, you should be able to get "digital money" to spend on the Internet itself. To win access to the system, of course, any system will have to be convincingly fraud-proof—and the demonstration possible for that is the key to winning the technology race.

According to the CyberCash firm, a process to swing a deal involving digital money on the Internet would go something like this:

1. A consumer with a personal computer and a network connection uses a "payment card" to access on-line catalogs through CyberCash.
2. To begin the transaction, the consumer contacts the bank and provides his checking account to cover the amount of any transaction via the Internet.
3. Once the consumer finds something to buy, he fills out an electronic order form, and transmits the order to the seller.
4. The seller receives the order, adds identifying information and forwards it to the CyberCash server.
5. CyberCash instantaneously verifies that the balance in the customer's account is adequate. At the same time, the sellier provides directions for where the goods will be delivered:
6. CyberCash sends all of this information to the bank to request the transfer of funds. This process is conducted over a secure network not connected to the Internet.
7. The bank verifies that the money is available, and transfers the funds from the buyer's account to the seller's. This process is handled just like a traditional check.
8. The bank sends confirmation of the transfer back to CyberCash.
9. CyberCash forwards confirmation to the seller.
10. The seller delivers goods to the consumer.

And it is all done from the convenience of your home or office.

**Staff Control Offers Variety of Employees**

Staff Control, Inc., has a long history in the Southern California temporary staffing industry. Founded over 13 years ago by Michael Osborne, Staff Control Inc., operates 16 branch offices in Los Angeles, Orange, Riverside, and San Bernardino Counties.

As a full-service professional staffing company, Staff Control Inc. offers security services, human resources, safety and risk management services, temporary placement, full-time placement, payroll processing, and an automated time and attendance system.

Since people are Staff Control, Inc.'s primary product, both corporate staff as well as the temporary work force are comprised of as ethnic mix indicative of California's many cultures. Staff Control, Inc. is dedicated to the continual growth of their clients through the provision of qualified and trained personnel. Staff Control, Inc., specializes in light industrial, warehouse, distribution, and service industries in placing temporary and temp-to-hire personnel. A separate division, Staff Control Plus Inc., provides temporary and trained personnel to businesses needing a more clerical-oriented placement.

Currently in the Inland Empire, Staff Control Inc. offers offices in Riverside, Rialto, Rancho Cucamonga, Chino, and Ontario. A new Staff Control Plus office is also located in Ontario.

A sister company to Staff Control, Inc., is Staff Control Security Services, specializing in the provisions of trained security officers to businesses throughout the Inland Empire. Staff Control Security Services are available through any of the Staff Control, Inc. branch offices in the Inland Empire. For more information on Staff Control, Inc., Staff Control Plus, Staff Control Security Services, or any of the company's vast menu of professional staffing services, please call: 1-800-40-STAFF.

**Are San Bernardino County Investments a Time Bomb?**

"Believe me, that's good," Moorlach told the Economic Forecast audience.

"I know that Mr. Watts has taken a lot of criticism for getting cut, billing, normal safe rates of **continued from Page 37**

**Business Partners**

**The Art of Listening**

Master the Secrets of this Important Skill

A Business Partners Executive Workshop presented at Cal State, San Bernardino

April 12, 1995

9:30 a.m. in the upper level of the Commons, at the university.

Featuring speaker, Dr. Michael Roush, CRUSS research manager, professor, sales trainer and consultant.

You have attended seminars and taken classes on how to improve your writing, speaking and presentation skills.

But you may still be missing the fine points on how to become a better listener. Learn how to listen the way professionals do.

About $20,000,000 shortfall occurred in the Assessor's Office, he said.

On the upbeat side of judging, Kyser, regional economists. Americans by getting them into the same kind of system that employers are relying upon. I see the eventual demise of Medicare and Medicaid because of one issue: quality. I know of no effective way to measure the quality of health care, these programs, while quality assurance in the public sector is effective and getting better.
Database Marketing Part I  
Marketing and Advertising's New Weapon

S

times the old, indeed, forever new. When I was a young child growing up in Colorado, the owner of the town’s namesake drugstore knew me better than my mother. He knew when I had the measles, what allergy medicine I needed and my preference for chocolate over suckers on my birthday. Looking back on his relationship with his customers, he felt served in our little town, I’m sure he knew a good deal more about our lives than we ever imagined.

Sure, he kept the obligatory records for medications, but what he kept in his head was phenomenal. I’m sure he knew entire family histories and their buying preferences. He could tell how much my Dad made based on what we bought, and who in town was always short of money and paid their accounts more slowly. Fortunately, the local pharmacist was a professional man who never spread gossip.

This knowledge of buying habits through really knowing his customers enabled him to always anticipate their needs. He could read customers when they wanted it. For this reason, his customers never felt a sense of competition across the street. He and his staff were never afraid of the bureaucrats in the fast-paced, self-service and quick checkout stands. But the shrewd business today still exists. Customers. Perhaps it is more important, now than ever, in a world where competition drives businesses with low prices and builds products for specific markets at an ever-increasing speed.

Whether your business caters to other businesses or the end user, your customers can only help to better serve them. Businesses are building data on customers in a faster mode than ever before. This kind of data needs to be analyzed and processed to serve or cannot identify. These small niche markets cannot be seen in mass media or in a media as regional as local newspapers or national networks. In this world, there would be spending a large amount of money to buy an ad in a newspaper with 400,000 subscribers to sell to 100 model train buffs. Better to find the model train buffs and send them a catalog or advertise in a regional hobby newsletter. Entrepreneurs find ways to go directly to their customers. If they spend an exorbitant amount on grandiose advertising and sales-driven merchandising, “in a general marketing industry, it is the small niche segment which is growing rapidly” as the direct marketing, or database, marketing segment.

Smaller businesses are flourishing as large businesses continue to downsize in the current economic climate. Desktop publishing allows small businesses to produce quickly and in small quantities to sell to very small niches. These elements are now converging into database publishing systems which will be able to hit the small niche markets more efficiently than ever before.

The county and country resources are being stretched to the limit to meet the needs of the families concerned. Our government is concerned about the health care of children, but of the ability to coordinate at all levels, the groups have failed to find a workable solution. Local organizations and agencies such as the schools, police department, public and private health agencies, and others are responsible for working with the hospitals and their staffs to improve community health. A collaborative effort between the two hospitals could generate some cost savings which could be used to improve healthcare access in the area. In fact, the consultant recommended that as a result of the new arrangement, they spent on community health improvement efforts such as establishing health clinics in schools; expanding network primary care physicians; providing some hours of skilled nursing and day care for AIDS patients; and expanding programs to provide supportive role models for at-risk youth.

"Both hospitals are involved in KID CARE, DOCTORS,” Bitting said, “which is managed by the Riverside Medical Association. "We had to provide access to lab work and other needs that the kids have. In the future, if we could improve our finances through collaboration, we could take a portion of that savings and put more money into those kinds of programs.”

The study determined that the hospitals could save as much as $5.6 million annually with a modified system. The other hospital now has a complete consolidation. However, according to Bitting, the hospitals are looking at an affiliation plan that will not be sacrificed.

Continued From Page 24

Inland Empire Auto Malls Come and Go

Ontario Auto Mall Prospers

On the flip side of the coin, the sales tax revenues from Ontario Auto Mall just kept on rolling in to the city of Ontario.

"A good example of the extent of growth in our city’s new car business can be found in the third quarter of 1994,” reported Ontario City Revenue Manager Dennis Nowicki. “Then, all new car sales were up 30 percent over the same quarter of 1993, a jump from almost $600,000 to more than $850,000.”

Since 1988, the successive yearly sales tax revenues from many-step process, “observed Don Gee, Fontana’s redevelopment agency manager. Aiming to keep car dealerships from leaving their city, Fontana officials came up with the plan for the second mall. Gee estimated that the auto mall’s freeway visibility and easy access will allow dealers to increase their current sales by 35 percent.

Duplan Closes Down in Upland

In Upland, the city is among a trail of creditors left behind in January when Duplan Auto Sales and Service closed down. Twenty-year business owner Charles Dunlap blamed a bad economy and new state restrictions on the brokering of automobiles for driving him out of business. Effective Jan. 1, the new legislation—which was backed by leading Detroit auto makers — bars auto brokers from selling, advertising, or financing new cars.

Duplan said brokers typically discounted cars, forcing new-car dealers to compete with the savings. Duplan said he wanted to sell all their deals in cash and then resell the cars at a profit. The broker also would use the money for arranging a loan for the vehicle.

With the help of $600,000 in city redevelopment funding, Duplan’s office and showroom at Third Street and Foothill Boulevard were built four years ago. Duplan hopes to simply sell the building to pay off the city and other creditors, including dealerships that still owe for cars they delivered.

Upland City Manager Kevin Northcutt said the deal between the city and Dunlap appeared to be a good one when it was sealed in 1990. Duplan had a 15-year track record of generating sales tax revenues for the city, noted Northcutt.

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Cal State Impacts Regional Economy

Cal State, San Bernardino’s presence in the Inland Empire boosted regional output by some $145 million in 1992-93 and raised regional earnings by almost $64 million, according to a university-commissioned study prepared by economics professor Tom Pierce and 1994 CSUSB graduate Marcus Cuda. "CSUSB’s existence increases local economic activity on a year-to-year basis in two general ways," explains Pierce. "The university directly increases local output at earnings by delivering educational services and employing some 1,300 faculty, administrators, and staff members in the process. In addition, Cal State indirectly stimulates local economic activity when it purchases goods and services from San Bernardino-Riverside County businesses and when university employees and students spend locally." In estimating the university’s direct and indirect economic effects, the authors focused on the extent to which the university’s presence brings "new money" into the local economy, thereby causing a net increase in regional output and earnings. The study reveals that the university’s direct provision of instruction and other educationally-related services associated with the Office of Extended Education, the Child Care Center and grants increased regional output by $55 million and regional earnings by $37.5 million during the 1992-93 academic year. In addition, employee spending indirectly raised 1992-93 regional output and earnings by $45.8 million and $14.3 million, respectively. Student expenditures increased local output by $35.9 million and household earnings by $11.2 million, and university purchases of goods and services from local businesses indirectly increased business output and household services merely replace other local spending which those dollars would have undertaken had they not been required to pay Cal State fees.

In the study demonstrates the university’s substantial yearly impact on the regional economy, Pierce notes that in mind that the university’s greatest impact is on the intellectual and personal growth of its students, Pierce says. He also notes that in addition to its year-to-year local economic impact, Cal State is important to keep in mind that the Inland Empire is more attractive to prospective employers and raises general wage levels.

Inland Empire Profile


Personal Accomplishments: Orange County Chapter Boss of the Year, American Institute of Banking, Manager of the Year, First Western Bank and Trust Co., Distinguished Service Award - Santa Ana Junior Chamber of Commerce; Santa Ana College Distinguished Alumni Award. Since 1963, listed in Who's Who in America.

Best Assets in the Inland Empire: "Strength of its business community and the quality of its life, the cost-effective labor force, and the ability of the area to buy".

Last Book Read: Maximum Achievement, by Brian Tracy

Last Movie Seen: "Ruby"

Last Vacation: Maui, Colo.

Hobbies: Sking and tennis

By Pete Person

"Sorry, honey, the boss says I have to work this Saturday." or "Sorry, honey, my special project team has decided to meet on Saturday.

Two sentences with the same bottom-line meaning: a family member will not be at home this weekend. But the interpretation of these messages is likely to be very different.

In the first case, the spouse may respond with "Oh, rats. I'm disappointed. You're working too hard. Poor baby, that boss really has you jumped up." In the second situation, the spoken or unspoken stream-of-consciousness may go something like: Again! this unhappiness! All of your free time and all of your energy! Oh, the world is taking all of this and more and more of what? Is this what the years of hard work are about? Why you can't meet during the work week? Why can't you have some team time?"

Above all, managers can alert team members that their families may need extra communication so that they understand the importance of this team to the employer...

When work situations that take an individual away from the family can be blamed on that phantom ogre — the "boss" — or a demanding client...

Only 7% wanted to work less, but 75% wanted to work at a time when the savings companies realized by downsizing...

Three team concepts different from work groups, such as traditional departments or house/secretary relation, through which we often are more fully aware of a specific outcome and more aware of what must be done and develop a solution by a deadline...

When work situations that take an individual away from the family can be blamed on that phantom ogre — the "boss" — or a demanding client...

One unexpected positive was also discovered in the study of the impact of teams on family life. Clinical employees tend to report improvements in the quality of their relationships if they serve on a business team. Martin attributes the differences in the two situations to the new skills and expanded feelings of personal accomplishment that often result when a clinical worker is given a more challenging role and learns new skills when the group goes through some kind of team development. "To the extent that the team member can pay new skills in conflict resolution, negotiation, or personal style assessment into the family setting, there is a positive impact on the family," she said.

Managers can help minimize the negative impact of team participation on workers' family life in a number of ways: reduce the number of workdays, keep the team schedule reasonable, inform members of travel plans well in advance, recognize and reward employees for taking on team responsibilities.

Above all, managers can alert team members that their families may need extra communication so that they understand the importance of this team to the employer and the benefits the individual employee is gaining as a result of team participation. It won't soothe a crying 4-year-old, but it may help with a pouty 44-year-old.

Inland Empire Business Journal • PAGE 45

Nobody wants to put callers 'on-hold,' but... it happens.

...the advantages of having 'Creative Audio Marketing on-hold':

- Acquire greater name recognition.
- Boost customer referrals.
- Create greater interest of company capabilities.
- Decrease incoming call abandonment.
- Educate callers about products and services.
- Introduce sales promotions.
- Improve customer service.
- Provide compelling image.
- Gain a competitive edge.
- Maximize return of existing marketing investments.

Call 1-800-747-2562 today!
A rapidly growing, thinly capitalized California company had successfully designed and developed a software entertainment game that was projected, by industry analysts, to total the company's profitability. The company received licensing approval from the manufacturer and began a marketing campaign geared toward generating interest in time for the holiday buying season. Due to the success of the marketing campaign and the positive reviews received from industry trade publications, the company generated purchase orders in excess of its traditional finance sources.

With orders secured, the company completed negotiations with its overseas supplier for the game cartridges. The importer ran into considerable financing and facilitate the transaction. The remaining financing requirements of the customer were to be met by its bank or other traditional financing sources.

The transaction was subject to each transaction and the banker's ability to effectively manage the transaction. The credit risk and profitability of each transaction must be considered. The banker must have the expertise and commitment to fund the transaction.

The transaction's success depends on the banker's ability to effectively manage the transaction. The credit risk and profitability of each transaction must be considered. The banker must have the expertise and commitment to fund the transaction.

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**Q:** What's my best strategy to capture SEVERAL huge markets and how do I communicate these multiple markets and their profits to potential investors?

A: (probably) don't do any of the above. If you are targeting a wide range of markets, the more lucrative niche(s) should be at least tens or hundreds of millions annually. TARGET a well-defined specific category of firms, persons or groups. Create a streamlined, simple STRATEGY to capture a significant share of that market segment. PROBABLY (ALMOST) NO ONE (another segment for now!) Maximize your profits and market penetration within your chosen market. Think Bigger, not Shotgun.

Q: In doing research for my business plan, I find I have many, many competitors. I'm worried. Any suggestions?

A: Investors know that if there is a huge need, generally someone is already filling that need, somehow. Your mission: show investors how much market share is unoccupied and its dollar value—and your simple but brilliant strategy to capture it. Your early discovery of market opportunities is actually news! The bigger and more lucrative the market, the more likely many investors are currently trying to seek to carve out their own niche. If nobody is even remotely interested in what you are planning to do, probably there is a good reason.

Q: What can I do to better my chances of getting financing?

A: Most business plans look sharp (but not slick)—first impressions count. Second impressions count to make sure the content matches the sharp appearance. Third, have your plan personally given to qualified investors by someone they know.

Q: How can I connect with somebody who knows key investors?

A: NETWORKING! For example, get acquainted with venture capitalists as well as their attorneys, accountants, and associates by attending events such as California Venture Forum events.

**R Redlands Centennial Bank**

**P oste r**

Redlands Centennial Bank

R edlands Centennial Bank reported earnings of $2,424,431 for 1994, an increase of $242,430 over the net loss ($181,399) for 1993. With the economy still recovering, this is particularly good news for Redlands' only locally owned and operated bank.

"We are pleased to announce record earnings and growth for the bank in 1994," said Ed McCormick, president and CEO of Redlands Centennial.

Redlands Centennial Bank, which also declared its first stock dividend (5%) to its shareholders of record in November Deposits at the bank increased by $242,430 over the net income for 1993. With the economy still recovering, this is particularly good news for Redlands' only locally owned and operated bank.

Ed McCormick, president and CEO of Redlands Centennial Bank

Redlands Centennial Bank opened in August 1970 at 233 E. State Street in Redlands, providing financial services and trust services. In 1994, the bank increased $242,430 over the net income for 1993. With the economy still recovering, this is particularly good news for Redlands' only locally owned and operated bank.

Ed McCormick, president and CEO of Redlands Centennial Bank

**What Do Investors Look for in Business**

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Why 150,000 families count on U.S.

The families that count on U.S. FamilyCare know they're getting the finest care possible. And you can too.

Because when you choose U.S. FamilyCare for your family's health care, you get 325 physicians in 54 convenient offices who are committed to providing you with the kind of care you deserve. Our team of dedicated professionals treats you like you're a member of the family.

At U.S. FamilyCare you choose your own personal doctor, one you can relate to. Your doctor will take the time to get to know your family and go out of the way to make sure your visit is as comfortable and pleasant as possible.

During evenings and weekends, you can phone for personal medical advice from a trained registered nurse. And for senior citizens, our Senior Care advocates help you get the most out of your senior health plan.

We also have health education and wellness programs, as well as a high-risk OB program to help insure your baby is born healthy. At U.S. FamilyCare, your care is covered by all the major HMOs and insurance plans.

So no matter which one you belong to, your family can be part of our family.

So next time you have open enrollment where you work, be sure to choose a health plan that lets you count on U.S. or call our toll-free number today.
An Authentic German Restaurant in Pomona

There are a few German restaurants in the Inland Empire, but for the most part, they are not in the Inland Empire. The reason, according to Jerry Humpel, owner of the Berlin Kindl & Bullwinkle’s restaurant in Pomona, is that “people who move to this style of food at home and prefer to eat other ethnic specialties when dining out. The Berlin Kindl has been open since 1982, and has hit the mark in creating wholesome and authentic German dishes. The family atmosphere and family-style cuisine emphasize deliciously familiar dishes.

Upon entering, a large bar invites the customers to taste one of the 29 types of Berliner Kindl beer—a large selection of imported beers from Germany and Switzerland! Included in Humpel’s inventory is the strongest beer in the United States (Samichlaus), a Guinness World Record Beer from Switzerland, aged for 11 months and very powerful, is a bouquet of Cognac. Not to be missed is the Spaten Optimator Dark which comes from the oldest breweries in Munich (1378) and is blended only from selected malt of barley, hops, yeast, water, and carbon dioxide. The brewery’s traditions have evolved from nearly six centuries of brewing experience.

The Berlin Kindl has a reputation for friendly, joyous service and excellent food. If you’re in the area for lunch, and price is a factor, you will be delighted and pleasantly surprised when reading the menu. A grilled veal sausages—Braised—just like your mom served in Munich, a potato salad and sauerkraut and German bread is only $4.85. Some daily specials, such as bratwurst with mashed potatoes, gravy, vegetables, and bread, is believe it or not, only $3.29—same price for the dinner and chicken fried steak. I don’t know where you can find such good food for such a low price.

Main course specialties in the evening include beef rouladen (tender roll of beef, stuffed with bacon, onion, pickle, and mustard), and immersed in gravy), Wiener schnitzel (dean filet of veal, breaded and panfried), chicken schnitzel (a filet of chicken breast and a lean cutlet veal), and of course, varieties of sausages prepared as good as in Germany. Dinner prices are also reasonable. If you are looking for sauerkraut and dumplings, however, you must reserve reservations. It is only served on the last Friday and Saturday of the month, and the restaurant is always sold out for this meal.

The Berlin Kindl restaurant is located at 1626 West Mission Boulevard in Pomona, and the phone number is (909) 629-1603.

Yes—Great Food at Bullwinkle’s

When your host for the day or evening has a long, over-aged barrel, and is named Bullwinkle, you know you’re going to have an unusual and exciting time.

The name of this restaurant/amusement park brings to mind fun for children of all ages—many hours of games, rides, birthday parties for the younger set and good food. Good food! Yes, we mean great food—in a certain category, of course. This is not a gourmet restaurant and never pretend to be one. The drawing point is the focus on children and their tastes in food and entertainment.

When we sat down among the commotion and frenzy of excited kids, we were surprised to taste the specialties Bullwinkle’s offers its customers. We were particularly delighted with the Re-B-Q ribs—tender and tasty, the barbeque sauce was the real deal and we had a real meal. Be sure to try the onion rings and the spaghetti and meatballs. We also enjoyed the fried chicken and the turkey. The kids loved the chocolate milkshake and the ice cream.

There is a Problem

The rains are creating one giant flood throughout the entire wine industry, but it’s for the wineries, not the vineyards. You’ve all read too much about the floods, the wineries have all washed away down either the Russian or Napa rivers. The locals aren’t visiting and neither are the tourists.

For the largest wineries, which sell most of their wines through national wholesalers and distributors, the fact that winery tasting rooms are closed by 50 percent and more isn’t such a big deal.

Some small wineries, which sell the majority of their wine through their tasting rooms, are really hurting.

One of the things I like best about Cloo Du Val is that, having been around for awhile, the winery is able to offer red wines that are more mature than most wineries released these days. There are even some wines in general release to add depth to restaurant wine lists.


Clos Du Val 1992 “Reserve” Red ($45). A Meritage-style wine is a big, chewy mouthful of mostly Cabernet Sauvignon flavors. Rounder and lusher than the 1990, with a touch of “Up” fruit. Flavors are similar, but hint more to berry than cherry. The eucalyptus notes are more subtle. Rating: 90/100.

Grape Vines Don’t Drown!

Relax. The grapevines in California are still on all right. It’s amazing how many people are concerned about there well-being.

People I talk to from around the country for reasons unrelated to wine want to know. Questions about how the vineyards are faring during the great deluge and floods of 1995 are among the most frequently asked on the wine bulletin boards of both “America On Line” and “Prodigy” computer services. And the same kind of question has appeared as a postscript on various pieces of mail.

The answer is pretty simple. Because the rains are coming when they are, during winter when the vines are dormant, it has virtually no effect on them at all, aside from the replenishing of water tables. Basically, you can’t drown a grapevine. Standing in water for days or even weeks won’t harm a dormant vine.

It’s not that say to those who were damaged at all. Vineyards planted very close to river or creek beds can be literally washed away by raging waters and erosion.

Some of the concern and the worry probably being caused by people hearing about vintages being ruined because of the floods. The rains come at harvest time when the grapes are ready to be picked. Rain at that time can cause grapes to swell up with water, which dilutes their flavor and character. And rain can also cause molds and rot, which can mean a loss of flavor and can actually knock grapes right off the vine.

Rains in September and October are a problem for grapes. Rains in December, January, and February generally are not.

Clos Du Val

On the east side of Napa Valley, just off Silverado Trail, is a winery that has quietly been
Desert Business Journal

Desert Business Journal

Saturday and Sunday, Children 12 and under are free at the club. For information on Senior Day or the tournament, phone (619) 324-6670.

Palm Springs Savings Bank
Reports Record Earnings

Palm Springs Savings Bank reported record earnings of more than $1.1 million for its fiscal year, with a cash dividend payable this month to shareholders.

The 13-year-old bank reported its fiscal 1994 net earnings of $1.172 million, an 8.7 percent increase over 1993. Around March 10, a cash dividend of $0.05 per share will be paid to the holders of 1,131,000 shares of common stock issued by the bank.

Bank President and CEO Stephen Hoffman said a change in dates lowered 1994's figures.

"What had worked in 1993, such as the high level of residential refinancing based on increasing interest rates, was cut off in 94," said Hoffman. "But we expected to do a smarter job in 1994 to maintain our customer base. We focused on maintaining our core service level, competitive pricing, and a good mix of financial products."

Bankrupt Produce Company Gets Financial Federal Bankruptcy Court has granted $30 million in cash to San San, Inc., a distributor/group of fruits and vegetables in the Coachella Valley.

A small fruit and vegetable grower in California, Sun World is in bankruptcy in the grounds of Mission Hills Country Club in Rancho Mirage without a doubt. Sun World is a member of the Professional Golf Association event has drawn top players as well as movie stars from the entertainment world.

Sponsored by Secure Homes, Pacific Gas & Electric, Palms Resorts, and PriceCost, Senior Day tournaments provide free samples, coupons, and other goodies. Prizes include a golf set from Desert Resort & Spa in Carlsbad, and a vacation trip in a new motor home from FDW in Rancho Santa Fe.

On Tuesday, March 21, 600-year-old Spanish moss is on the grounds at Highway 74 and Mission Hills Country Club. The 16th annual Senior Day tennis tournament is on the agenda.

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new government manual takes a light, fresh approach to a heavy, old-fashioned problem: recycling—to cycle to work with residents in San Bernardino County.

The manual is the centerpiece of a public education campaign just launched by San Bernardino County’s Solid Waste Management Department. A main goal is to get people out of their cars and into recycling and disposal habits, as the county tries to save space in its own landfills as well as comply with ambitious state mandates on recycling.

The county manual is titled, “Positively the World’s Most User-Friendly. Amazingly Lucid and Thoroughly Lovable Recycling Behavior Guide” (Or How to Whittle Down the Mountain of Stuff We Send to Landfills, Be Great Citizens, and Earn the Undying Gratitude of an Adoring Public — All With Little Effort and/or Driving Ourselves Nuts.”

An introductory note reads, “In preparing recycling rules, we assessed the needs of San Bernardino County and examined some of the world’s best. Among all them contained useful information, but there weren’t many that would make for great bedtime reading. So, we decided to write you a manual.”

“Imagine the savings that would occur if more people recycled,” said JoAnn Wilson, a county recycling coordinator. 

“Just saving one aluminum can per day would save .000027 cents per can. Multiply that by the number of cans made and you might surprise yourself.”

The manual provides tips for recycling, including:

- **Reducing waste:**
  - Use cloth bags instead of plastic.
  - Buy products with less packaging.
  - Use reusable containers for food and beverages.

- **Becoming a recycling expert:**
  - Learn about the types of materials that can be recycled.
  - Understand the recycling process.

- **Making recycling fun:**
  - Create a recycling station at home.
  - INVOLVE children in the process.

- **Promoting a recycling culture:**
  - Encourage recycling at school and work.
  - Join a local recycling group or club.

- **Advocating for policy changes:**
  - Support recycling-friendly legislation.
  - Advocate for recycling programs at the state and national levels.

The manual also provides information on where to find recycling centers, how to recycle specific materials, and how to make your own recycling bin.

The manual is available for free at county offices or online at the county’s website. The goal is to encourage residents to reduce, reuse, and recycle to prevent waste and preserve the environment.

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**Calendar: Coming Events**

**Temecula Votes on $60 Million Theme Center**

March 3, 2009, residents of Temecula will vote on Measure B, which asks for the construction of a $60 million theme center in the city. The measure would be paid for through a sales tax increase.

The theme center would include a waterpark, a convention center, and a Performing Arts Center. If approved, the center would be completed by 2011.

**Federal Proposal Could Send Nuclear Waste Through Inland Empire**

The Department of Energy (DOE) is considering a proposal to transport high-level radioactive waste through the Inland Empire.

U.S. Rep. Duncan Hunter has proposed a pilot project to transport waste from the San Onofre Nuclear Generating Station through the Inland Empire to a storage facility in Nevada. The project would require a license from the Nuclear Regulatory Commission and would be under the supervision of the DOE.

The proposal has been met with opposition from local officials, who have concerns about the safety of transporting radioactive waste through their communities.

**Temecula Voters in Favor of Theme Center**

On March 3, residents of Temecula voted in favor of Measure B, which would authorize the construction of a $60 million theme center in the city. The measure passed with a 59% majority.

The theme center is expected to create hundreds of jobs and boost the local economy. Construction is expected to begin in 2011 and be completed by 2013.

**Federal Nuclear Waste May Be Routed Through Inland Empire**

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**Inland Empire Business Chronicle**

**Real Estate Focus**

### Redlands Centennial Bank

Redlands Centennial Bank's board of directors voted unanimously to elect Vaughn Bryan as the new chairman of the board of directors for Redlands Centennial Bank. Bryan is replacing Steve Guggisberg, who will continue to serve as chief executive officer of the bank as director and chairman of the executive committee. Bryan is currently president and CEO of the Bank of California, which was represented by CB Commercial. Occupancy is scheduled for March of 1995.

### Relocating their Riverside LA-Z-Boy franchise, John and Kathleen Salvesen have purchased a 15,360-square-foot commercial building on 1.1 acres of land at 10895 Magnolia Avenue in Riverside. The building was owned by Bankers Trust. John Salvesen, who owns the bank's commercial real estate department in California, which was represented by CB Commercial. Occupancy is scheduled for March of 1995.

### Also relocating is Alfa Property Supply Company, which has signed a five-year lease for approximately 20,487 square feet of warehouse/showroom space in the former Thrifty Drugstore building at 6493 Magnolia Avenue in Riverside. CB Commercial represented the bank. Bryan is vice president of sales for the Glaser Group (Irvine, CA), where he was responsible for the strategic sales direction of the company's domestic computer sales and marketing. Bryan is a licensed real estate sales professional with over 20 years of experience, including tenure with the Glaser Group (Irvine, CA), where he was responsible for the strategic sales direction of the company's domestic computer sales and marketing. Bryan is a licensed real estate sales professional with over 20 years of experience, including tenure with the Glaser Group (Irvine, CA), where he was responsible for the strategic sales direction of the company's domestic computer sales and marketing.

### San Bernardino County Medical Society Names Executive Director

The San Bernardino County Medical Society has named Linda Stratton the new executive director of the association. Stratton, a graduate of California State University, San Bernardino, is a registered nurse. She has been with the medical society for 17 years and will replace retiring executive vice president, William S. Henderson, Jr.

### OCTVB Adds Account Executive

OCTVB has named the San Bernardino County Medical Society's new executive director. STRATTON AND THE RIVERSIDE COUNTY MEDICAL SOCIETY'S NEW EXECUTIVE DIRECTOR, WILLIAM S. HENDERSON, JR.

### James Previti, president of Forecast Homes in Rancho Cucamonga, is the newest member of the University Advisory Board at Cal State San Bernardino. Previti, who is the founder and chief executive officer of Forecast Group, will join the 27-member University Advisory Board for the four-year term and will consult with the university's administrators about Cal State's expanding role in the region.

### Launching in 1971, Forecast Group's business plan was to approach $1 billion in residential office buildings, strip shopping centers, industrial and commercial facilities and warehouse construction.

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**MARCH 1995**

**INLAND EMPIRE BUSINESS JOURNAL**
Inland Empire Business Chronicle

Bankruptcies

NEW

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Ja mes David Caldwell, 6730 Sunnymede Drive, Blythe, CA 92225, assets: $163,900; Chapter 7.

John Zachary Batista, aka Zack Batista, Lucie Lorraine Batista, 9699 Live Oak Ave., Sun City, CA 92586, assets: $5,770; Chapter 7.

James Craig Cope, aka James C. Cope, 4875 North Acacia Ave., Calimesa; debts.

Kees Kids For Less 3700 E. Inland Empire #1, Ontario, CA 91764 Arthur Turner

Lucie Lorraine Batista, 9699 Live Oak Ave., Sun City, CA 92586, assets: $5,770; Chapter 7.

Kees Kids For Less 3700 E. Inland Empire #1, Ontario, CA 91764 Arthur Turner

Nina’s Victorian Cottage 24537 Sunnymede Blvd., Moreno Valley, CA 92592 Diana Andrews

Ray Hooper, 7488 Desert, CA 92262 Robert La人群

One Dollar More or Less 2523 Jefferson Ave., Moreno Valley, CA 92592 Eugene Yore

One Stop Repair Center Call 946 East Lincoln Ave., Banning, CA 92220 Auto Body Dealer Services

Original Paintings 884 Trade Post Rd., Lucerne Valley, CA 92356 Bette Moore

Ontario Fire Sprinkler Co. 1667 Mt. Vernon Ave., Grand Terrace, CA 92313 Louis Onelas, Jr.

Outlet 21 10540 Foothill Blvd., Riverside, CA 92503 3 D G, Inc.

P & W Interamerica Trade Company 2011 St. George Rd., Riverside, CA 92503 Londo Barabara

P.S. You’re The Star 3590 Aitken St., Riverside, CA 92503 Stephen McCauley

Pacific Digital Associates 1227 Versailles Dr., Riverside, CA 92506 Earl Chaff

Palm Terrace Mobile Village 12194 Indiana Ave., Riverside, CA 92504 Danny Ng

Peppers That Cains 549 N. Palm Canyon Drive, Palm Springs, CA 92262 Arthur Greenfield

Pennsylvania Touch Detailing 8822 Front St. Ste. #10, Temecula, CA 92590 Andrew Sorta

Pet’s Video 1330 Massachusetts Ave., Riverside, CA 92507 Kyo Imai

Oleander Indoor-Outdoor Sweepnet 1320 W. Oleander Ave., Perris, CA 92571 Larry Bailey

On Target Sales Promotions & Inc. 1664 Central Ave. #2-A, Riverside, CA 92506 Dennis Johnson

On Site Solutions 902 W. Ninth St., Upland, CA 91786 Robert La人群

Ontario, CA 91786 Arthur Turner

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Pet’s Video 1330 Massachusetts Ave., Riverside, CA 92507 Kyo Imai
Inland Empire Business Chronicle

New Business Listings

Professional Training in CPR
5948 Aurora Ave., Mira Loma, CA 91725 Daniel Fournier

Phoenix Performance
University, Riverside, CA 92507

Piel Canea Bridal Boutique
9514 Magnolia Ave., Riverside, CA 92503 Fernando Gonzalez

Pits, The
1830 Ash Tree Lane, Colton, CA 92324 Donnie Johnson

Player's Unlimited
20344 Jefferson St., Perris, CA 92570 James Clark

Plumb-Plumber Services
38838 Kenneth Court, Cherry Valley, CA 92252 Tim Sonyi

Plantation Homes
10961 Desert Lawn Dr., Calimesa, CA 92320 Don Olson

Pre-Fiberglass
37020 Industrial Ave., Hemet, CA 92545 Cynthia Ortega

Remaxing With Antiques 1486 S. Cerritos Drive, Palm Springs, CA 92264 Gladys Jimenez

Renaiissence Pleasure Fair
2555 Devore Road, Devore, CA 91310 Antonio A. Napi

Rialto Stee Masters 130 S. Riverside Ave., Rialto, CA 92376 Ivan Shaw

R & R Piano Tuning
729 W. Locast St., Ontario, CA 91762 Raquel Cruz

RPM Accessories
102 Chandler St., Highland, CA 92347 Robert Myers

Rainbow Enterprises
590 Boston St., Hemet, CA 92545 Patrick Weber

Running Deer
33484 Rawhide Road, Pionerton, CA 92268 Carolyn Macek, Jr.

Raised Donuts
29588 Rancho California Road, Temecula, CA 92592 Say Lon

Red Apple
3620 Riverside Place, Riverside, CA 92505 Dami Han

S & S Grading
28480 Robert St., Perris, CA 92570 Michael Shelton

S K Distributor
1902 E. Valley Blvd., Cotton, CA 92255 Shahid Khas

Sales Service & Distribution
213 Gilsey St., Riverside, CA 92518 John Herrera, Jr.

Sanford & Sons
4295 Glen, Riverside, CA 92519 Ronald Medlin

Saurs Authorized Retail Dealer
31721 Casino Dr. Ste. #8h, Lake Elsinore, CA 92530 Michael Williams

Secured Management Properties
315 West Gilman St., Banning, CA 92220 Lori Berry

Shoe Mart
13439 Peyton Drive #104, Chino Hills, CA 91709 Jason Chang

Shootist
42982 de Luz Road, Murrieta, CA 92564 Steven Archbold

Siggy's
26820 Jefferson Ave., Murrieta, CA 92562 Mim Stavakis

Spectrum Mortgage Banking
365 N. Main St., Corona, CA 92879 Mike Lawson

State Art Systems
31880 Railroad Canyon, Canyon Lake, CA 92586 Jerry Strand

Steve's Gummihing
10066 Balu St., Rancho Cucamonga, CA 91730 Steve Gubbin

String Cheese
42540 Town Center Way #C1, Palm Desert, CA 92260 Jon Shannon

T & A Trading
966 N. 5th Ave., #1, Upland, CA 91766 Trisch Ngo

T & M Toys
3044 Horace St., Riverside, CA 92506 Anthony Duarte

T K O Furniture
12599 Chalmann Road, Apple Valley, CA 92308 Tracey Wright

Taco Club
24195 Sunnymead Blvd., Moreno Valley, CA 92555 Estella Estrada

Teen's of America
1010 Lake Meadow Ct., Lake Elsinore, CA 92530 Hubert Montgomery

West Coast Hydropolines
5391 Locust Drive, Wrightwood, CA 92397 Gregory Bellsnap

Western States Gospel Music Association
3578 Sweetwater City Circle, Corona, CA 92870 Richard Holliday

White Enterprises
1614 S. Campau St., Ontario, CA 91761 Anthony White

Wild Orchid Floral Co.
4316 Eileen St., Riverside, CA 92504 Elizabeth Hashkell

Wildlife Outfit
23960 Rhodes Ave., Perris, CA 92570 Dale Harrison

World Corp Financial
41625 Enterprise Ct. #2. B, Temecula, CA 92590 Gina Leblanc

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Inland Empire Business Chronicle

Month in Review

1. Insurance giant Cigna Corp. sells the Galleria at Tyler Mall in Riverside for about $120 million to the State Teachers Retirement System of Ohio. The sale involves the mall’s 145 shops, but not anchor stores Nordstrom, J.C. Penney, Robinson’s-May and The Broadway. A spokesman for the buyer reports that the Ohio pension fund will net assets of $28.5 million and own several other malls and shopping centers, including the Anaheim Hills shopping center and Claimant Square in San Diego.

2. Ending two weeks of delays for 5,000 Inland Empire commuters, Santa Fe Railway dispatchers keep the tracks clear for Metrolink commuter trains departing from San Bernardino. Metrolink officials said the problem with delays, which repeatedly had ranged from 10 minutes to an hour per train, ended after Santa Fe officials reviewed a contract that gives Metrolink passenger trains priority over freight trains during peak hours.

3. President Clinton visits San Bernardino to meet privately with 13 residents on how to improve schools and colleges. In his 20th visit to California since being elected in 1992, the president also plays golf with former Presidents Gerald Ford and George Bush as well as Bob Hope in Indian Wells.

4. A pair of seasoned experts on the Inland Empire economy predict a prosperous 1995 and 1996, based on the expected addition of more than 21,000 jobs, lower labor costs for business, and the wealth of affordable housing that is available. Economists Dr. John Husing and Jack Kyser make their predictions in speeches to about 200 business leaders at a conference organized by Inland Empire Business Journal at the Riverside Convention Center.

5. At the Moreno Valley Ranch Golf Club, seven celebrity athletes gather with up-and-coming professional golfers for a special, six-hole “shooutout.” The participants include Bobby Grich, Mike Scott, Berl Blyleven, Fernando Valenzuela, Deacon Jones and Doug DeCinces. The contest is one of several sidebar events to the Nike Inland Empire Open, held this year from Feb. 27 to March 5.

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