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California Allocates $123 Million in Low-Interest-Rate Financing for Manufacturers

by Daniel J. Bronman

A healthy U.S. economy has led to an increased demand for tax-exempt industrial development bond (IDB) financing, with nearly $3 billion in IDBs allocated nationwide in 1996 alone. IDB financing was created by the United States Congress to provide development and new building projects with capital for purposes of creating or retaining jobs. Tax-exempt development financing allows private sector entities to borrow on the low, tax-exempt interest rates normally reserved only for municipalities, typically reducing financing costs by 20 to 30 percentage points when compared to conventional funding alternatives.

One case in point is Marko Foam, a manufacturer of foam packaging material based in Corona. The company was so successful with its initial venture into IDB financing in 1992 that it applied for and received a second IDB loan in 1996. As a result of these two fundings, the company expects to create nearly 100 new workers in the Inland Empire.

Peter Peterson, president and CEO of Marko Foam, believes that the IDB allows the company to expand in ways that would not have been possible without this type of funding.

"We used the second funding of nearly $3 million to purchase our existing building, stabilizing our expenses, as well as to improve and add to our production equipment," Peterson said. "Not only do IDBs offer interest-rate benefits, but they allow you to work in the capital to support future growth of the company."

Overall, the low costs associated with IDB financing offer a win-win situation for companies looking to make the commitment to step up to a larger facility. IDBs also provide substantial benefits to the public as well by keeping manufacturers in the company, providing permanent employment and a stable tax base for manufacturers in the Inland Empire.

Getting it Right

Correction: In the January issue of the Inland Empire Business Journal it was reported that Downey Savings’ out-of-state home loan program has been dormant since its inception in 1977. The program has been successful since its inception in June of 1997.

INLAND EMPIRE PEOPLE

Russell Blewett

Russell Blewett has been in the business of real estate for over 30 years, and has been a major player in the Inland Empire real estate market for the past decade. He is the founder and CEO of Blewett & Associates, a leading real estate firm based in Hemet, California.

Blewett is a native of San Diego and has lived in the Inland Empire for over 30 years. He is a graduate of the University of California, Los Angeles, where he earned a degree in business administration.

Blewett has been involved in numerous community and charitable organizations, including the Inland Empire Food Bank, the Boys & Girls Club of the Inland Empire, and the Inland Empire Chamber of Commerce.

Blewett is married to his wife, Susan, and they have three children. He enjoys spending his free time with his family, playing golf, and attending local sports events.
Bill Clinton got it wrong, again.
In his address last week about
Saddam Hussein, he mentioned his
plans for a millennium observation
which would include, he said, the
preservation of the "Star Spangled
Banner." If he meant the flag, then
God bless him. But if he meant our
national anthem, so sorry Mr.
President. It is time for a change.
You may not know the name of a
national anthem is not prescribed
by our constitution. In fact the "Star
Spangled Banner" was sung inside
our nation's song until 1932 when the
school children of America were
forced to vote on it. My mother was in
grade school at that time and she
voted for "America-The Beautiful." Nearly 70 years later, I'm here to say, my mother was right. The "Star Spangled Banner" is a great American tradition. Besides, moth- ers would be proud.

The peak of the current boom in real estate investment is not enough for property owners to consi-
sider selling now, a prominent real estate analyst says.

Anthony Downs, a senior fellow
at the Brookings Institution, Wash-
ington, D.C., says "the time is not right for selling commercial prop-
erty because demand is so strong
and high is financing."

Downs was the keynote speaker
on the opening night of the 1998
Annual Western Real Estate Con-
sortium, sponsored by Sutro &
Co., the oldest real estate com-
pany in the Western United States.
The three-day event was held at the La Quinta Resort & Club in
La Quinta. More than 50 compa-
nies that are involved in commer-
cial real estate made presentations
to investors, bankers, insurance
companies and other interested
parties from across the United
States.

"Downs said the commercial re-
estate market is now entering the
development boom phase of the
cycle and the optimal point for
the property market is now no-
longer visible."

"It is my belief that commercial
property markets have a tendency to
undermine their own prosperity by
extending their boom-like activities
too far," Downs said.

Another argument against the
inevitability of overbuilding, Downs
said, is that the main sources of
real estate investment in the United
States are not banks and insurance
companies but real estate investment trusts and mortgage-backed securities.

"Wall Street apologists claim that
corporate investors are smarter than banks and insurance companies," Downs said, "and therefore will withstand capital from any REITs that start to overbuild."

Downs said there is no reason to
believe REITs are any better than
banks at forecasting demand for
commercial space. Furthermore,
he added, "REIT investors have been putting premi-
ums on fast growth, not prudence." So REIT managers have even
stronger incentives to create new pro-
jects than traditional developers.

"But this is the same belief that led to REITs" under tremendous pressure to
grow larger; they are tempted to
overpay for real estate properties. And when competition drives up
prices of existing properties to the
point where yields are too low,
REITs will be tempted to launch a
lot of new development in order to
keep growing," Downs said.

"They are starting to do that
now," he added.

But the Brookings analyst went
on to predict that even if the overall
stock market declines, "REITs will
definitely not fall as much as many oth-
er investors." Ultimately, Downs said, "most
REITs will be recognized as income
stocks, not growth stocks. The
income from existing real estate
cannot expand at the rapid rates
necessary to sustain growth-stock
price earnings rates," he said.

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where are they now?

Dan Stark
Duing his tenure as the direc-
tor of the San Bernardino
Condominium and Visitors
Bureau, Dan Stark brought
Recreation Place Faire and the
Route 66 Rendezvous to the
Inland Empire.

Now he is in sunny Florida,
working as the president and CEO
of the Panama City Beach Visi-
tors Convention Bureau. He lives
in Florida with his wife, Pauline,
and their four children.

We caught up with the 44-year-
old to find out how he is doing and
what he thinks of the San
Bernardino Bureau now that he no longer has to
run it.

Q: Why did you decide to
leave California for Florida?
A: Two reasons. The uncertain-
ty at the time of what would happen because of the possibility of
 Measure W (a tax that funds the
bureau) not passing. And I had
different exciting proposals
recruiting me with promises. I found one [job offer] I really liked. It included a 35 percent pay increase, 20,000
hotel rooms, and approximately a
$4 million annual budget.

Q: What was your budget
before?
A: With Route 66, about $400,000.

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now offering up to 90%
fixed rate financing
for small business

Southland EDC is pleased to offer the SBA 504 loan program to San Bernardino County — designed for established owner-users for real estate purchase and new construction.

- Up to 90% financing
- Attractive, below market interest rate of 7.75%
- Long, fixed-rate term
- Assumability option
- Maximum guarantee $1 million

For more information, call Julie Phillips, Loan Officer for San Bernardino County, at (888) 560-LEND (5363) or visit the website at www.eds-sbc.com.
CLOSE-UP

The Man with 1,000 Causes

by Mathew Padilla

"It's time people came back to San Bernardino," Mark Edwards said as he explained that he has just moved from Redlands. Edwards flies on a propeller-driven plane to be about 25 hours a week working to help San Bernardino and the San Bernardino Chamber of Commerce. He began volunteer work at their fundraisers on his propeller-driven plane to be about 25 hours a week working to help San Bernardino and the San Bernardino Chamber of Commerce. He began volunteer work at their fundraisers.

One of his latest projects has been the development of a program he called Leadership San Bernardino. Modelled after similar programs in other cities, the idea is to inform potential city leaders about civic institutions and issues. As part of the nineteen-month "training" candidates attend one-day workshops designed to educate them on an aspect of the city, such as local non-profit, legal issues and health care facilities.

Although only a year old, the program has met with success as some of its graduates have moved through it in 1997 have risen in their careers.

Mark Edwards

Age 41

Family Status: Married to Margie and has an adopted son, 20-year-old Patrick, with his first wife. They adopted him at the age of 14, when he was a student in high school. He works at Gerrard's Markets in San Bernardino, where he began his career. Now he is the interim executive director.

He is also supply chief of San Bernardino. The company also boasts

Of Note: Volunteers 20 to 25 in a work with causes related to the city of San Bernardino. Edwards led the development of Leadership San Bernardino, a program that teaches future civic leaders about civic organizations and issues facing the city.

Quote: "It's time people came back to San Bernardino."
A Few Steps to a Better Plan and Brighter Company Future

By Ron Burgess

"I'm late! I'm late! For a very important date!"

No time to say, "Hello! Good-bye!"

"I'm late, I'm late!" says the Hatter.

Lewis Carroll

"Through the Looking Glass"

It's no secret to some managers that they are not planning enough. They want to plan more but time always seems too limited.

Stephen Covey, one of the nation's top leadership consultants, classifies problems caused by lack of time. The root of the issue is time and priority management. In his newest book, "First Things First," he breaks time/priorities into four categories:

1. Urgent/Unimportant
2. Non-Urgent/Unimportant
3. Urgent/Important
4. Non-Urgent/Important

Most phone calls fall into the Non-Urgent/Unimportant category, while planning is in the Non-Urgent/Important category. Do-it-yourself entrepreneurs can sabotage their business by allowing interruptions from subordinates, phone calls, mail and dozens of other irrelevant uses of time. These interruptions come from poor planning, poor delegation and organizational problems as well as their personal need to be important or indispensable.

Covey describes the "addiction to the urgent." Some personalities actually get an addictive rush from adrenaline by intentionally throwing away too little time to do. I see this occasionally in clients and in a business partner who fits this mold perfectly. He loved to wing-it in presentations, sales calls or last minute client deadlines. If the results turned out well, he was a hero; if the situation turned out poorly, he would declare, "We did our best we could based on the time we had for preparation." The kicker was that he was in charge of the preparation schedule!

Planning is many times considered too time consuming. As a result, it never happens! Understanding the process of effective planning is the key to successful management. Simply put, planning can be categorized in three categories: flexible and static.

A static plan is one that is focused on a specific period of time: such as one year. The static plan will become the blueprint of instructions for the company. At the end of the first year, this plan is evaluated so adjustments can be made to accommodate uncontemplated variables.

Generally, the plan takes months to prepare ahead of the start date and months to evaluate at the end of the period. I have seen plans that were only 90% complete. Plans can actually take six months to prepare, 12 months to execute, and two months to evaluate.

The plan was always at least 18 months out. The static plan is one that is necessarily developed plans also include components such as risk analysis and contingency planning. While each area requires special knowledge, integration is key to realizing overall success.

A flexible plan should never be neglected. Neglecting to plan is as much a choice as choosing not to plan. Good planning is like a three-legged stool; the money, people and systems must work together, or you'll be balancing on two legs.

Ron Burgess is a business development consultant who specializes in strategic marketing planning, relationship marketing and integrated marketing systems. He may be contacted at BURGESS group by e-mailing to "ronburgess@earth- link.net" or calling (909) 706-7002.

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by Susan Thomas

The concept of classifying industry in order to obtain econom­ic statistics was developed in the 1930s for use by federal, state, and local governments. The Bureau of the Census and the sys­tem was known as the Standard Industrial Classification (SIC). The most recent version, adopted in 1987, includes many new industries, an even more updated process was required to
- identify new hi-tech industries
- reorganize the system according to the single economic principle
- type of production activity performed
- allow for the rapidly expanding service sector
- include the important international dimension of production and sales for Canada and Mexico under NAFTA.

The project, known as the North American Industry Classification System (NAICS), was developed in 1997 by the Executive Office of the President, the Department of Commerce, and the Office of Management and Budget. NAICS is designed to be a flexible system that includes changes in the global economy. Its mission is to support informed eco­nomic and trade policies, profitable business decisions and relevant public discussion and debate. Updates are planned for every five years.

Sally Katen, administrator of the Office of Management and Budget’s Office of Information and Regulatory Affairs, said, “This new system will enable users to search and public decisions can reflect real economic changes better and soon­er.

NAICS enables partners in the North American Free Trade Agreement to use one system to easily compare economic and financial statistics as well as keep up with the changing economic envi­ronment. Also, NAICS is designed to answer complaints that the SIC is not flexible enough. As examples, new NAIC sect­ors include:
- Information: industries that create, distribute or provide access to information such as satellite, cellular and paper communications, on­line services, software and database publishing, movies, video, sound recording and radio, television, and cable broadcasting.
- Healthcare and Social Assistance: industries related to changing econom­ical care, and regulating IMOS medical centers, outpatient mental care and elderly continuing care.

Professional, Scientific and Technical: includes industries that primarily rely on human capital, technology, architecture, research, engineering, interior design and adver­tising services.

NAICS has grouped the econom­ic into 20 broad sectors, each identified by a six-digit code which allows flexibility in designating sectors. Internationally, NAICS requires only the first five digits because the sixth identifies subdivi­sions needed by individual coun­tries. The total number of classifi­cations applicable in the U.S. is 1,172, compared to 1,004 with the SIC.

NAICS became effective with data for 1997 in the U.S. and Canada and will apply in Mexico this year. Implementation dates vary, but in the United States it began with the Census Bureau’s 1997 Economic Census, the results of which will be published during the first quarter of 1999.

NAICS is intended to ultimate­ly replace the entire U.S. statistical system in order to provide a strong foundation for statistical informa­tion that employers require to make informed decisions. It allows the flexibility to be a fusion of systems.

"Corel is seeing another opportunity to be a leader in emerging technologies and to bring advanced capabilities to the marketplace in a way of the future," said Dr. Michael Cowpland, president of Corel. "The new system will significantly improve upon the Census Bureau's 1990s [NAICS] system that was developed in 1930s, but also that it will enable us to have comparable industry statis­tics for our two North American trading partners, Canada and Mexico.

The full computer systems sold by Corel WordPerfect Perfect are now available to the public. This industry is now the most competitive speech-enabled technology prod­ucts in the world. The Corel WordPerfect system has been developed and marketed by the company for the market. The company has now the advantage of being able to deliver the system to the public.

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Walk a Mile in My Performa

by Shiny Taylor and Rebecca Taylor

Remote access used to be a luxury reserved for high-level administrators and perhaps CEOs who wanted access to corporate data on their fingertips. Now remote access is a vital element in many corporate networks. With a Virtual Private Network (VPN) infrastructure, now commonplace for many companies, it's possible to work stress-free and be quickly.

A virtual private network allows companies to reduce remote access costs by removing the remote connection from the phone company and outsourcing it to the Internet. A VPN uses the Internet for information communication and enterprise interaction. A VPN includes stringent security mechanisms so that sending private and confidential corporate information is as secure as in a traditional closed network. A true corporate system will include the following:

Authentication: A process that requires users to securely identify themselves through the use of passwords or, in the most secure cases, VPN protocols, encrypted "secrets" prior to the establishment of a VPN connection.

Encryption: A process that allows users to encrypt data to prevent anyone other than the intended recipient from reading the information. Encryption protocols used during actual transmission across the public network.

Authentication: The "scrambling" of data to prevent anyone other than the intended recipient from reading the information. Encryption protocols used during actual transmission across the public network.

Policy-based filtering: A process that determines who is given access to web services after an authenticated VPN link has been established.

Virtual private networking can be used in almost any WAN application. VPN solutions provide services for small and large users, including:

Road Warriors: Road warriors equip themselves with laptops and head out all over the world in business to perform job-related tasks. For them, VPN means a simpler, more efficient and inexpensive way to connect to the Internet. All they need is a local access account. All Internet transactions are secure.

Telecommuters: Employee flexibility, environmental concerns and greater use of outside contractors are just a few of the forces driving the telecommuting revolution. These users often spend hours on the central network, paying distance-based phone charges through their time. A VPN simplifies their connection process and slashes the price of access.

Branch office personnel: LAN-to-LAN (Local Area Network) connectivity provides a two-way access between a remote office LAN and a home office LAN. VPN makes secure, efficient and effective way of providing this access, even in situations where it might have been cost-prohibitive using traditional WAN transport methods.

Traditional remote access is a serious time drain, with modem and ports to configure, line phone problems to diagnose and imposters users to support. Virtual network allows you to "out-source" a significant amount of these configuration and support tasks to an ISP. Telecommuters and roaming field workers who must connect over long distances at peak periods can now use serious charges. With a VPN-based connection system, users can make a local call to an ISP and generally pay a flat monthly usage fee, no matter how much they are on-line. Savings on telecommunications charges alone can add up to more than 50 percent.

VPN servers attach directly to your central site network, behind the corporate firewall. With IPSec, a part of the TCP-IP standard, VPNs allow traffic to penetrate the firewall via a single opening designated specifically for encrypted IP. When it reaches the VPN server, you can authenticate, de-encrypt and filter limited access to the private LAN. This means that the time the data reaches its final destination it has passed through a single controlled entry point and undergo multiple security checks.

The promise of virtual private networking is to reduce infrastructure and support, and substantial telecommunications savings. And that's just the beginning.

Shiny Taylor and Rebecca Taylor are the principals at Subnet Ltd. and can be reached at (800) 808-30-4 or be e-mail at "taylor@sometech.com". Special thanks to specialists in "business-to-business" and Internet solutions in the Inland Empire.
Temecula Mall Raking in Tenants

Forest City Development, California, Inc., announced that more than 50 tenants have committed to locate at The Promenade in Temecula.

Including the anchor stores, Forest City, of Los Angeles, has leased 600,000 of the 782,000-square-foot, two-level enclosed mall and entertainment complex to be built on 120 acres at the southeast corner of Winchester Road and Ynez Road, adjacent to Interstate 15. This is Temecula's first enclosed shopping center.


Paul Stroud, director of marketing, Lencermakers, The Gap and Foot Locker are among the national brands that have committed to locate in the Temecula trade area. Forest City is in negotiations with many other national brands, unique to the Temecula area. The list of committed tenants includes Apparel and Accessories, Afterthoughts, Miller's Outpost, Claire's Boutiques, Sophisticated Lady, Camera Equipment, Ritz Camera, Electronics Boutique, RadioShack, Dental Clinic, Conozzi's Pizza, Hot Doggs on a Stick, Men's Wearhouse, GNC, GB Gourmet, Walt Disney World and Walt Disney's' Hollywood Studios.

The mall is being built by the high-quality product developer of the Master Development Corporation, S.C. Johnson & Son, Inc., which selected Thoroughbred Business Park for its Southern California presence because it was in the most advanced industrial facility with a new itation in the Inland Empire, a nationally-known warehousing hub.

Johnson currently operates a 200,000-square-foot distribution facility in Temecula for Woodland, a subsidiary of the company's West Coast Division. It is scheduled to be completed in time to distribute products to markets in Northern California, Oregon and Washington. Some of the site's features include an 8-foot miniature, clear window and distribution jobs.

Temecula Mall is a joint venture between Master Development, S.C. Johnson & Son, Inc., and a subsidiary of Thoroughbred Business Park for its Southern California presence because it was in the most advanced industrial facility in the Southern California market, achieved through Master's use of an advanced space-garden concrete finished floor system.

The mall will be one of the largest multi-building industrial parks in the nation.

Phases one and two consist of seven buildings totaling 1,370,000-square feet of industrial/ retail space. Phase one, which totals 668,000 square feet, was completed by May 1999 within 90 days of completion. Its tenants include Incom Corp., Coastal Pacific Food Distributors, Skyway Freight Systems and Wellington Corporation.

Phase two, totaling 650,000 square feet of space, is scheduled for completion by this year.

Wine Creek, Tipton & Hurley was the architect and civil engineer. The construction company is Valley Constructors.

Keystone Acquires Florida Hubcap Company

Keystone Automotive Industries of Pomona announced in February that it has acquired Cottontail and Hubcap Stores of Tampa, Florida.

Cottontail and Hubcap Stores of Tampa, Florida, has 11 repair centers, hubcap stores and tire sales centers that are sold to more than 24,000 repair centers, hubcap stores and tire sales centers throughout the nation.

Keystone's largest repair centers and hubcap stores are located in Palmdale, Showcase on the Hill, and Cozzoli's wheels and hubcaps nationwide utilizing phone banking. The company sells products to more than 24,000 repair centers.

To date, we have seen something like Solitaire can be a way for people to kill time on their computers. Still, we have to have one more, and one more. Deluxe Klondike, with multiple backgrounds and auto-play, in which the cards move themselves, can be addictive.

Quickens has been the basis for all of Quick's bookkeeping programs for several years. Although I don't do a lot of bookkeeping on my computer, I keep a copy and I know how to use it when I need to book it.

There are other, smaller programs that I use, like Kaleidoscope 1.8, which changes the graphic look and colors of the windows, DiscountFinder 3.1 and Disk First Aid 5.1, which are small but useful programs.

As part of the expansion, the company has increased its marketing and sales efforts to be needed to protect the colors of the windows, as well as the keyboard and screen from burn-in. These days, these programs are not as common as they once were.

The mall will continue to be a competitive site for the future, with new tenants and expansions planned. The food court will be one of the largest multi-building industrial parks in the nation.

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MARCH 1998

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We're looking for success stories. You know who you are — restless, hard working, job creating entrepreneurs who represent the lifeblood of our community's economic development. You can become part of their story and help us recognize them for their efforts.

Nominate them, or yourself, for one of the Inland Empire's 1998 Entrepreneur of the Year Awards, American Express congratulate their honor for the 5th year in a row. Several others have created and sustained growing businesses in the Inland Empire.

Nomination forms and more information on the awards program are available by contacting Lisa Stewart with Ernst & Young at 276-7325. The deadline for all nominations is April 3, 1998.
Keystone Acquires Republic Automotive

Keystone Automotive Industries Inc. recently signed an agreement to acquire Republic Automotive Parts Inc. Under the terms of the agreement, Pomona-based Keystone will issue 0.8 of a share of its common stock in exchange for each share of Republic Automotive's common stock. This will involve the issuance of approximately 2.9 million shares of Keystone common stock. Currently, Keystone has approximately 14.6 million shares of common stock outstanding.

The transaction, which has been approved unanimously by the boards of directors of both companies, will be voted on by the shareholders of each company, will be voted on by the shareholders of each company, and is expected to be held within the next 30 days. Closing of the merger is expected during the second quarter of this year.

For the nine months ended September 30, 1997, Republic reported net income of $14.6 million and net income of $3.2 million.

Charles J. Hogarty, CEO of Keystone, commented, "Our extremely pleased to announce this merger agreement. Through it we will increase a strategic market nationwide for our automotive collision repair parts.

"Our focus on the Southeast and Southwest will be expanded with Keystone's current system. The merger will expand Keystone's network into 16 additional cities, and we will have the opportunity to broaden the product line that Keystone has previously marketed in those locations. Equally important, we believe we will be able to build stronger working relationships with suppliers in consideration of our increased competitive position."

Through its Fenders & More Division, a Danbury-based Republic Automotive operates 23 collision repair parts distribution centers primarily located in the Southeastern United States and Texas. Republic also operates a 16-truck automotive parts distribution center which, through a chain of company-owned and independent parts jobbers, serves a network of primarily professional installers of auto parts such as mechanical repair shops, auto dealers, brake and muffler shops, body repair shops, and, to a lesser extent, the do-it-yourself market.

Keystone distributes its products through a network of 45 companies, including collision repair shops through its 86 service centers, of which 13 serve as residential hubs. Keystone's logistics consist of automotive body parts, bumpers, auto glass and remanufactured alloy wheels as well as paint and other materials used in repairing a damaged vehicle. These are sold either more than 19,000 stock-keeping units that are sold to more than 24,000 repair shops throughout the nation.

by George M. Reyes, Kenji L. Fukanashii

Health-care reform has returned to the forefront of national consciousness. With managed health-care entities like HMSs managing escalating costs while trying to ensure quality care, federal and state governments are stepping in to assert control over the multi-billion dollar managed health-care industry. More and more, courts and legislatures are taking a closer look at the inner workings of managed care.

Consumers want to know why health-care benefits are denied and what recourse they have if such denial results in serious injury. Current developments to respond to these issues have focused on arbitration clauses and pre-emption of state laws granted by the Employee Retirement Income Security Act of 1974 (ERISA).

Binding arbitration

At its heart, arbitration clauses represent a contract between a patient and a hospital to settle their dispute without formal litigation. Managed health-care groups routinely include binding arbitration clauses in their medical and hospital services agreements.

But a growing number of consumer advocates point out concerns with ERISA's current system for patient appeals when health care is denied. For example, ERISA pre-empts various state laws covering HMOs and tort claims, including a claimant's ability to recover from managed health-care entities in employer plans for medical malpractice, wrongful death and fraud.

Responding to a growing number of consumer complaints, House and Senate members drafted legislation last month designed to lift ERISA's pre-emption of state health-care law and tort laws and implement an independent, non-litigation, the appeals process for denied health-care claims. Meanwhile, Governor Wilson's HMOs and Environmental Task Force continues to evaluate a course of action for greater HMO accountability in the state of California.

Calls for ERISA reform are troubling managed health-care facilities, which express concern that changes to the current system will add even higher costs of doing business in a hyper-competitive industry.

ERISA reform take place, managed health-care entities will witness a greater number of enrollees challenging summary denials of health care by insurers and managed health-care entities.

These developments highlight a growing tension among managed health-care facilities to provide quality care at a manageable cost. Continued health-care reform leaves many open questions as to whether managed health-care entities will pass through the added costs of compliance. This will have an impact not only to what and what tangible benefits employees will take with them as a result.

George M. Reyes is a partner in Hunsaker, Loder, PC, in Westlake Village, and Kenji L. Fukanashii is an associate attorney with Best Best & Kreiger LLP, a law firm headquartered in Los Angeles with four offices in the Inland Empire and one in San Diego County.

AAA, ABA and AMA Form Commission on Health Care Dispute Resolution

by Kelvin Chin

For the first time, the American Bar Association (ABA), the American Medical Association (AMA) and the American Arbitration Association (AAA) have come together in a common effort, establishing a Commission on Health Care Dispute Resolution. The commission's goal is to develop due process standards and procedures for the fair and equitable resolution of health-care disputes.

Health maintenance organizations (HMOs) and their enrollees have increasingly been involved in disputes with consumers. The Commission on Health Care Dispute Resolution, convened by General Counsel, Dr. Percy Wooten, is expected to help resolve disputes over health-care coverage and access in the managed-care environment.

The commission is focused on three major areas: the appeals process for ERISA's pre-emption of state health care; tort and tort laws and implementation of an independent appeals process for denied health-care claims. The commission will receive a plan of action for greater HMO accountability in the state of California.

The California Supreme Court, in a 6-1-to-1 decision, the court held that a material issue of fact remained as to Kaiser's failure to present evidence that changes to the current system will add even higher costs of doing business in a hyper-competitive industry. Should ERISA reform take place, managed health-care entities will witness a greater number of enrollees challenging summary denials of health care by insurers and managed health-care entities.

These developments highlight a growing tension among managed health-care facilities to provide quality care at a manageable cost. Continued health-care reform leaves many open questions as to whether managed health-care entities will take with them as a result.

Kelvin Chin is the vice president of the Los Angeles region of the American Arbitration Association. The commission is co-chaired by two of its previous public-service organizations—AAA and ABA. The commission's goal is to develop due process standards and procedures for the fair and equitable resolution of health-care disputes.

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Kelvin Chin is the vice president of the Los Angeles region of the American Arbitration Association, an organization founded in 1926. The AAA is a non-profit public-service organization dedicated to the resolution of disputes through mediation, arbitration and other dispute resolution techniques. The organization has over 3,000,000 cases filed and 79,000 cases will be filed with the AAA in a full range of matters including commercial, insurance, construction, labor and employment, environmental, health care, insurance, real estate and securities disputes.
**HMOs Bring Benefits to Health Care Industry**

HMOs and managed care in general have received a great deal of publicity in the last several years, much of which has been less than positive. While this unfortunate publicity was in some cases deserved, the vast majority of anti-HMO press does not speak for the whole industry and is usually based on unrealistic circumstances.

Community-oriented HMOs, such as Inter Valley Health Plan, strive to provide the businesses and individuals they serve with an efficient health-delivery system that concentrates on its members as the highest priority, not the bottom line. It’s the HMOs with this ethic that have found a way to control health costs without sacrificing either the quality of care or the traditional values of the doctor-patient relationship.

In fact, to the efforts to keep Inter Valley Health Plan and the other forward-thinking HMOs of this country, major improvements have been made to the health-care industry as a whole — improvements that benefit the lifestyles and well-being of employees, families and individuals nationwide. Some of the remarkable improvements that these HMOs have contributed to the health-care system at large include:

- According to a Los Angeles Times study, 92 percent of California HMO members report that their health care is "excellent" or "good" compared to 86 percent of people enrolled in fee-for-service plans.
- Thanks largely to the emergence of HMOs, businesses are able to obtain health benefits for their employees at a cost 18 percent less per member per month than fee-for-service plans, according to the California Association of Health Maintenance Organizations. In the case of other insurers, therefore, a tremendous amount of social security dollars are being saved thanks to managed care.
- To speak for the whole industry and is usually based on unrealistic circumstances.

- When an HMO focuses on specific needs of its members, the response is overwhelmingly positive. In a survey last year of Inter Valley Health Plan members referred to HMOs, 92 percent of California HMO members report that their health care is "excellent" or "good" compared to 86 percent of people enrolled in fee-for-service plans.
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**Health Care Legislation: Good News and Unintentional Consequences**

by John J. Nelson

This year is shaping up to be the "year of the consumer" with regard to proposed or enacted state and federal laws affecting the health care industry. During the last 24 months, 50 pieces of pending legislation have been introduced, most of which are aimed at enhancing coverage options for employees and employers alike. At a glance, many of these bills look like a "win-win" for everyone concerned, however, we should all watch for the "unintentional consequences" of portions of the legislation. While many of these laws still are pending, a handful became effective on or before Jan. 1. Among those that have important employer and employee implications are:

**Newborns' and Mothers' Health Act**

California was brought into compliance with the federal maternity length of stay bill with the signing into law of Assembly Bill 38. The state bill, which was sponsored by Consultant Principal to the California State Committee on Insurance Richard Figueroa, establishes standards for minimum hospital stays for mothers and their newborn babies. The law also lifts restrictions from limiting benefits for any hospital maternity patient to less than 48 hours in the case of a non-Caesarean delivery or who move from one job to another within the six-month period prior to the child's birth. The law also prods medical providers to request additional authorizations for the length of hospital stay covered by this bill. Finally, AB 38 requires the health plan to cover a follow-up visit for a mother and newborn within 48 hours of discharge from the hospital, if this visit is ordered by the treating physician.

**Health Insurance Portability and Accountability Act (HIPAA)**

Signed into law in 1996, HIPAA (also known as the Kennedy-Kassenbaum Bill) remains a cornerstone piece of legislation for health plans and employers alike. Consumers stand to benefit most from the Act as a greater access, portability and renewability of health coverage, especially for those who have pre-existing medical conditions or who move from one job to another or to self-employment. The key points of the Act are:

- A more consumer-friendly definition of the pre-existing conditions clause: "A condition for which medical advice, diagnosis, care or treatment was recommended or received within the six-month period prior to the enrollment date." For example, if you are aware that you have a medical condition, but have not sought care during the past six months as...
Tenet Makes Staff Changes, Enhances Local Health-Care Network

Tenet HealthSystems has expanded its business development team as part of its plan to vision in forging a regional health-care alliance for the Coachella Valley and beyond.

Deborah Klaman-Lichter, current director of business development and marketing at John F. Kennedy Memorial Hospital in Indio, has been promoted to director of business development for both JFK and Desert Regional Medical Center in Cathedral City.

And Jon Freeberg has been appointed director of network development for both hospitals, a newly created position.

"Both Deborah's and Jon's expertise in marketing and business development and their knowledge of the area's market-place will benefit our strategic plan in forming a regional health-care alliance for the Coachella Valley," said Robert A. Mirkin, CEO of JFK and Desert Regional Medical Center.

"We are confident that our new business development team's leadership will help create a seamless system that benefits our patients and medical staff," added Michael Rembis, CEO of John F. Kennedy Memorial Hospital.

Klaman-Lichter joined JFK Memorial Hospital in 1995. Prior to that, she managed the marketing functions in a position similar to her new post, serving as director of business development for Chapman Medical Center and Coastal Communities Hospital, both located in Orange County.

"I am excited about the opportunity to collaborate with Coastal Communities, our development and marketing functions, including physician relations, advertising, public relations and communications," Freeberg, as director of network development, will work to further regional links between the two hospitals and foster additional relationships with physicians, medical groups and other health-care partners.

More recently, Freeberg served as assistant vice president for ProCare Medical Group in Riverside.

Prior to entering the health-care field, Freeberg was a pastor at Calvary Chapel in San Diego and in New York. He holds a master's of divinity from Princeton Theological Seminary and a master's degree from Whitworth College in Spokane, Washington.

Klaman-Lichter earned her undergraduate and master's degrees from the University of California, Irvine. She lives in Palm Desert.

Where are they ...

continued from Page 7

Q. What are its two greatest strengths?
A. Probably its staff and the opportunity to be creative, using the new system of 366 Rendarens as an example.

Q. What is its future?
A. I think it's at a crossroads. We have a new leader coming in there and there are some benefits that are not really respecting or understanding what the organization either wants done or what the community wants done.

Q. For example?
A. The convention sales and marketing could be strengthened in different ways.

Q. Is it successful?
A. Yes, we're doing better, but there are some things we could do better. There are still some things that we could do to make it better.
Loma Linda Chaplain Helps

general clergyman who did not do the best for the family and to church," ill-equipped they

eal with child-related issues. That include much instruction on how to

be something that could use start a program that would help to

me a little bit of an idea deal with the death of a child or par-

prepare the local clergy to better

there came to him for advice

common companies, largest banks,

form the Inland Empire's top companies, largest banks, law firms, hotels, meeting facilities, top

accountants and much more.

business or for an individual.

Loma Linda University Children's Hospital hosted The Annual Clergy Conference at Loma Linda for Clergy, Health Care Professionals & Educators in 1995. The theme was "When a Child Dies." Expecting between 50 to 100 guests that year, Evans said he was shocked when 300 attended.

The current screening procedures include the prostate-specific antigen (PSA) blood test and digital rectal examina-

tion (DRE).

Another integral part of this project team is Integrated Therapeutics Group (ITG), Schering Plough Corp.'s health management subsidiary. In January 1997, QID established a collaboration with ITG to conduct one of the most far-reaching and comprehensive prostate disease management and prevention study programs focusing on large groups of people with specific diseases, including prostate cancer.

FHS established the QID in 1995 as part of a comprehensive program to improve access to quality health care and as a way to encourage increased awareness and understanding of this very treatable disease that nearly one in five American men will develop during their lifetimes," Legoretta added.

HFS will encourage its members to discuss with their primary care providers the optimal screening procedure based on their individual needs. The

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continued from Page 3

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At deadline ... continued from Page 3

West, U.S. District Court Judge William J. Rea cited numerous facts in the plaintiffs' complaint. Rea granted the hospital's request to dismiss a lawsuit filed by Samuel Sepulveda, a Community Hospital physi-
cian, and two other community activists. Sepulveda claimed Community Hospital violated federal code and civil rights and engaged in securities fraud when its board of directors agreed to merge with West.

Enron Erosions of Universities
Enron Energy Services has been selected by the University of California and Southern California University to supply electricity for four years beginning Mar. 31. The $500 million agreement covers all 21 CSU and nine UC campuses and other affili-
ate facilities. Mar. 31 is the scheduled start date of deregulation of California's electricity market.

MARCH 1998

Journal VP to Ride for Sclerosis

The Inland Empire Business Journal is hosting its fifth Annual World Trade Conference & Expo on April 4 and 5 in the Ontario Convention Center in conjunction with International Trade Week. The conference will address intem-
ationally traded manufacturing, distribution, services and agricultural products.

The conference features a keynote speaker, Dennis Lynch, president of BARTER International (213) 788-3035. Lynch will discuss "The Business Potential of Internationally Traded Business." Lynch is also the author of "The BARTER Book: How to Open Your Own BARTER Office in Your Own Community." Lynch is a board member of the National Association of University, College and Community Affiliates.

Lynch will address issues that trade internationally, will host the fifth Annual World Trade Conference & Expo in the Ontario Convention Center in conjunction with International Trade Week.

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MARCH 1998

Health Inland Empire Economy ... continued from Page 3

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MARCH 1998

Health Inland Empire Economy ... continued from Page 3

Adding an international flavor to the conference, Julian Nava, former U.S. Ambassador to Mexico, spoke on the Mexican perspective. He said the country has moved a long way toward capitalism and that it is time for the United States to catch up. Keynote Speaker Michael Lee, director of the Hong Kong Economic & Trade Office in the United States, said the enthusiastic "Many businesses will move to the Inland Empire for the business community will be held from 4 p.m. to 6:30 p.m. on Mar. 27.

World Trade Expo Growing Globally in Inland Empire

The Inland Empire International Business Association (IEIBA), representing more than 200 companies, has been named as one of the major sponsors of the Inland Empire Economic Development Agency's World Trade Expo. It is expected that the 1998 Expo will be the largest event to date and will draw companies from around the world.

IEIBA, which represents companies from all industries, will be one of the featured speakers at the Expo. The Expo will be held from April 4 to 5 at the Ontario Convention Center.

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The Clinton administration reached an agreement with the Big Three automakers to increase their purchases from minority-owned companies by about $3 billion by the year 2001. According to officials, representatives of General Motors, Chrysler and Ford signed an agreement on Feb. 19 — a day after the announcement — committing the automakers to increase purchases from minority contractors to 5 percent of total procurement from the current 4.2 percent. The amount of the contracts is scheduled to increase each year starting this year.

CommenARY
continued from Page 6

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Commentary
continued from Page 6

More than 100 workers at Fleetwood Enterprises Inc. located in Fontana went on strike, demanding higher wages. The company has done $31.6 million worth of work for the Metropolitan Water District's Domenigoni Valley Reservoir. Members of the International Union of boilermakers Local 92 and Laborers & Hod Carrier Local 783 unanimously decided to strike, saying they have had a raise in five years. MWD spokesman Jim Parsons said the strike will not affect the reservoir's timeline for completion.

Riverside-based Fleetwood Enterprises Inc. launched its expansion effort. The company announced plans to buy out manufacturer Home USA for $162 million. The buy-out means Fleetwood will take the reins of the Houston-based company's 107 retail centers in eight states. Fleetwood CEO Glenn F. Krum said the deal establishes the company as a force to be reckoned with in the manufactured housing industry.

The death of Rep. George Brown, D-Calif., on Oct. 15, 1996, has brought the sea back to the forefront of newspapers and political speeches. The ex-congressman's quest to save the largest inland body of water in the state has been taken up by his former colleagues, including Newt Gingrich.

A research group reported that most minority women remain pessimistic about their chances for advancement, and about a quarter of them say they plan to leave their companies to find work elsewhere. The report by the Catalyst Research Group revealed that minority women managers say they are not moving up because they lack support from role models and mentors and lack access to high visibility projects. Catalyst warned that corporations must take heed, saying companies could risk losing highly qualified female employees and female consumers.

Bono's Death Breathes Life into Salton Sea

by Matthew Padilla

If Sir Isaac Newton's law of motion holds, then the Salton Sea has a fair chance of regaining its status as a major tourist attraction. The physicist's axiom states that a body at rest stays at rest and a body in motion stays in motion in the absence of resistance. Well, the sea is a body in motion, so to speak.

The death of Rep. George Brown has brought the sea back to the forefront of newspapers and political speeches. The ex-congressman's quest to save the largest inland body of water in the state has been taken up by his former colleagues, including Newt Gingrich.

Amid much fanfare that included the presence of Gingrich and Mary Bono, four local legislators introduced a bill into the House that would authorize $325 million to find and implement a solution to the sea's extra salty water, which contains chemicals that are toxic to wildlife. The representatives drew a lot of attention to their actions, holding a press conference after introducing the Sonny Bono Memorial Salton Sea Reclamation Act on Feb. 25.

"The Salton Sea has endured second-class status among the nation's natural resource priorities for too long," said Rep. George Brown (D-San Bernadino). "In the past, many found it easier to just wait another year to deal with its problems — there was always someone else on the priority list. Now the Sea is dying, and we've got to take up the difficult and complex challenge on our watch to save it."

But whether these congressmen will ever be able to gain approval for a plan to restore the sea to its former glory depends on simple physics — how much resistance they will encounter.

The resistance comes from no specific corner but rather from a complex bureaucracy of federal, state and local government agencies. The key institutions involved are the Salton Sea Authority, which includes Riverside and Imperial counties, the Coachella Valley Water District and the Imperial Irrigation District — the Saltz Mountain Task Force of the four legislators who introduced the Bono Act, and the state and federal governments.

Why so many groups? To put it in perspective, the 380-square-mile sea stretches over two counties, Imperial and Riverside, and is fed primarily by water from Mexico.

And the cost of reducing the sea's salinity, which is about 30 percent higher than the Pacific Ocean, could cost as much as $2 billion.

With such a high salinity level and chemicals from agricultural runoff and harmful wildlife and keeping tourists at bay, the sea has been a lost cause for decades. But the benefit of cleaning up the sea are still championed by politicians, developers, people who live near the sea, and environmental activists who do not want to see further damage to the region's ecology.

Many of the parties concerned with the sea have commissioned or conducted reports about the benefits of reducing the salinity and ways it can be done. One report states that property values of land surrounding the sea would rise by more than $2 billion dollars if the salinity was reduced to ocean levels.

That report, by the University of California, Riverside, compared land values near the sea to property near other water-rotten areas, such as Lake Havasu.

But Havasu is a fresh water lake and property is already developed there. So how accurate is the UC report?

Despite findings of the basic chemical analyses in Salton Sea fish, some sea fish users still get fish from the sea's extra salty water, which contains chemicals that are toxic to wildlife. The representatives drew a lot of attention to their actions, holding a press conference after introducing the Sonny Bono Memorial Salton Sea Reclamation Act on Feb. 25.

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For tourism in the area to damn cold even in the summer.

Salton Basin, say that the sea's close proximity to California and to major highways ill own cow's down significantly from a population.

Salton Sea clean-up advocates "I day Richard that pre-1978 said Michael J. Bazdarich, Secretary of U.S. Filter, a Palm Springs to the sea, last held a attempts he said.

Nearly a century old, the sea has gone along, long time Cahuilla, the Sea Authority, the Torres Martinez Committee to conduct research of contraception, which contains the sea's assets, the

The final year, researchers found that 100% to restore the sea.

And the New River, which contains raw sewage from Mesquite, flows into the Salton Sea.

To add these threats, there is the selenium scare. That toxic element has turned up in some of the fish, and the state Health Department has issued a warning to avoid consumption. But some Southern California's industries ignores the warnings and eat all the fish they want at local fish.

Of course, all the wildlife carcasses might be just from the salt. Numbers of birds have been tossed around to reduce salinity. The Sonny Bono Act authorizes $22.5 million for research to determine which is the best solution to reduce the sea's salinity. The act also authorizes $5 million for research into the sea's ecology and millions to develop and implement a plan to treat irrigation runoff.

Bono favored a plan to reduce salinity. Under such a plan, a 100-mile pipeline or channel would be built to bring water into the sea. Under such a plan, the sea would be pumped out to Laguna Salada, a dry lake in Mexico, where the super salty water would be disposed of.

Bono's position, however, contradicts that such a plan would amount to an addition of a radioactive waste into the sea; and any power control over the water supply that may lead to millions of dollars in property development in the Bono district.

And even though Mexico has been cooperative about allowing the United States to help pay for a sewage treatment plant in Mexicali to clean up the New River, once the river is purified, it is not clear that Mexico may divert it for its own agricultura.

level of the Salton Sea, leading to more salt.

Another desalination proposal being tossed around is to dik off part off the sea. As part of such a plan, high salinity water from the rest of the sea would be pumped into the diked portion where it would evaporate. Eventually, the salt water would be removed from the sea. Such a plan would cost between $500 million to $700 million initially, depending on the type of barrier constructed, and $1 to $2 million annually to operate, according to R. Wayne Hardie, leader of the Southern California Water and Environmental Analysis Group of Los Alamos National Laboratory.

The problem with such a plan is that a portion of the sea would contain an even higher concentration of salt and would be unable to support fish, Hardie testified before the U.S. House of Representatives Committee on Resources, Subcommittee on Water and Power, in 1993.

Sonny Bono did not support such a plan, because "he was not sure that using the sea at all would be feasible because it would be pumped out to Laguna Salada, a dry lake in Mexico, where the super salty water would be disposed of."

"We're convinced, however, that such a plan would amount to an addition of a radioactive waste into the sea; and any power control over the water supply that may lead to millions of dollars in property development in the Bono district."

Whether ditching or pumping is an any action, it is likely years away. The big question is whether enough legislative interest has been created by the single death of Bono to get something done. If the Sonny Bono Act is not passed, with so much government bureaucracy involved, the Salton Sea may become a body at rest again.

John Hopkins contributed to this report.
MBE: A Chemical in California Air and Water That Causes Cancer?

by Juan A. Guerrero

We are exposed to 4 parts per billion (ppb) of methyl tertiary butyl ether (MTBE) just by breathing the air. These emissions are a direct result of using MTBE in gasoline-powered vehicles. More than 90 percent of Californians breathe unhealthy air and 75 percent of the nation's exposure to MTBE occurs in California.

The increased use of MTBE has contaminated the air and water with emissions to the atmosphere. According to the California Air Resources Board, MTBE contamination in the atmosphere for the state of California is 4 ppb. The average concentration of MTBE in the SCAGMD is 4 ppb. The average dose of MTBE while refueling your vehicle at the pump in states with vapor-recovery systems is 245 ppb.

MTBE in water

In the atmosphere, MTBE has been detected in groundwater, surface water and in drinking water supply wells. The U.S. Environmental Protection Agency (EPA) has issued a health advisory level of 70 ppb in drinking water.

The California Department of Health Services (CDHS) has issued a more stringent health advisory level of 35 ppb in drinking water. A health advisory level of 35 ppb is necessary to ensure protective and enforceable clean-up number but rather a level that if exceeded should prompt local agencies or the supplier to seek other sources of drinking water. The occurrence of MTBE in drinking water is one of the most surprising and troubling findings of the California Environmental Protection Agency (CA EPA).

Allergenic symptoms are related with exposure to MTBE. Some symptoms include irritation, nausea, headache and dizziness. A report reviewed by the National Academy of Sciences on the potential health risks associated with exposed groundwater contaminates MTBE exposure levels experienced by the public were not found to cause acute problems, the public health review concluded. MTBE has been strongly associated with acute health effects.

Animal studies suggest that MTBE may alter the behavior of young male and female mice. The EPA has indicated that MTBE is a possible human carcinogen in animals.

MTBE has been detected in Lake Shasta (88 ppb), Castaic & Perris Lakes (4 ppb), Canyon Lake (9.5 ppb), and Lake Havasu (4 ppb).

Health effects

As MTBE has been detected in the air and water, health concerns have risen regarding adverse health effects of this gasoline additive. The California Environmental Protection Agency (CA EPA) has no evidence that MTBE causes acute health effects in humans at ambient concentrations based on health-related research. However, symptoms are reportedly associated with exposure to MTBE and include irritation, nausea, headache and dizziness.

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Kaiser Offers Plans Below Cost? 

Kaiser Permanente officials have blamed their $270 million loss in 1997 on an increase in medical expenses it paid to non-Kaiser health-care providers for treating members in Southern California and other regions. But ainside source at Kaiser has told the Journal that while the loss on a major portion of that loss was due to "price dumping." As part of a massive 1997 enrollment campaign, Kaiser intentionally offered health-care plans a little below cost, the source said.

The HMO has been losing market share, and its marketing drive helped it gain a higher percentage of the health-care provider market. Last year, Kaiser added 420,000 new members in California and 610,000 members nationally. In addition, Kaiser acquired members through affiliations with Group Health Cooperative and Group Health Northwest, two HMOs.

Kaiser officials have denied charges of price dumping. "That is not, however, a hard and fast "false," said Kaiser spokesman Jim Anderson. "We can categorically deny that they were paying a price and selling in our plans in order to cover our costs. Obviously, since they were losing money in 1997, some of our forecasts were wrong and some of our outside expenses were higher than anticipated."

The massive financial loss for the Oakland-based company could mean hefty rate increases on contracts. The loss is the first ever and comes off a year in which Kaiser reported $265 million in earnings.

In the fall, Kaiser had predicted a $30 million to $50 million loss for 1997. "We have learned from the HMO giant said to reduce costs it will cut back on outside medical services, modify its treatment strategies and consider selling unprofitable units.

Fallbrook Promotes Two to Vice Chair

Fallbrook National Bank Chairman Granger Hough recently announced that he has relocated to the Temecula Valley area to become the executive vice president of the Temecula Valley area and Seale in Fallbrook.

"Bob has been with our board for only seven months but has brought his business experience and knowledge that will help us continue to grow in Fallbrook," said Hough. "Corey so unique in that she is the only woman in the board."}

Talking about the position of vice chairman, the board.

"Bob will also assist the chairman in his duties, with the bank as executive vice president of the Temecula Valley area and Seale in Fallbrook.

"I look forward to working with Bob more closely in the future to assure that we become a premiere community bank in that market."

Fallbrook National Bank recently reported record earnings of $3.55 per share for 1997, which represents an 11 percent increase over the prior year. During 1997, the bank's assets also grew 19 percent to $170 million.

Also during 1997, Fallbrook National Bank listed its stock on the Strategic Group, a Nasdaq small cap market under the symbol FBBK, which has proven to be successful in increasing the liquidity and value of the stock.

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Kaiser offers new programs to help members through affiliations with Group Health Cooperative and Group Health Northwest, two HMOs.

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Banking Made Fast, Easy and Impersonal

by Cynthia Schneider

Tune in to almost any contemporary radio station and if you listen for at least 15 minutes, you will find yourself in the middle of a media firing range. The marksmen, major financial institutions and their bankcard financial providers, are taking aim at one very specific target: Small business owners.

What is the target of choice?
Promises of low cost bank loans with 48-hour approvals, premium rates and direct mail options are the headlines of the day. When an advertiser direct mail option to loan programs generating recent interest is so good to be true usually means that financial institutions are hyping directly into the pockets of small business owners.

Checking & Savings

Checking accounts and savings accounts are the的基础 for most financial institutions that offer other financial services, but often are the least manageable part of a bank's business. Organizations that have traditionally offered accounts to bank customers are now focusing on how to make checking and savings accounts more attractive and more profitable.

Conventional Loans/FHA & VA

The most traditional of bank services, mortgage lending, is being redefined as more and more banks offer online mortgage applications. The trend is being driven by the desire to increase customer convenience and reduce the time and cost involved in loan processing.

Local Decision Making

For years, banks have been criticized for their centralization of decision-making processes. With the rise of community banks, there has been a move to decentralize decision-making, giving local branches more autonomy in making lending decisions.

Your Community Bank

Fallbrook National Bank
Member FDIC

Checking & Savings

• SBA Loans

• Commercial Loans

• Business Checking

• 24 Hour Personal Access

• Conventional Loans/FHA & VA

Fallbrook Main Office
130 W. Fallbrook St.
27541 Ynez Road
(760) 723-8811
(909) 693-5253

Fallbrook National Bank

Wells Fargo Teams with Starbucks

Wells Fargo Teams with Starbucks

Coffee lovers, banking customers and busy people on-the-go will reap the benefits of convenience at the newly opened Wells Fargo & Starbucks retail center in South Pasadna.

"This new center is all about the experience that customers have grown to expect from our brand," said Gregg Johnson, zone vice president of Starbucks. "We can offer our customers the comfort of a coffee break in the midst of meeting the demands of their schedule.

Wells Fargo, this move is consistent with its ongoing strategy of providing customers with more points of access to do their banking as well as offering more services at those locations.

"By bringing these convenient services together in one place, we have created a new destination and added value for our customers," said Pam Conboy, Wells Fargo Bank senior vice president and greater San Gabriel Division manager. "This new center will add convenience and enhance the banking experience for our customers in South Pasadena."
March 1998

Dames & Moore...

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Eliminating the need for underground pipelining is a benefit to any organization that has complicated or sensitive materials — such as utility pipes or communication systems — running through the subsurface, Kang explained.

"We provide an option to our clients," Kang said, comparing the new procedure to traditional methods of soil remediation.

To develop this process, Dames & Moore conducted comprehensive bio-degradation studies, field injection pilot tests, computer modeling, and field implementation and monitoring.

"It was something that was initiated out of Southern California by Dames & Moore and is now being utilized nationally," said Brian Wyman, manager of the company's Ontario office.

Dames & Moore is a subsidiary of the D & M Group of Companies, based in Los Angeles. Dames & Moore employs 3,000 and D & M employees more than 5,000 in offices around the globe.

The design of the soil remediation program requires the establishment of parameters such as type of injection — surface injection points or injection wells — the number of injection points or wells, injection flow rates and pressures, and injection locations and depths. Three-dimensional numerical groundwater flow, particle tracking and transport models can be used to determine these parameters and to evaluate the impact on the groundwater and soil.

To implement this procedure, Dames & Moore has designed and built a mobile environmental equipment trailer (MEEP) that can provide six different purification methods to treat the site specific contamination problems. The trailer provides flexibility, mobility and versatility.

Future uses of this breakthrough method could be purification of sites such as truck, bus, and rail terminals, commercial service stations and refineries or manufacturing facilities.
Nowadays, you never really finish your education. You have to keep on learning in order to grow personally, professionally and economically. The question is how you can combine your education while seeing to your responsibilities of work, home and family? The traditional college campus doesn't provide the kind of flexibility adult learners and mid-career professionals need. For those with busy schedules, distance learning is the ideal solution.

The dilemma of continuing education without sacrificing other areas of your life.

Distance learning is education offered outside of the formal classroom. Different institutions employ different methods of instruction. "Virtual universities" operate solely on-line. Others offer courses comprised of audio and printed materials.

Still others take your education one step further, like North Hills-based California National University (CNU). At this unique "college without walls," professors use technology to provide high academic standards and personalized attention while remaining flexible and considerate of a student's needs. CNU Director Dr. Lolly Hoen says that the one-on-one instruction at CNU has proven highly successful.

"Regular contact with and timely feedback from faculty is critical to a quality education," Hoen said. "With technology like personal computers and fax machines, you enjoy frequent interaction with your professors and fellow students while still enjoying the flexibility offered through distance learning.

Flexible education makes it possible to continue your education in the comfort of your own home, on your own time.

Most distance learning programs offer a bachelor’s degree in business, but you’ll find many versatile institutions that offer master- and post-graduate degrees in a variety of disciplines. For example, CNU offers 12 different bachelor's degrees and eight different master's programs in their School of Business. CNU's School of Engineering offers seven bachelor's degrees and six different master's programs. But Horn warns that the quantity of degrees offered should be a secondary consideration when shopping for a distance learning college.

"The quality of the programs is the most important thing," Horn said. "If you’re going to commit the time and money to further your education, you should be assured that your degree will be valued in the eyes of other universities and corporations."

And there’s the rub. The idea of distance learning has been gaining wider acceptance in the last decade, probably because so few people— even those of traditionally college age— can afford to quit working while obtaining a degree. But this increased popularity has come with the proliferation of "diploma mills," institutions that sell worthless diplomas for a high price. The problem became so rampant in the 80s that the FBI closed more than 35 such institutions in a crackdown known as "Dipscam." Diploma mills do distance learning a grave injustice, for they sully the reputation of what has become an excellent route to a good education for people who are just too busy and burdensome to commit to a traditional academic program.

There are some very good schools out there that offer legitimate diplomas. The trick is to separate the credible institutions from the fraudulent. Horn says that the most reliable way to tell if a distance learning institution delivers all that it claims is to check whether it is approved by the state and accredited by a recognized government agency. In California, state approval is granted by the Bureau for Private Postsecondary and Vocational Education. State approval means that an institution's faculty are fully qualified, possess appropriate degrees, and have demonstrated professional achievement in their fields. State approval also guarantees that the courses of study under which degrees are granted provide the curriculum necessary to achieve their claimed academic objectives for a higher education and that the institution requires a level of academic achievement appropriate to that degree. In a nutshell, schools that have won the approval of the Bureau for Private Postsecondary and Vocational Education have the educational expertise and resources to fulfill their promise of a quality education.
Inland Empire Malls

Interactive Programs Emphasized at Cal State

by Steven M. Mientz

The successful manager of the 21st century will have to be a generalist and be able to apply human resources skills in solving business problems. The School of Business and Public Administration of the University of California, Santa Barbara, developed its degree by following the recommendations of national accrediting bodies to achieve the necessary accreditation to its programs.

The business program is accredited by the AACSB. The program is staffed by Associate of Education for Management Education. The public administration program is accredited by NASPAA.

Courses in strategic planning and decision making involve the Association of Schools of Public Affairs and Administration (NASPAA) in the Inland Empire to have a New Face of Business Forces.

Why a niche degree or Human Resources Professional?

by Christine Watson Bozar

If you want to get invited to the table, you need to speak the language.

—Author unknown

Why would any sane, already overworked human resources professional specialize their master's degree? In the Master of Science in Human Resources (MSHRD) program at Claremont Graduate University, the above quote provides the foundation for the program.

Proactive HR professionals, interested in advancing their organizations, strategic goals and furthering their own careers, can no longer rest on their competency with the "bottom line" issues. In this day and age of "portable" skills, the students' enhanced backgrounds make them more valuable to their organizations and augment their career mobility.

Here are the days of entertaining the human resources field because "I like people." The MSHRD student at CUOU must travel in "bottom line" courses, but also those on the cutting edge, such as management information and technology, ethical issues, planned and unplanned change management, and strategic planning. After all, to get invited to the table, today's HR professionals must be as well versed in business skills as they are in management technique.

Christine W. Bozar is the MSHRD program director at Claremont Graduate University.
Executive Empire Malls

What Can You Do With Another Degree?

by Kristina M. van Dam

With more and more universities and other schools advertising educational programs geared toward adults who have already launched their careers, people wonder whether they should go back to school to enhance their skills. The first step is to identify the kinds of employees to further their education, the University of Redlands has begun a concerted design that features a sketch of a graduate (in place of a photo) and an explanation of what he or she has done with the knowledge acquired at the university.

On that same note, here is a look at two Redlands University MBA graduates who have done with their education.

Dahl Nelson

Dahl Nelson, a graduate of the University of Redlands’ MBA program, designed an innovative, non-invasive method of measuring oxygen in the blood.

At the age of 12 years to build her own business.

accurate is at a price. While every effort is made to ensure the accuracy and thoroughness of the data and statistical analyses and fact sets come online. Please send corrections or additions on interest.

The adaptability of distance education establishes an equal opportunity for learning by serving professional but also other frequently neglected groups, including the aged, prison inmates, military personnel and other people who are forced to leave the workforce due to geographic or other limitations.

CMBW Movers...

From page 35

recycled water represents a cost-effective substitute for landscape irrigation, industrial process and groundwater recharge programs. Local and regional recycled water supplies are of high quality and in many cases exceed the quality of local groundwater supplies.

Use of high-quality imported water supplies to maintain and improve groundwater quality is of importance to water utilities. As resources are currently utilized to maintain the yield of the Chino groundwater basin. In the future, this water supply could be directed to specific groundwater recharge sites to improve or maintain water quality in the groundwater basin.

The ability of the Chino Basin to deliver an effective and successful program, as envisioned, will be determined by the availability of reliable and cost-effective water supplies. Central to the region’s water supply system is the removal and management of salt and nitrates in the Chino groundwater basin. The necessary backbone facilities to develop a salt management system are well underway, according to Quinney said. "Continued implementation will require vision and leadership by community and regional officials and local and regional water supply agencies within the Chino Basin region."

This report was provided by the Chino Basin and Inland Water District, a full-service utility-water resources management agency located within or near the major water basins of San Bernardino County. The agency provides service to the communities of Chino, Chino Hills, Fontana, Montclair, Ontario, Rancho Cucamonga, Upland, and the Chino Agricultural Preserve.

Schools

MARCH 1998

INLAND EMPIRE BUSINESS JOURNAL

While You Work...

It employs a rigorous review process. It evaluates all of the course offerings and only awards accreditation to programs that meet the institutional standards. The review process is complete only after the institution passes an inspection of its educational programs.

The benefits of accreditation to the school and its students are worth the tough review process. It ensures prospective students that the school is credible and offers the same level of excellence found in a traditional academic setting, and it makes the school eligible for federal financial-aid plans, like the GI Bill, which is not available to students from nonaccredited institutions.

According to Dr. Hora, "accreditation helps programs go new ways to provide financial assistance to students, and it also increases our appeal for corporate and institutional reimbursement. At an accredited school, financial consideration won’t have to compete with anyone from achieving a goal of a higher education."

The adaptability of distance education establishes an equal opportunity for learning by serving professionals but also other frequently neglected groups, including the aged, prison inmates, military personnel and other people who are forced to leave the workforce due to geographic or other limitations.

Stephanie Dugay is a public relations coordinator for AppleOne Employment Services. AppleOne California is a National Association of Commerce & Industry.

While You Work...

It employs a rigorous review process. It evaluates all of the course offerings and only awards accreditation to programs that meet the institutional standards. The review process is complete only after the institution passes an inspection of its educational programs.

The benefits of accreditation to the school and its students are worth the tough review process. It ensures prospective students that the school is credible and offers the same level of excellence found in a traditional academic setting, and it makes the school eligible for federal financial-aid plans, like the GI Bill, which is not available to students from nonaccredited institutions.

According to Dr. Hora, "accreditation helps programs go new ways to provide financial assistance to students, and it also increases our appeal for corporate and institutional reimbursement. At an accredited school, financial consideration won’t have to compete with anyone from achieving a goal of a higher education."

The adaptability of distance education establishes an equal opportunity for learning by serving professionals but also other frequently neglected groups, including the aged, prison inmates, military personnel and other people who are forced to leave the workforce due to geographic or other limitations.

Stephanie Dugay is a public relations coordinator for AppleOne Employment Services. AppleOne California is a National Association of Commerce & Industry.

BMB's labor supply

Terri Ooms, president of the Inland Empire Economic Partnership (IEEP), says most of the local firms do prefer hiring master’s degree-holding graduates. But we are finding a demand for skilled graduates with technical skills and professional experience.

"Most technical and business firms that have corporate job boards are recruiting nationally and internationally because of the lack of skilled and trained graduates achieving the technical skills needed."

To address those problems, the IEEP has recently created a coalition of academic and business leaders in the Inland Empire. National Association of Commerce & Industry.

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For more information about CUNI, call (909) 782-2422.
Kelly Space & Technology Demonstrates Eclipse

In a flight demonstration, Kelly Space & Technology Inc. (KST), in cooperation with NASA and the U.S. Air Force, demonstrated KST's patented Eclipse tow-launch technology, which is intended to make access to space affordable and routine.

The event took place at NASA's Dryden Flight Research Center at Edwards Air Force Base in Edwards, San Bernardino-based KST conducted the Eclipse experimental demonstration program (EDX), which was concluded in February, in cooperation with NASA Dryden Flight Research Center and the Air Force Flight Test Center under a Small Business Innovation Research (SBIR) contract awarded by the Air Force Research Laboratory.

NASA Dryden has provided KST with equipment, facilities, research pilots, engineering services and flight test operations support for the EDX program under a no-funds-exchange Space Act agreement. Dryden also is responsible for flight safety.

During the last year, KST participated in ground and flight tests of its Eclipse technology, which have demonstrated the viability of the technology and have confirmed that a super sonic delta-wing aircraft can be towed safely.

The Astronliner, a vehicle slightly larger than the Space Shuttle, will accommodate payload weights up to 10,000 pounds, utilizing a second stage liquid-propellant propulsion system. Smaller payloads and lower orbits will be handled with a more cost-effective solid-propulsion second stage. The Astronliner is expected to begin commercial operations by mid-2001.

KST will use a modified aircraft to tow the Astronliner from a conventional runway to a launch altitude of 20,000 feet. At launch altitude, the main rocket engine is ignited, the tow line is released and the Astronliner climbs to the designated payload deployment altitude of approximately 400,000 feet.

Following deployment from the Astronliner, the expendable second stage is ignited and delivers the customer's satellite into the desired orbit.

The Astronliner re-enters the atmosphere and, after having decelerated to subsonic speeds, starts its air-breathing (jet engine) propulsion system. It then flies to a designated conventional runway as a glider aircraft.

Last May, KST was issued a U.S. patent for "Space launch vehicles configured as gliders and towed to launch altitude by conventional aircraft."

"Our Eclipse tow-launch technology, coupled with the launch vehicle's reusability, substantially lowers the cost and increases flexibility well beyond that for fixed-site, expendable or weight-limited airborne launch systems," said Michael Kelly, KST president and CEO.

Harmon Industries Dedicates Riverside Facility

Community and business leaders from throughout the Inland Empire joined hundreds of Harmon Industries Inc. employees recently to announce the dedication of the Riverside operation's new facility.

A leader in signaling and control systems manufacture and design, Harmon's products are used throughout the world in the freight and light rail industry.

The event included the presentation of a proclamation from the city of Riverside, highlighting Harmon's achievements. In making the presentation, Mayor Ronald Loveridge noted that Harmon has worked hard to build strong ties with the community. The company has had offices in Riverside for 27 years.

Business Bank Promotes Hamblin to Vice President

Business Bank of California announced recently the promotion of Karen Hamblin to the position of assistant vice president, business development officer.

Hamblin joined the San Bernardino-based bank in 1996 and has been responsible for the development of new business for the bank in San Bernardino. With Hamblin's extensive banking and financial industry experience, the bank is confident Hamblin will continue to focus on relationship banking and new business development, concentrating on the Inland Empire's expanding community.

Hamblin's banking career in San Bernardino has spanned a period of 15 years and has resulted in her firm commitment to being a financial services representative in the community. Hamblin is currently active in the San Bernardino Chamber of Commerce and the Norton Area Business Association.

Business Bank of California was founded in 1984 and currently has six branches located throughout Riverside and San Bernardino counties. The bank reported total assets of $152 million as of Dec. 31, 1997.

Joyce Otemura Brodie Joins Lyne Bushbank CPA Firm

Joyce Otemura Brodie, CPA, has joined Lyne C. Bushbank CPA as a tax manager.

Brodie specializes in corporate and business tax, estates and trusts as well as individual returns. Other areas of concentration include real estate development, health care and construction industries, and the professional services industry.

Previously a tax supervisor with Land & Gutty, CPAs in Palm Springs, Brodie worked together with Bushbank for seven years. She also was assistant controller for Watt Industries in Palm Springs.

Brodie has a bachelor's degree in business economics from the University of California, Los Angeles, and received CPA certification in 1989.

TXI Acquires Riverside Cement

TXI, based in Dallas, Texas, recently acquired Riverside Cement, the ASTROLINER EXPENDABLE SECOND STAGE L.C.S. (Left Center Stage) is a test launch vehicle. The ASTROLINER joins hundreds of Harmon Industries employees recently to announce the dedication of the Riverside operation's new facility.
continued from Page 49
The University of California, Berkeley. She teaches English in Africa at a prestigious British academy for four years.

TCI Media Services is a division of TeleCommunications Inc., of Englewood, Colorado.

Kiosk has been with RCSU since 1999, when she was hired as a management trainee. She has made strides toward member commitment, notably the origination and growth of RCSU’s member service center.

President Named to Family YMCA Board
Community and business leader Jay McQuillen Jr. is named to the board of directors of Palm Desert Community Presbyterian Church Inc. and his wife, Vicki, live in La Quinta with their two children.

McQuillen is assistant Southern California regional manager for Granite Construction Company, Granite Construction’s Southern California office, located in Brea, is one of nine branch offices throughout the Western United States. The company is the largest heavy civil contractor in the United States.

In addition to serving on the YMCA board since 1993, McQuillen is active with the Palm Desert Community Presbyterian Church Inc. and his wife, Vicki, live in La Quinta with their two children.

What does your business do so well that it adds value to the market while increasing your bottom line? What services are you providing, according to the companies that you are managing directly? How do you intend to improve the three divisions at Arthur Andersen, one of the leading management consulting firms in the world. The authors make the point that each successful business has one or more best practices that set it apart in customers’ minds. The owners of businesses and managers to identify those practices and do whatever it takes to reinforce them with customers. Another management task is to identify best practices that need improving and develop them so that they become best practices, too. The choice of which company with the best practices beating competitors, although that often happens. The organization that can integrate its best internal practices with activities customers value is usually the winner. These best practice ideas are frequently triggered by thinking outside the box of your type of business.

Among the many examples of this, the authors cite the case of Great Rock, a supplier of gravel, crushed rock and other construction materials. Their state: Upon entering the gravel quarry... rock was weighed — simply andimprovisely — by the leader... backfilling it as it was poured into trucks. This was a very labor- and paperwork-intensive process that took up to 30 minutes per load to complete. The process was plagued with errors. The inspiration for a whole new system [was] based on a product delivery process that places at most banks: The ATM Drivers now bring their trucks onto an electronic scale, pass a data card in front of a reader, and punch in the type of rock needed. The trucks then proceed to an overhead aggregate bin where they are automatically loaded to the desired weight. The system has cut average truck turnaround time from 24 minutes to seven seconds so the entire system is allowed to operate 24 hours a day, seven days per week.

The authors go on to note that “best practices in business are universal and not a single industry has a lock on it. You have to identify the arc... arc... ask questions about them. What fundamental process are you trying to improve or eliminate? What stakeholder are you trying to serve better?” The ideas presented in the book are good, and the entire process is spelled out clearly and concisely. The examples are fine and drawn, I suspect, mostly from clients of Arthur Andersen. There’s nothing wrong with that, of course, and much that’s right.

Taken as a whole, however, the entire book seems to be a rather sophisticated promotion for Arthur Andersen. A promotion for which you’re expected to pay. Most business people don’t complain at paying 25 books for a promotionally-oriented book, if they can truly learn something new by reading it. Other than encouraging you to look outside your own business and industry for solutions to problems, there’s simply not very much new that’s here. Business practice advocates aren’t and no longer are becoming more customer focused. In fact, during the late 1990s, Theodore Levitt at the Harvard School of Business was one of the first voices calling for greater integration of a firm’s business activities in support of customers’ needs.

Finally, there’s that other issue... cost. Most of the companies profiled in the book successfully achieved their best practice goals after spending substantial sums on capital improvements and reorganization. Perhaps it’s simply a factor of how far behind their markets they actually are. It also emphasizes that existing (or reorganizing) market share and improving profitability probably can be the same.

"Best Practices" isn’t a bad book and it doesn’t give bad advice. Just keep in mind what it is because the authors, themselves, certainly don’t try to hide it. They clearly state:

* The city of Arizona Global Best Practices knowledge date back to December 1991, when we at Andersen realized that we already possessed best-practice knowledge that would enable us to add more value to our tens of thousands of clients worldwide.

* Their ad agency might have shortened that statement, but couldn’t they have made the point clearly? This is a business book where the most important "how" information is how to reach Arthur Andersen by e-mail.

Best-Selling Business Books

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

1. *The Millionaire Next Door*, by Thomas J. Stanley and William D. Danko (Longstreet Press) ... $22.00 (5) *Millionaires are made of discipline, work and frugality.*

2. *Release 2.0: A Design for Living in the Digital Age*, by Esther Dyson (Broadway Books) ... $25.00 (1) Computing and the Internet change business society and business.

3. *Success Is a Choice*, by Rick Prioli with Bill Reynolds (Broadway) ... $25.00 (2) Two-step system for getting ahead in business.

4. *Fusco Blood in the Water on Wall Street*, by Frank Portnoy (W.W. Norton & Co.) ... $25.00 (5) Why "derivatives" can be dangerous.

5. *Apple: The Inside Story of Intriguer, Egomaniac and Business Blunderer*, by Jim Carlton (Timbs Books) ... $27.50 (4) The mistspest that have led Apple to disaster’s edge.


*"(6) indicates a book’s previous position on the list.*
Robert Schauer is a partner in the law firm of Covington & Crowe LLP in Ontario. Having been affiliated with the firm for more than 28 years, Schauer heads the civil litigation department. As a trial lawyer, Schauer specializes in commercial and the various aspects of construction litigation.

Covington & Crowe is a highly respected law firm known for the dependability and professional attention given to its clients. The firm has a widely recognized reputation for competent, effective representation.

Schauer is active both with various community organizations and with several professional associations. He devotes large amounts of his personal time to helping children with medical problems, usually working through various Masonic organizations, especially the Shriners and Shriners Hospital of North America.

Jean Chigiyoyetche

Jean Chigiyoyetche is a partner in the law firm of Chigiyoyetche, Grossberg & Clouse in Ontario. His primary areas of practice include municipal law, civil litigation including construction claims, business and real estate.

Among his responsibilities, Chigiyoyetche serves as the general counsel for the Chino Basin Municipal Water District. He has also served as a litigator on behalf of many public agencies within the Inland Empire.

Chigiyoyetche comes from an agricultural background, having been raised on a dairy farm in China. He continues to mentor many clients within the agricultural preserve.

Chigiyoyetche obtained his undergraduate degree from California State Polytechnic University, Pomona, and obtained his juris doctor degree from Pepperdine University School of Law in 1982.

The law partner began his legal employment with the law firm of Gutierrez & Bidall in China, where he served as deputy city attorney for the city of China. He later became a shareholder with the civil litigation firm of Lyneburg & Watkins until he and his two partners created the firm of Chigiyoyetche, Grossberg & Clouse in 1992.

Chigiyoyetche has served as judge pro tempore for the county of Los Angeles Municipal Court and as a special prosecutor for the District Attorney’s office for San Bernardino County. He is admitted to practice in both state and federal courts and, among his affiliations, is the Association of Southern California Defense Counsel.

Scott J. Grossberg

Scott J. Grossberg is a partner with the Ontario law firm of Chigiyoyetche, Grossberg & Clouse. Focusing on practice areas in business, real estate and planning and environmental law.

Grossberg is a nationally-known speaker, having provided services to the Federal Bureau of Investigation, the Department of the Navy and the Los Angeles County Sheriff’s Department. He has also provided services to the local courts and attorneys as a judge pro tempore. He is admitted to practice in both state and federal courts.

The legal speaker is also the author of numerous articles and has written a book titled, “Words” and “In Search of the High King: A Traveler’s Guide to the Matter of Britain.”

Grossberg is also active in the community through his work in regional theatre. He is CEO of Starlight productions Inc., which, this holiday season, will be producing “Ebenezer,” Grossberg’s acclaimed musical adaptation of “A Christmas Carol.”

An active screenwriter, director and composer, he is currently in post-production on the documentary, “...And Justice for All,” the story of a student court that has been formed at Snowline USD in the High Desert. He has also just finished scoring the music for the upcoming Samuel Berkeller film, “TekTek.

Growing up in the Inland Empire, Grossberg attended Upland High School and California State Polytechnic University, Pomona. He obtained his law degree from the University of La Verne College of Law.

He has two children, Josh and Megan.

Friday, May 1998

MARCH 1998

Robert Schauer

Jean Chigiyoyetche

Scott J. Grossberg

Who's Who in Law

WASHINGTON STATE UNIVERSITY COLLEGE OF LAW

Where Do Inland Empire Residents Choose to Attend Law School?

Richard T. Fields

Commissioner Richard T. Fields of the Consolidated Superior/Municipal Courts of Riverside County has been honored for his exceptional service to the legal community on many occasions. Last May, he was inducted into Western State University College of Law’s Hall of Fame, which recognizes alumni with 10 or more years of experience in the profession who have made outstanding contributions to the communities they serve.

Recently, Fields received the Outstanding Achievement Award by the African Association of the Inland Empire for his promotion of law and justice and his community involvement. The first African-American judge, he frequently sits on the bench in Riverside County and still the only African-American judicial officer. Fields initially served as commissioner of the Municipal Court of Western Riverside County Judicial District. Prior to joining the bench, Fields was a public defender with Riverside County. He was also assigned to the Legal Aid Foundation of Los Angeles as part of the Regional Heber Smith Fellowship.

Fields served as past-president of the Riverside Sunrise Rotary Club, a Mock Trial Judge for Riverside County from 1991 to 1996, a mentor for the Endangered Black Male, a Call to Action and in 1996 as a speaker for the Minority Male Challenge. He has been a guest lecturer at the University of California, Riverside’s Afro-Ethnic Studies Department and in 1991 was cited for outstanding county service by the Riverside County Board of Supervisors.

Fields is a member of the State Bar of California, U.S. District Court of the Central District of California and U.S. Tax Court. He is also admitted to practice before the I.R.S.

John D. Mannering

John D. Mannering was born a resident of Upland in 1949 and has lived in the Ontario and Upland area throughout his entire life, except while completing his educational career.

continued on Page 54

WESTERN STATE UNIVERSITY COLLEGE OF LAW

WSU Graduate Attorneys are Working in Riverside and San Bernardino Counties as:

425 Attorneys (15% of the total)

2 Judges and Commissioners

62 Deputy District Attorneys and Public Defenders

3 in County Counsels offices

For information on application procedures, financial assistance, scholarships and career opportunities, call (800) WSU-LAW. Accredited by Western Association of Schools and Colleges and Committee of Bar Examiners of the State Bar of California.

Data is latest available to WSU Placement Office

1111 North State College Blvd., Fullerton, CA 92831 • (714) 738-1000 ext. 2600 • e-mail: adm@wsulaw.edu
continued from Page 53

He graduated from Upland High School as a member of the California Scholarship Federation and Gold Seal Bauer in 1967. He graduated from the University of California, Los Angeles, with a bachelor's degree in political science, cum laude, in 1971, with special honors from the political science department and graduated from Loyola University, cum laude, with a juris doctorate.

Marmiento was retained as a dispute in December 1973 and is presently a partner in the firm of Marmiento & Bisagno in Rancho Cucamonga.

He has held the office of president of the Western San Bernardino County Bar Association, president of Rancho Cucamonga Chamber of Commerce, a member of the board of directors of Casa Colina Hospital Foundation, and a director of the board of directors of Prado Tien Foundation, supporting the San Bernardino County Youth Shooting Facility.

Now he is a director of the West End YMCA, a member of the board of directors of the Rancho Cucamonga Community Foundation and general counsel and director of the Rancho Cucamonga Chamber of Commerce.

Robert I. Vines

When he assumes the presidency of the California Appellate Attorneys’ Association later this year, Robert I. Vines, 51, of Redlands will become the second Inland Empire attorney to hold this three-year term to lead the 1,000 member organization.

Vines is a partner of the Law Offices of Rose, Klein & Marins, California’s oldest and largest workers’ compensation and plaintiffs’ personal injury firm. In 1973, after graduating from the University of San Diego School of Law, Vines joined the San Bernardino County District Attorney’s office where he enjoyed a quick rise to a Superior Court Trial Deputy. In 1975, he became an associate at Rose, Klein & Marins in San Bernardino, practicing criminal defense, family law and applicant workers’ compensation law.

By 1979, Vines was a certified specialist in the field of workers’ compensation. He has been a leading voice on behalf of injured workers in the Inland Empire and throughout the state. Currently serving as president-elect of the California Appellate Attorneys’ Association, he regularly travels to the state capital for legislative crises involving the field of industrial injuries.

Locally, he served three terms as president of the Greater Inland Empire Attorney’s Association and two terms as president of the Pardee B’nai B’rith.

He currently serves as a director of the San Bernardino United Jewish Welfare Fund. He is also the chairman of the board of managers of the Hebrew Benevolent Society.

Who’s Who in Law

When Stephen Deitsch was selected by his peers to join the prestigious Bar Association of San Bernardino in 1973, he was an attorney with the firm of Deitsch & Malmgren. A member of the board of directors of the Ranch of Rose, Bingham & Malmgren, he has served the community in many capacities over the years.

Stephen Deitsch is a partner in the law firm of Best Best & Krieger LLP. After graduating from the University of Pennsylvania School of Law and Grand Canyon School of Fine Arts with a J.D. and master’s degree in city planning, Deitsch served as city attorney general for the State of New Jersey and as an attorney in the Office of Special Counsel, United States Department of Energy. Since 1981, Deitsch has been in private practice, specializing in municipal and redevelopment law.

Deitsch, of Upland, serves as city attorney for the cities of Big Bear Lake and Shafter. In the Inland Empire, he also serves in redevelopment counsel for the cities of Fontana and Corona and as assistant in providing city attorney services to Fontana, Corona and Ontario.

The law partner enjoys economic, land use and zoning issues. Some of the Inland Empire redevelopment projects for which he has provided legal assistance include the Village of Heritage Planned Community in Fontana, the Fender Musical Instruments facility in Corona and Phase One of the Ontario Auto Center.

He has served on the board of directors of the Western San Bernardino County Bar Association and as past president of the Chaffey Community College Foundation. He serves on the board of directors of the Fontana Boys and Girls Club and the LeRoy Hayes Foundation in LaVerne. He is a member of the Fontana Rotary Club.

Jack Marshall

Jack Marshall was born in Brooklyn, New York. He received his law degree from Pepperdine University in 1978, where he was a member of the school’s law review staff.

He received his bachelor’s degree from St. Francis College, Brooklyn, New York, in 1967, and his master’s degree in economics from Fordham University in 1976. From 1968 to 1972, Marshall served with the U.S. Naval Amphibious Forces as a line officer.

In 1979, he joined Thompson & Colegate after his admission to the California Bar in 1978. He specializes in civil litigation, including insurance defense, insurance coverage, insurance bad faith, and construction law.

Marshall is a past president of the Association of Southern California Defense Counsel and the Riverside County Bar Association.

He currently serves as the vice president for the American Board of Trial Advocates, San Bernardino-Riverside Chapter. He has also served as the president of the University of California Athletic Association and as a member of the Riverside Rotary Club Board of Directors. He has been active with the Inland Empire United Way (associate chairman, 1983-84) and the American Heart Association.

And he is an avid golfer. He has lived in Riverside County for more than 20 years with his wife, Francine, and their three children.
FEBRUARY 1998

INLAND EMPIRE BUSINESS JOURNAL

INVESTMENTS & FINANCE

THE TIGERS:

Name of Strike

Company Current Close Beg. of Month Month % Change

Life Financial Corp. 57.80 50.00 7.80 15.36
Hot Topic Inc. 21.00 18.50 2.50 13.51
Fleetwood Enterprises Inc. 39.00 35.00 4.00 11.43
CBV Financial Corp. 26.75 25.25 1.50 5.99
Kaiser Ventures Inc. 19.87 18.63 1.24 6.65

The Losers:

Company Current Close Beg. of Month Month % Change

Medical Inc. 19.87 18.63 1.24 6.65
National R.V. Holdings Inc. 30.63 40.75 -10.13
Catholic Mutual Corporation 12.38 13.73 1.35 10.68
Watson Pharmaceuticals Inc. 38.25 35.25 -9.02
Kaiser Ventures Inc. 10.65 8.06 -26.24

Filter CEO Leads Buying binge

Richard Heckman is a man with a magnetic

Cowell, Webco. & Co. retailing

INVESTMENTS & FINANCE

FEBRUARY 1998

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**Inland Empire Restaurant Review**

Restaurant Answers for Any Mood

By Jerry D. Mead

Planning for a major surgery, even when you have a positive attitude and full faith in your surgeon, is a very nerve-wracking proposition. I am doing that as I write this, and it’s like I’m some kind of surgeon’s virgin.

A slip of the knife when the neurosurgeon came to get the tumor from my spine some years back and I could have been a vegetable.

This time it’s my heart, and I need a valve job. I’m writing about it in my column for two reasons: It’s on my mind like nothing else right now, and because the implanters of the valve are so closely related, I don’t want wine to get the blame for my operation whether it’s successful or not.

The truth is I’m a 58-year-old man with no heart disease. The good news is that red wine evidently did do its job. They did one of those cardiac catheter things where they run the tubes all the way through your arteries to check you out...clean as a whistle! No blockage.

Tenderloin valves needed to be replaced are a mechanical problem needing a mechanical solution, in this case a cow (I could have had metal mechanical, but I understand they keep you awake at night). So if I can survive the operation, there’s every indication that the red wine will keep my arteries unbloated and pumping for years to come.

Before it’s too late

One of the absolutely best-looking bikinis in the world comes from Fetzer while they last. It’s a large format 10 inches by 14 inches made from 22 separate photograpahs from the winery’s own George Rose, and it’s designed to give Indian women’s room appointments and such, plus previo us and next month, and all the good things.

In a special deal for Meat On Wine readers only, you can get the calendar, and Fetzer will pay the postage, for only $10 to Fetzer Colorado Special Box, #3, Glencoe, IL 60022, 800-846-8637.

Bonterra organic

When I wrote my annual column on the mediocre wines of 1997, I was able to do a separate column on the Bonterra Sauvignon. It turned out to be the little known Bonterra, an alternative label of the Fetzer family of brands, devoted to wines made from organically grown fruit.

For such a new label, it came out of nowhere virtually (though 10 years of research had gone into it) with wines that so impressed me I rated the year the year is so small achievement.

It piped my curiosity to point of checking out the entire line and the newest releases. In general, the wines are excellent in quality, and the value is actually exceptional in mainstream vari eties such as Cabernet and Chardonnay. But when it comes to the newer and more fashionable Italian varieties and so-called natural varieties, where production is limited, the prices are so inflated as to defy the price-value relationship.

For quick review, all Bonterra wines are made from organically grown fruit with no sulfur used and carry a California Certified Organic Farmers certification. You’ll find them for sale at both traditional wine shops and markets, and also through the burgeoning natural foods industry.

Bonterra 1996 Mendocino Chardonnay ($12)


Bonterra 1994 North Coast Cabernet Sauvignon ($12)

Another wine that won all the medals and that should be in the pipeline as you read this. A blend of fruit from Mendocino and Lake Counties, including about 14 percent of Syrah. Amazing, lean, elegant classic berry and dark cherry fruit. Subtle oak; long finish; wonderful food compatibility; tremendous value. Rating: 94/98.

Bonterra 1995 Mendocino Syrah ($22)

Lean, taut red wine, with fruit still a little green and tannins unresolved. Definitely needs cellaring. Rating: 82/79.

If you have trouble tracking down Bonterra locally, contact winery, Box 611, Hopland, CA 95449 (707) 744-7448.

Wines are scored using a unique 100 point system. First number represents quality; second number rates value.

**Wine Selection & Best Values**

By Bill Ahearn

**Callaway Vineyard & Winery**

Vereign 1995 $16.00

Chardonnay 1995 $10.00

Mendocino 1994 $16.00

Cabernet Sauvignon 1994 $10.00

Callaway Vineyard, Temecula, California

**Cline Cellars**

Mourvedre 1995 $18.00

Cline Cellars, Sonoma County, California

**Florin Vineyard**

St. Joseph’s 1995 $10.00

Florin Vineyard, Temecula, California

**Gunter Wine Cellars**

Gunter 1996 $16.00

Gunter Wine Cellars, Santa Barbara County, California

**Hart Winery**

Chardonnay 1995 $14.99

Hart Winery, Santa Barbara County, California

**Korbel**


Korbel, Sonoma County, California

**Mumm Napa & Sonoma**

Chardonnay 1995 $10.00

Mumm Napa & Sonoma, Sonoma County, California

**Muirwood Vineyards**

Pinot Noir 1994 $24.00

Muirwood Vineyards, Sonoma County, California

**Sharpe Vineyard**

Sharpe 1995 $14.00

Sharpe, North County, California

**Wines of Distinction**

Albariño 1994 $20.00

Baco Noir 1995 $15.00

Bonetti 1995 $10.00

Fernine 1995 $16.00

Firestone Vineyard 1993 $30.00

Firestone Vineyard, Santa Barbara County, California

**Hart Winery**

Hart Winery 1996 $6.00

Hart Winery, Sonoma County, California

**Terra Blanca**

Terra Blanca 1995 $14.99

Terra Blanca, Sonoma County, California

**Wines of Distinction**

Baco Noir 1995 $14.99

Barbera 1995 $10.00

Barbera, Sonoma County, California

Bordeaux 1995 $12.99

Bordeaux, Sonoma County, California

**White Zinfandel 4.90

Zinfandel Rouge 9.20

Merlot Reserve 18.00

Foudre Reserve 18.00

Pinot Noir 18.00**

**Galleano Winery**

White Zinfandel 4.90

Chardonnay 8.00

Zinfandel Rouge 9.20

Merlot Reserve 18.00

Foudre Reserve 18.00

Pinot Noir 18.00

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*The Winemakers of the Cucamonga Valley*
Companies Ally ...  
continued from Page 12

Carel Corporation

According to company officials, Carel Corporation is recognized internationally as an award-winning developer and marketer of productivity applications, graphics and Internet software for the corporate and retail market. Your business.

Carel's products, which run on all operating platforms, are consistently ranked among the strongest in the industry. The company's product lines ship in more than 17 languages through a network of more than 160 distributors in 70 countries worldwide.

Carel is traded on the Toronto Stock Exchange (symbol: COS) and the NASDAQ National Market System (symbol: CSFX). For more information visit Carel's Web site at "www.carel.com".

**BANKRUPTCY**

Tony Agnello Sr., aka Anthony Agnello Sr., dba Hunter’s Retreat, 2706 Year Rd., Tecumseh, debts: $24,280; assets: $20,290; Chapter 7.

Amita M. Adams, 19109 Shady Cir., Riverside, debts: $2,650; assets: $2,070; Chapter 7.

Allmode Freight Corp., Jda Allmode Sales, 525 Calle Madrigal, Cathedral City, debts: $57,010, assets: $47,155; Chapter 7.

Thomas P. Andrew, Barbara A. Andrew, 43199 Calle Matute, Tecumseh, debts: $386,787, assets: $479,155; Chapter 7.

Sharon Ashley, Dolton St. Atkinson, 11565 Via Cordoba, Tecumseh, debts: $105,070; Chapter 13.


Edward Oscar Bejarano, Frances Lee Bejarano, dba Bejarano, 2460 Avienda Calahorra, Palm Springs, debts: $137,443, assets: $20,676; Chapter 7.


Fulvio Bernabei, aka Phil Bernabei, dba Phil’s Pizza, 3502 Crocker Ct., Fontana, debts: $268,747; assets: $151,000; Chapter 7.

Soledad S. Arena, Maria Arena, 13402 Crocker Ct., Fontana, debts: $268,747; assets: $151,000; Chapter 7.

Michael Lewis Boisian, 1054 E. Commonwealth Ave., San Bernardino, debts: $211,250, assets: $211,012; Chapter 7.

Frank Javier Barcelo, Narda Barcelo Elia, 1480 W. President Ave., Riverside, debts: $230,183, assets: $100,680; Chapter 7.

Frederick W. Barnes, Sharon Barnes, aka Sharon Barnes, aka Sharon Harris,的关系, Barnes & Associates, Bp, Bw, Downey, debts: $249,776, assets: $154,982; Chapter 7.

John A. Burger Jr., aka Kathleen A. Burger, aka Kathy Burger ef Col’s J’s Mini Mart, 2115 Riverside, Corona, debts: $139,650, assets: $250,900; Chapter 7.


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by Camille Bounds, Travel Editor

"The way God would have done it if he had the money," was George Bernard Shaw's refrain after spending a week at the "Enchanted Hill" at Hearst Castle in San Simeon.

Between 1919 and 1948, William Randolph Hearst and his architect, Julia Morgan, transformed a coastal knoll overlooking the Pacific into a legendary 123-acre estate of gardens, terraces and guest houses dominated by Hearst's 100-room residence, La Casa Grande. A legacy of unmatched beauty and wonder remains for all the inhabitants of this planet to enjoy.

Hearst, who headed up an immense publishing, ranching and mining empire, was the heart-beat and brain of this magnificent work of love and ego. He filled it with the most beautiful, expensive and exotically tasteful works of art, sculptures, Persian rugs, furniture and antiques from all corners of the world.

The first structures attempted were three guest houses. Done in a Mediterranean Village style, they were named for their views. They are named Casa del Mar (House of the Sea), Casa del Monte (House of the Mountain) and Casa del Sol (House of the Sun). They were lavishly decorated and furnished with an Italian warmth and villa type coziness not found in the main house. They ran from 10 to 18 rooms, each with a character and warmth of its own.

Casa del Mar, the largest of the three with its charming 18 rooms, was Hearst's favorite. He spent much time here enjoying the marvelous view of "his ocean." Its 8,000 plus square feet offered an ocean theme with gold seashell motifs running through most of the house. In 1922 work was started on the great house, Casa Grande, a Spanish Colonial type structure of poured concrete faced with Utah limestone. Twin bell towers and copper domes housing 36 bronze carillons from Belgium were put in place by architect Morgan, who had shimmering blue-and-gold tiles specially designed and added to enhance her already stunning creation.

Building the 100-room, four-story, 73,000-square-foot (plus) Casa Grande was a mammoth job akin to the pyramids, if they had been built in the same era. A large crew hauling building supplies and concrete material up six miles of bad road, Bulky, heavy loads took half a day to get from the pier to the build-

none of which were insured. When asked why there was no insurance, Hearst answered, "No money could begin to cover their loss."

At times, up to 60 invited guests enjoyed the amenities of Hearst Castle. Available were tennis, swimming, horseback riding, bowling, fishing and a private movie theater. You name it and if it existed, it was there.

Hearst was a dedicated animal lover and had signs posted about the roads saying, "Animals have the right of way." For years the largest private zoo in the world existed at San Simeon. Hearst had more than 70 species roam his land within 2,000 fenced-in acres. Ostriches, buffalo, yaks, emus, kangaroos, llamas, swans and even giraffes. In special open type enclosures, 30 species of exotic animals from tigers to great apes enjoyed the best captivity could offer. In the latter part of 1930 most of the animals found homes in other zoos. Today some animals can still be observed on the five-mile ride up from the castle to the entrance.

The grounds were and still are spectacular. Hundreds of tons of soil were hauled up the steep hillside, five terrace levels were built from scratch, a mile long road for walking and riding was created, giant oak s and 30-foot cypress trees were transplanted. More than 100,000 pine, cedars, elms and eucalyptus trees were planted. The hillside was covered with flowers. Hearst's favorite camellias grew in abundance. Three-thousand rose bushes, fuchsias, star jasmine and azalea joined the others for a glorious show. More than half-million flowers were propagated annually in greenhouses especially built for the property. Seasonal flowers were always planted and in bloom throughout the grounds.

The Neptune Pool, one of two pools, is a glorious massive swimming area that reminds one of a place Greek tragedies might have been held. Magnificent and beautifully detailed with perfect architectural balance, the pool holds 345,000 gallons of water. Superb stonework by Charles Canos circles the pool. Lovely natural turquoise-colored water relaxes the senses to make this a spot of pleasant tranquillity. It took three efforts and $430,000 to get the Neptune Pool to meet final approval of this man with an eye for perfection.

Hearst Castle was dedicated as a state historical monument in 1958. More than 30 million people from every corner of the world have enjoyed the stunning beauty and history of this magnificent estate.

Tour information
Hearst Castle is open all year with the exception of Thanksgiving, Christmas and New Year's Day. Advance reservations are advised for all tours. Four different tours are offered. It is too vast an area to see it all in one day. Be sure to wear comfortable shoes.

Lodging
For lodging information, call your travel agent or contact the San Simeon Chamber of Commerce at (805) 927-3500. San Simeon State Beach has basic family campsites that can accommodate trailers 21 feet long and motor homes 31 feet long. Reservations are a must.

Camille Bounds is the travel editor for the Inland Empire Business Journal and Sunpiee Publications.
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