5-1995

May 1995

Inland Empire Business Journal

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**Mark Your Calendar For The Fourth Annual**

**Women & Business Expo**

May 19th, 1995

If You Make Just One Investment All Year, Make It In Yourself.

**INVESTMENT:** $89

Company Tables $680 (Group of 8)

**PRICE INCLUDES:** Continental Breakfast, Three Workshops, Lunch, Two Keynote Speakers and Networking Reception

- Choose From 45 Learning Workshop Seminar Sessions
- Booth Sponsorship Opportunities
- Women in Business Supplement Advertising Opportunities
- Two Featured Keynote Speakers

**DATE:** Friday, May 19, 1995

**TIME & PLACE:** 8:00 a.m. - 4:00 p.m.
Riverside Convention Center
3443 Orange Street, Riverside, CA

Yes, it’s that time again!! You’ll be sure to want to attend the Inland Empire Business Expo because Women & Business Expo. We have a very exciting program planned for this year’s Women & Business Expo. Last year’s Women & Business Expo had an attendance of over 1,000, and this year’s Women & Business Expo is sure to bring together professional women to learn, share ideas and establish relationships with other professional women who truly desire to improve the quality of living and doing business in the Inland Empire.

There are several opportunities to become involved with the Women & Business Expo 1995:

Corporate sponsorship - Booth sponsorships (first come, first served)
Advertising in special women’s supplement in the Inland Empire Business Expo magazine
Advertising in the program brochure for Women & Business Expo (contact us by May 17 to advertise)

Please call for further information on the above opportunities.

Tickets for this year’s event are $89 at the door and $89 in advance. We are offering an advanced purchase price for previous attendees of $85 per person. This offer is valid until April 21st. Tickets are available on a first-come, first-served basis. The more that you register, the better the price you will receive for your keynotes, speakers, and you ensure your registration for your choice of selected workshops (in order of past marked response). For more information or to purchase your tickets, please contact us at (909) 391-1015 extension 23. Please contact our office for more details on how you can be part of the 1995 Women & Business Expo.

We hope that you will make the investment in yourself and join us once again for the Women & Business Expo 1995. Hurry and register. Remember, first come, first served for all priority seating and workshops! You can register today with the form below. Complete and return. A confirmation card will be sent to you along with the program brochure (once available). Then all you have to do is choose the classes you want to attend and you are all set!

### Registration - “Women & Business Expo 1995”

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**USE THIS REGISTRATION FORM FOR BEST SEATING AVAILABLE**

- Conferences Registration $80 per person
- Groups of 6 or more $85 per person
- I am enclosing my check / money order for the amount of $1
- Please charge my (circle one)
  - Mastercard
  - VISA

**Expiration Date**

**Signature**

Certification: In the entirety over you are not able to attend, we are willing to reestablish exhibitors in your place. All reservations must be in writing and received by May 15, 1995 for a flat rate of $85 per attendee fee. No reservations can be accepted after May 15, 1995.

### Inland Empire to Host Trade Conference

The eyes of the world's international trade community will be turned toward the Inland Empire May 25 to observe World Trade Day 1995.

Trade delegation representatives from over 20 nations will descend upon the Riverside Convention Center to attend a 1-day conference “Inland Empire International Trade, Passport to Success.”

Presented by the Inland Empire International Business Association (IEIBA), the U.S. Department of Commerce, and a host of trade-related businesses and university associations, the program is underwritten by a variety of banks, accounting groups, law firms, and other internationally-oriented companies.

The conference will feature a series of import-export workshops, a keynote address luncheon and awards program, corporate displays, and valuable networking sessions, according to IEIBA President Richard Powell.

For the Los Angeles voters who passed it, the referendum promises to add more police protection. Los Angeles Mayor Richard Riordan has tested the use of some revenues generated at LAX to bolster some city services, including police.

As for Ontario's new terminal, government regulations also have clouded the airport's right to tap some $5 billion held in reserve for the federal Airport Improvement Program. The L.A. Airport Department has agreed to authorize a $200 million bond issue toward financing the new Ontario terminal, with most of the rest of the funding to come via the Airport Improvement Program.

The project's secondary funding resources include Ontario Airport's $5-a-passenger departure tax, tacked onto every airline ticket. In its first year of existence, the passenger service for raised $8.6 million exclusively for airport improvements at Ontario.

Finally, the airlines that operate out of Ontario face having to share in the new terminal's cost, most likely by paying higher terminal rental rates and airport landing fees. In similar situations at other major airports.

### Inland Empire Business Journal

**VOLUME 7, NUMBER 4**

**MAY 1995**

**Close Up:** Mary Turk

**At Deadline**

Local Companies Called Local Heroes

The Los Angeles Times recently listed the leading publicly held California companies with 1994 revenue of more than $10 million. Call them “Local Heroes.” The Times rated the companies in terms of income, number of employees, 1994 sales increases, and stock jump.

In Riverside County, Fleetwood Enterprises, Inc. was the leading company with revenue of $1,058,900,000, 16,000 employees, and a sales increase of 52.9 percent. Watson Pharmaceuticals followed, with an income of $501,500,000 and a stock jump of 92.6 percent. Other Local Heroes in Riverside included Computer Marketplace, with a sales increase of 74.3 percent; Riverside National Bank with a stock jump of 39.6 percent; and Bird Medical Technologies with 421 employees. The Times also listed eight companies in Riverside County with $10 million in revenues.

The leading Local Hero in San Bernardino County was Pacific Physician Services, Inc., with $223 million in revenue, 1,155 employees, a 60.8 percent sales increase, and a 45.7 percent stock jump. Kaiser Holding Co. came in second, with revenues of $195.4 million and 242 employees. Also listed were Pacer Technology with a 36.4 per...
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Industrial, Office Markets

About the Cover
May is designated as World Trade Month by U.S. Presidential proclamation, and May 25th is World Trade Day. To commemorate the event, the Inland Empire International Business Association, along with a host of trade-related organizations and representatives from more than 20 nations, will be presenting "Inland Empire International Trade, Passport to Success." This event is a day-long series of seminars and workshops as well as an award luncheon to be held at the Riverside Convention Center. See page 3 for details.
Aim almost every time one reads a newspaper, there are stories that become more evident every day. Is this because we have been guilty of negligence or is it because the insurance companies in our country have been too generous? Free education, unlimited ability to file lawsuits using the insurance companies, and the use of driving records to determine eligibility for insurance. There are some important factors - income, age, race, and gender - that are used to determine whether a person is financially capable of paying for their own insurance and those that are considered too high-risk by the insurance companies. In spite of laws, educational programs, and parenting research, many abuse the health benefits of abusing drugs and alcohol, as well as the number of drug-related deaths caused by the lack of medical care. Victims of car accidents are commonly not charged with any crime but are taken care of by the medical system. This is just unfair.

It is bad enough that we have a major uninsured motorist problem in the country, but to make matters worse, many states still require insurers to carry an additional financial burden. Now, Mr. Rosenfield is asking many of those same drivers to shoulder an even greater insurance cost so bad drivers and others can pay less. This is a real problem for the drivers of America, as Mr. Rosenfield's poorly crafted Proposition 103. The initiative states that insurance companies must raise rates on three factors: miles driven, years of experience, and driving records. This raises rates on people who are most at risk to other factors - income, age, race, and gender.

The Department of Insurance, at the urging of Proposition 103's Harvey Rosenfield, has been working on a new law that will reduce rates on individuals who do not have a history of driving experience would see a 7 percent decrease in insurance rates. The largest auto insurers shows that 66 percent of the state's good drivers would be the same time. 9 percent of the state's good drivers would be the same time. 9 percent of the state's good drivers would be the same time. 9 percent of the state's good drivers would be the same time. 9 percent of the state's good drivers would be the same time. 9 percent of the state's good drivers would be the same time. 9 percent of the state's good drivers would be

Bruce Holden.

The Department of Insurance has conducted a series of hearings on this issue and it is expected to decide on the matter in the next few weeks. The department's decision on how to resolve this dilemma, however, will not be an easy one. Former Insurance Commissioner John Garamendi was so concerned about the problem that he essentially dissolved his office by renaming a set of temporary rating standards. He had a 4-year term. Garamendi knew that if he changed the system as Mr. Rosenfield had proposed, the system would collapse. The state's good drivers would be financially ruinous. What it boils down to is fairness. Like everything else, the price should be based on the cost of replacing the property. Damages of more than $100,000 are awarded by a federal jury to a bankrupt state on its property. The state is not interested in the value of the property, but in the cost of replacing it. The state will be seeking a 20 percent increase in the property owner's insurance rates. The last case that I read about was from the state of California, where the court awarded 20 percent to the property owner. That is ridiculous. Some of our EPA and ESA regulations have destroyed property owners' rights to develop their own property, all for the sake of a plant, an insect, a bird, or a bat. (In such cases, isn't logic the agencies to reimburse these people?)

On the federal level, the property rights of the property owner to determine how to use their land and what to keep on the land downstream, or wants to change the system already in place protects the vast majority of property owners and their lands from the federal government. Currently, the regulatory and zoning laws that are exercised by the federal government to protect the use of private property. Each aspect of development is affected by the federal government. They are the best use of their land and if the federal government decides that the use of their property is not in the best interest of the environment, then the federal government can force the property owner to change their property use. The court awarded a 20 percent increase in the property owner's insurance rates. The last case that I read about was from the state of California, where the court awarded 20 percent to the property owner. That is ridiculous. Some of our EPA and ESA regulations have destroyed property owners' rights to develop their own property, all for the sake of a plant, an insect, a bird, or a bat. (In such cases, isn't logic the agencies to reimburse these people?)

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I.E.B.J. Close-Up: Mary Turk

A closer look...

Education: Sunny Hills High School, Fullerton, CA; Bachelor of Arts, University of Southern California (USC), Los Angeles, CA; Phi Beta Kappa and Phi Kappa Phi Honor Societies.


Name: Mary Turk

Family: Husband, Gordon Eckstrom; children, Tom (13) and Castin (10) from prior marriage; and stepchildren, Scott (21), Eric (20), Joe (18), Any (15) and Bethany (8).

And finally, there seemed to be a market for independent PR consultants in healthcare, which was my first love in industry.

Any secrets to pass on to the rest of us?

It's a lot harder than it looks. Working for yourself is a lot more difficult. You need never really work for yourself. You don't have that freedom to communicate effectively with your customers. Turk & Eckstrom Advertising's staff of eight includes one full-time sec- retarial position. You need to be able to work for yourself.

You're a communication's expert. What does it take for a company to communicate effectively?

First, begin with a good product. The issue is right in this regard. "The best way to sell a bad product is with good advertising." Make sure your product really delivers what you promise to the customer. Then, make sure you understand it is a product you are trying to work with and that you can generate the product you are trying to market.

Use a marketing workplan that asks several tough questions. What is the marketing problem? Who do we need to talk to? What do we want to do? Who do we need to talk to? What are the most important things that influ-

enced my decision. First, I was young, single, and in a position to take some risk. And, let's face it, going into business is risky. Second, I had a business degree and my age took the plunge, which made it seem irresistible. In fact, I figured if she could do it, so could I.

I.E.B.J. Close-Up: Mary Turk

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

The San Bernardino County Museum

Experience Inland Southern California • anthropology and archaeology • biological sciences • earth sciences • history • fine arts

250,000 people visit the Museum each year. 60% of the Museum's general audience is families with children. 85% of Museum visitors live in Riverside or San Bernardino Counties.

Your business can share in the Museum's mission of preservation, education and cultural enrichment through CO staff programs. PROGRAM while providing valuable benefits for your employees and the entire community. Contact the Museum Development Office at (909)798-8579 for more information.

THE SAN BERNARDINO COUNTY MUSEUM

Calif. St. exit 1-10 in Redlands

Monday-Sunday 9 to 5

Museum of Inland Empire Business from the past to the present.
Faust Printing Company
Rancho Cucamonga

The Faust story could be called the American dream: a family that works together, plays together, and always follows the motto, "The family that works as a team." Rosemary Faust received top accolades from such prestigious companies as Scripto, Fairchild, and Long Beach Presses, among others, for her influence in the printing industry.

In 1969, Donald Faust, Sr. purchased a new Heidelberg Press capable of folding and embossing, and at age 12, Don Jr. was the youngest member ever to receive professional training from the Heidelberg Corporation. According to Rosemary Faust, family members understand the importance of working as a team. "We followed the motto: The family that works together, plays together, and prays together—stays together." She alluded to that motto, saying "Rosemary, "except that we don't have much time to play lately. We are always on the run working." Hard Work Pays Off

Work has paid off for the Faust's, in many ways. Because quality and service have always been a priority of Faust Printing Co., the company has received top accolades from clients like Lockheed, Dole, Mattel, Yamaha, Nissan, The Gas Company, General Motors, and Santa Ana Hospital.

When Don Faust, Sr. retired from the business in 1980, Rosemary and the children carried on and moved the business out of the garage and into a commercial site in Upland. In June 1987, after purchasing a $1 million printing press, Faust Printing Co. moved to its present location in Rancho Cucamonga.

Don, Jr. is now president and chief operating officer of the company, while Rosemary is chairman of the board. Brian Faust, the next oldest son, is the chief financial officer, while brothers Tom and Greg are vice presidents of marketing. According to Rosemary, Laurie chose to see a vested interest in the company "because she didn't want the responsibility of devoting her whole life to the business." Laurie does work at the company, Rosemary said, "but she has the freedom to go home to her family as soon as her workday is over.

Establishing and maintaining a business that is known today for innovative techniques and extremely high quality has never been easy. Long, hard work days were the norm for the family as they sought to improve revenue and add customers. Then tragedy shattered the family in July 1984 when Don, Sr. died unexpectedly. But as Rosemary said, "the family that prays together, stays together," and they are always there to support each other.

Breakdowns Lead to Opportunity

In June 1987, the Faust family took their biggest gamble and purchased the $1 million printing press—an Akkoysta Bostech 6-color, 26-inch press—one of only three in the world. About the same time, several major hurdles appeared. As a crucial point during their purchase of the press, their bank backed out of the loan they had previously agreed on. At the same time their largest paper supplier cut their credit line, even though Faust had been doing business with them very reliably for many years.

Looking back on the experience, Rosemary feels that the fact that she was a woman and the head of the business as well as the home, with only her children working with her, caused the family to learn how to get nervous about her increasing debt. Though she went out on a limb to get the million dollar loan, she moved to Rancho Cucamonga at the same time, she knew she still had good clients and a strong team of workers who would not let her fail in herself or her children.

With each co-owner facing the loss of his or her home, the entire family 


Faust Printing Co. executive officers gather for a family portrait. Seated at the table are, from left, Don Faust, Jr. and Rosemary. Standing, from left, are Greg, Brian, Laurie, and Tom Faust. A picture of a true family success story.


EPAs Recognizes Contributions of Railroads

When the U.S. Environmental Protection Agency (EPA) recently announced its plan to clean up America's diesel-powered locomotives, it was most of the attention of the concerned fact that regulations bowed to extraordinary public pressure, the CPA officially rejected its own proposal many heavily criticized regulations.

Among the goals of the EPA was the imposition of exorbitant fees on ships that dock at the Los Angeles and Long Beach ports. EPA then eliminated plans for a one-stop limit on out-of-state trucks in the Los Angeles Basin and weekly "no-drive days" in the Sacramento valleys.

Little noticed—yet critical—elements in EPAs Federal Implementation Plans (FIPs) concern the nation's freight railroads and their ability to provide substantial, yet cost-effective, locomotive emissions reductions.

The Brotherhood of Locomotive Engineers (BULE), the oldest surviving national union affiliated with the EPA for recognizing the contributions of the freight rail industry to clean air and California's economy.

In the months leading up to the FIP, EPA acknowledged it received communications that supported policies that would encourage an increase in the movement of freight by rail since "rail tends to be only about one third as polluting as freight transportation by truck.

It is important for EPA to continue to listen to the railroads and understand that their proposal stretches the limits of current technology while resulting in at least a 55 percent reduction in emissions.

America's freight railroads contribute $1.4 billion annually to California's economy, an amount in excess of $13,200 active California railroad employees and 52,000 retirees and their families. Railroads also contribute substantial income, property, and other taxes to California, which are not included in the $1.4 billion calculation.

After more than four years of strenuous debate, California is facing choice of authorizing additional fees on railroads or facing potential regulation that would undermine the financing and construction of the Amtrak Corridor, which is viewed as a significant element in reducing emissions in the South Coast Air Basin.

In the years ahead, Southern California will continue to face difficult environmental and economic problems. Railroads are a big part of the solution.

Paul E. Mortens, chair of the California State Legislative Board of the Brotherhood of Locomotive Engineers.
Children's Discovery Museum Celebrates Groundbreaking

by Edie Boudreaux

Former President Gerald Ford and his wife, Betty, and former Ambassador Walter Annenberg and his wife, Leonore, joined 500 enthusiastic adults and children at the recent groundbreaking ceremony for the $3 million Children's Discovery Museum of the Desert in Rancho Mirage. Ford served as honorary co-chairman of the museum's capital campaign, as did Leonore Annenberg.

The Annenbergs donated four acres of land near their Sunnylands estate for the museum site, which will be located near the intersection of Gerald Ford and Bob Hope drives. They also donated an additional $600,000 to enable the museum to meet its goal of $1.4 million needed to qualify for a $1.6 million challenge grant from the cities of Rancho Mirage, Palm Desert, and Indian Wells.

"It was a wonderful and exciting occasion," said Anita Richmond, former Rancho Mirage city councilwoman and the current president of the museum. "It was much more than just successful. The children were beautiful, and everyone was so happy to see this project started."

The new 20,000-square-foot children's museum will be one of the most technologically advanced in the United States.

About 240 children from four local schools sang for the adult groundbreaking attendees. Provided with little pails and shovels, they also joined the adults in digging and turning the soil. Betty Barker, the president-elect of the museum, Edwin Johnson, chairman of the capital fund-raising committee that raised $1.4 million, and the mayor of Rancho Mirage, Palm Desert, and Indian Wells—Jeanne Parrish, Buford Crites, and James Killino—also manned golden shovels. Alex Drizik served as master of ceremonies.

Anita Richmond spearheaded the fund drive and her husband Howard donated $500,000 for the new building in November 1994. Edwin Johnson said they would continue to work to raise another $2 million for programs and exhibits at the museum.

The new 20,000-square-foot children's museum will be one of the most technologically advanced in the United States. It will include a performing arts center, a communications and media center, as well as several other resource areas.

WE'LL BRING YOUR INTERIORS TO LIFE

California State Treasurer Matt Fong's office has proposed complying with newly adopted rules by the Securities and Exchange Commission calling for the disclosure of information on bonds and other public debt, making the state among the first municipal issuers in the country to do so.

"California has been a leader in many areas, and that now includes disclosure of critical information to the financial markets," Fong said. "My hope is that by being among the first to incorporate the new rules into our daily operations, we will encourage other municipal issuers to comply as soon as possible."

The secondary market disclosure rules adopted by the SEC in November, 1994 prohibit brokers from underwriting bonds issued after July 3, 1995 unless the issuer agrees to provide ongoing disclosure of current financial information and notices of other key issues and events.

Fong said his office began complying with the rules with last week's official statement for bond sales, its commitment to provide certain financial information annually, to provide annual reports, and to provide notices of events deemed to be material. The annual report will be filed by the treasurer on behalf of the state with the nationally recognized municipal securities information repository certified by the SEC.

"Timely financial information about California bonds will be made available on a regular basis to any issuer and one who wants or needs it," Fong said. "As a result, current and prospective investors will have the data in their hands to make informed investment decisions."

"I'm proud that California is among the first to incorporate three important regulations," Fong continued. "By doing so, we are making California a more attractive investment for bondholders and taxpayers."

Temporary Help — A Changing Industry

The best known staffing service, temporary help, has existed since 1946. But staffing options are changing in response to economic conditions. The relationship works well when the customer has a large pool of temporary employees. The benefit to the customer is that all your efforts can be focused on your core business issues. Additionally, you have the opportunity to leverage your buying power and have access to the resources of a supplier dedicated to your business goals.

Southeastern California's largest staffing firm, which provides temporary help to national and international clients, is one of the first to incorporate these staffing options and provide them to its customers.
Free EPA Services for Inland Empire Businesses

By Patrick L. Gilbreth, Esq.

The end of the year always comes too soon, especially where taxes and business planning are concerned. Actually, planning for 1995 should have started on the first day of your new tax year, with only fine tuning left for the last quarter. Now is the time to explore all possible tax planning opportunities within your accounting profession to aggressively shift your taxable income. With professional help and a little preparation on your part, you can save money in the process.

The following paragraphs will highlight some of the most obvious tax and economic considerations to focus on, relative to the shifting of income taxes or economic considerations to your part, you can highlight some of the most obvious.

Tax Planning Can Never Be Too Early

Review the type of entity under which you are currently operating your business and make sure the structure is appropriate. California has adopted the Limited Liability Company provisions, which would allow a great deal of flexibility for companies without the double tax hit which occurs with a regular "C" corporation structure.

Review the list of property and equipment to see if anything should be replaced. Will you need new technology to keep up with competitors and/or maintain quality products and services? Cost/benefit analysis will help to determine if the acquisition is needed. Timing of new acquisitions is extremely important as the purchase of $250,000 in equipment in 1994 would result in a 1995 tax deduction, whereas the same purchase in 1995 would result in a 1996 tax deduction.

Review your costs to provide health insurance coverage to employ­ees. The adoptions relative to the Medicare co-payment plan and the cafeteria plan could offset the costs of providing employee benefits while reducing the tax effects to employees

by Patrick L. Gilbreth, Esq.

Selecting the Right Law Firm

When selecting a law firm, size, location, convenience, response time, and professionalism must be considered.

by John Manzione, Mussen & Briggs

Select the right law firm quickly. Some lawyers advertise in the newspaper which are not common to the selection of other professionals. A demand of a law firm is that they not always recognize the specialties which may be required to solve the client's problem. Question frequently, a client will characterize his problem as one of a civil nature involving— for example—environmental law. However, upon interview, it is determined that the client's problem involves areas of real property, probate, and—not infrequently—criminal law. Therefore, it appears appropriate that the client, in selecting a law firm, should choose one that has at least one or more partners with a general law background and the interview of the client should be taken with that partner. In that way, the partner with general law experience has the ability to characterize the various problems that the client may need solved and be in a position to describe the type of expertise, whether or not that firm is suitable for that expertise, and the manner in which the firm would proceed.

When selecting a law firm, size, location, convenience, response time, and professionalism must be considered. If the law firm has existed for a significant period of time, it is an indication of that the firm has a vested interest in the community.

If the law firm's general reputation is a positive one, and if your friends and neighbors have heard of it, is it a well recognized law firm that has a number of satisfied clients with whom the potential client can easily speak. When selecting a law firm, ask for references. Most successful law firms have a list of clients from whom permission has been obtained in advance to use as references. Once those references are given, the prospective client should not be afraid to call them and ask if they are satisfied with the firm.

Finally, the prospective client should take advantage of the attorney rating services which are available to the community. The Martindale Hubbell Attorney Rating Service is a nationwide organization that rates books to which attorneys can subscribe and which list and rate virtually every attorney licensed to practice law in every state of the United States. These books are available at the public law libraries locally and can give valuable information about the law firm and its participants, including their specialties. Local Chambers of Commerce, Bar Associations, and business networks such as the Better Business Bureau frequently have helpful information.

Remember, retaining a law firm can be one of the most significant factors in the course of the resolution of an issue. Take the time to scrutinize your prospective attorney and law firm, check the references, and speak with a partner. In deciding whether or not a particular firm is suitable for you, judge how they treat you, what response you obtain, whether or not your phone calls are promptly returned. All of these can be significant in determining whether or not you will have a fruitful or frustrating experience with that firm.

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

"We couldn't have done it without your help!"

"And now you're moving again?"

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

"That's very impressive."

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

"What's that?"

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

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

Union Bank:
More Bank For Your Business.

"..."
The College of Business Administration of the California State Polytechnic University, Pomona has earned accreditation from the American Assembly of Collegiate Schools of Business (AACSB). It is the first college in California to receive initial accreditation under the new quality standards of the AACSB.

Until recently, accreditation standards focused on the quality of the educational resources or inputs, such as the number of books in the library and degrees of the professors. The new standards also include measurement of the quality of the graduates or outcomes, and are based on Total Quality Management (TQM) and Continuous Improvement (CI) concepts.

TQM is one of the management techniques taught at the college. The techniques and the systems can be improved through continuous measurement, evaluation, and corrective feedback. These techniques are used on the administration of the college as well.

The college joins an elite corps of business colleges. Only 271 of the 1,224 undergraduate and 292 of the 660 graduate business programs in the U.S. have attained AACSB accreditation, "said Dr. Ronald W. Eaves, dean of the College of Business Administration.

The university has always been recognized for its practical as well as theoretical approach to business instruction, and presentation through its unique polytechnic focus, AACSB accreditation provides the college and its graduates with an independent verification of the high-quality education provided and enhances the value of the bachelor's and master's degrees past, current, and future students.

The College of Business Administration is one of six colleges and two schools at the California State Polytechnic University, Pomona that are accredited by the Western Association of Schools and Colleges (WASC).

The CBA currently has over 4,000 students enrolled in six undergraduate departments and seven undergraduate major programs, including: accounting, computer information systems, marketing management, and operations management. Over 50 graduate students are presently enrolled in four graduate programs: MBA, career MBA, MSBA-IA Auditing option, and Off-Campus MBA.

Employment Services/Agencies

| Name of Firm | 1994 Rates | 1994 Revenues | # of Searches/Times of Search Fee | Agency's Stability Range | Services Top Leaders
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Can an Employment Agency Serve as Your H.R. Department?

by Dorothy Delk

Employers are facing the above question on a more frequent basis than ever before. This, along with other labor cost, business concerns (such as staff and skill shortages, aggressive competition, and public relations image), is forcing many employers to find outside the company for assistance and advice. There is no question that we have our resources.

As the liability for costs associated with employment increases, many companies have turned to the employment agencies not only to find a tactical solution but to a temporary help needs, but to establish a working relationship with their resources department to serve as a strategic human resource partner. The employment agencies can serve as a direct link to the human resource department, offering a single point of accountability and responsibility. We help companies
can manage human resources and human staff resources time toward more effective activities, thus maximizing the value of staffing expenditures and providing human resource services in the major U.S. companies and cost-effectiveness while still retaining control.

The strategy is one of developing the employment agency and your human resources department in a strategic partnership) results in long-term productivity improvements, transforms contingent workers into a strategic advantage, and provides a cost-saving opportunity that brings competitive advantage.

Trevor Delk, manager of Staffing Services at Upstate.

Many factors are involved in the complex solutions to these problems. Most of all, not enough, the human resources department, thus increasing the burden and stress to hire smarter, fresher, better, faster, and, with the addition of computerized human resource services, find it difficult to keep abreast of new technologies, and we have our resources.

As the liability for costs associated with employment increases, many companies have turned to the employment agencies not only to find a tactical solution but to temporary help needs, but to establish a working relationship with their resources department to serve as a strategic human resource partner. The employment agencies can serve as a direct link to the human resource department, offering a single point of accountability and responsibility. We help companies

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Internal Policies Can Prevent Fraud

by Linda Saddleman, CPA, CFE

According to FBI statistics, white-collar crime has dramatically risen during the last decade. While criminologists argue about the reasons for the increase, one fact is for sure, over 70% of these crimes occur because internal controls are not followed. What’s significant is not that organizations don’t have internal controls, rather, existing internal controls are not being followed.

What are internal controls? "Internal controls" is the term commonly used by auditors and financial officers when referring to a company’s policies and procedures used to safeguard assets. Examples include: 1) the method used for authorizing and accounting for transactions, 2) training and monitoring staff, 3) segregation of duties, and 4) hiring of qualified and competent staff.

Why is segregation of duties so important? In most of the cases investigated by our firm, there were controls either missing or circumvented, or simply were no control at all. The control often missing is "segregation of duties." Segregation of duties refers to the separating of these three functions:

1) Authorization of a transaction (management)
2) Recording of the transaction (accounting)
3) Custody of the asset involved (control)

No one person should have control of two or more of these responsibilities. Separation of duties provides two benefits: 1) a deliberate fraud is more difficult because it requires collusion of two or more persons, and 2) it is much more likely that innocent errors will be found.

What can happen if you lack separation of duties? In one case a payroll clerk was the one who entered new employees into the payroll system, generated the paychecks and distributed the paychecks to employees. The clerk added 15 friends and relatives to the payroll and stole over $85,000 before being caught. No one had noticed the fraud.

In another example, a bookkeeper of a small company collected cash, wrote receipts, deposited the cash, and reconciled the bank statements. With the authority to do all of these functions, she was able to record false deposits on the bank reconciliation and steal over $20,000 in three years.

The Trusted Employee

You may think that possible fraud does not concern you because you trust your employees. Surprisingly, statistics show that over 20% of all employees steal, and over 60% would steal if they could get away with it. As many as 98% of all employees have taken something if your inclusions under a $5 value (stamps, pencils, paper, personal phone calls, snacks, etc.)

The fact is, fraud perpetrators come from all walks of life, all economic circumstances, and all social classes. The fraudster generally will have these three characteristics: 1) financial need, 2) rationalization for their action, and 3) opportunity. A business can only deter the third item, which is to reduce the opportunity.

If You Make Just One Investment All Year, Make It In Your Company and Your Staff.
Women's Referral Service Starts Inland Empire Chapter

Inland Empire businesswomen will no longer have to travel or worry about knowing the proper ways to attend a meeting of one of the Inland Empire’s Women’s Referral Service. The Pomona Valley Chapter—No. 17—held its first dinner meeting, on April 19 at the Shiloh Hill Hilltop Convention Center, where 49 women gathered to discuss marketing, network, exchange business cards, and build effective strategic alliances.

"It is a thrill to have such a great turnout for our first meeting," said Pomona President Pat Sardella. "It shows that the Inland Empire business women are more than ready to support a local chapter and want the networking opportunities."

The Women’s Referral Service (WRS) began in 1972 and now has over 1,500 active members throughout Southern California. Chapters range from Westlake/Calabasas to the North, Pasadena/Pomona-Ventura to the East, and down through Anaheim and Newport Beach to the South. Pomona plans to open two more chapters in Rancho Cucamonga and San Diego. In all it started when President Nancy Sardella went looking for a female assignment at her bank. She didn’t find one—or anyone who could recommend one—so she turned to the local chamber of commerce. When she couldn’t find one, she decided to start her own referral service.

Inland Empire business owners can now have their names printed in the Inland Empire Business Journal. The Women’s Referral Service recently conducted a survey and found that the average reader of the Inland Empire Business Journal was a woman. With the increase in female readership, the Women’s Referral Service decided to capitalize on this trend.

And we don’t have to check with Los Angeles or San Francisco like your big bank. Not only do we act fast, our customized business loan allows you to borrow for your seasonal or long-term loan requirements or acquire equipment and other fixed assets. You can finance building costs for professional, commercial and industrial buildings. And you can take advantage of a variety of other credit accommodations designed to meet your specific needs.

We’ll Make A Fast Decision On Your Business Loan. Can Your Big Bank Promise That?

We’ll make a fast decision on your business loan.

Chino Valley Bank Business Bank

And call us for an experienced business banker to your business for a complete analysis.
Women & Heart Disease

The Equal Opportunity Killer
by Cecilia S. Ponce

Did you know that more than five times as many women die of heart attacks than from breast cancer? Actually twice as many women die from heart and blood vessel disease than all cancers combined. So why do many women still believe it is a man’s disease? Why are women at risk and what can they do to protect themselves? Aside from the well-known risk factors of heart disease such as family history, high cholesterol levels, smoking, obesity, high blood pressure, women run particular risks that men do not.

Menopause — Between the ages of 25 and 45 women tend to have lower cholesterol levels than men. It is after age 45 that the tables begin to turn — women’s cholesterol levels begin to climb and men’s cholesterol levels begin to stabilize. Because this is the age in which many women begin menopause, scientist have thought that the hormones estrogen and progesterone offer women some protection against heart disease.

Post-menopausal women taking estrogen replacement therapy (ERT) have less incidence of heart attack, angina and stroke than those not on ERT. However, taking estrogen alone increases the risk of endometrial cancer. Combining progesterone (another female hormone) seems to cancel the risk of developing endometrial cancer but it may also cancel the positive effect on the heart. If you have had a hysterectomy, estrogen cancer will not be a risk for you. However, your particular medical history for other risks needs to be taken into account.

A post-menopausal woman should consult with her doctor as to what is best for her. More research needs to be done.

Birth control pills — Women who use oral contraceptives have three times the risk of heart attack as women who do not. Although the exact reason is not known, it could be because oral contraceptives tend to increase blood cholesterol, blood pressure, and blood sugar levels. When combined with cigarette smoking, the risk rises dramatically. There is no one answer for every woman. A woman should consult with her doctor regarding her medical and family history, other types of birth control and the actual dose of estrogen in the oral contraceptive being used.

Women in the work force — Many women have careers and families. Between 1970 and 1986 the number of women working full-time increased to 38 million. A woman should consult with her doctor regarding her medical and family history, other types of birth control and the actual dose of estrogen in the oral contraceptive being used.

As of 1979, 75% of women were in the work force. But at what cost? A woman should consult with her doctor regarding her medical and family history, other types of birth control and the actual dose of estrogen in the oral contraceptive being used.

Lessley Z. Blumberg has joined Inter Valley Health Plan as Associate Medical Director. Dr. Blumberg was selected for his new position to pilot the Plan’s participation in the national effort to develop “Health Care Report Cards.” All HMOs will distribute information using the same standards. Some of these standards are quality of care measurements, member satisfaction, preventive care benefits, wellness programs and more.

“Lessley is a solid addition to the Health Services Department. We feel confident in our reputation for high-quality health care. Dr. Blumberg will support my efforts in continuous quality improvement,” commented Sue Baker, M.D., Ph.D. Dr. Baker has been Inter Valley’s Medical Director since 1977.

Dr. Blumberg comes to Inter Valley from her own private gynecologic practice where she has provided primary medical care to over 6,000 patients since 1979. Her dedication to the concepts of preventive care is illustrated by the manner in which she motivates patients for good health. She explained the program this way: “It’s the largest change ever,” how to improve health and keep people healthy and happy.

Lessley Z. Blumberg, M.D.
F.A.C.O.G.
ASSOCIATE MEDICAL DIRECTOR
INTER VALLEY HEALTH PLAN

Inter Valley Health Plan

A Non-profit, Federally Qualified HMO
300 South Park Avenue • Pomona, CA 91766

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OR HERE...

OR HERE...

YOU SHOULD BE DOING BUSINESS WITH US.

Inter Valley Health Plan is on the move. We’re expanding our service area to bring more of our high-quality health care and uniquely personal service to more people in Southern California. From 16 hospitals to 51, and from 2,500 providers to over 8,000. Inter Valley now has more of what you’re looking to sell in a health plan.

Call today to learn more about the expanded opportunities waiting for you with the expanded Inter Valley Health Plan.

800-843-3520

LESLEY Z. BLUMBERG, M.D.
F.A.C.O.G.
ASSOCIATE MEDICAL DIRECTOR
INTER VALLEY HEALTH PLAN
An Old, But Little-Known Solution to a Common Problem

Cash flow is American business's biggest need, but there is an answer: factoring.

Factoring is a fancy term for what used to be called "accounts receivable financing." It is really just a bookkeeping concept that has been around for centuries," says Mr. Peter Di Pace, President of Factoring Network, Inc. "It is simply the buying and selling of accounts receivables in the form of invoices. Factors are now for the right to receive the future payments on your invoices." Empire Factoring Network, Inc. was established in the Inland Empire area to help businesses of all sizes that may be having cash flow needs. Instead of having to wait 30, 60, 90 days or longer for payment on a product or a service that has already been delivered, a business can factor, or sell, their receivables for cash today. This instant cash can meet payroll, buy inventory or just provide needed working capital.

The factor purchases the invoices at a discount, usually a few percentage points less than the face value of the invoice. "Most people consider the discount the cost of doing business," says Mr. Di Pace, "and it's a small cost at that," says Mr. Diaz. "A four percent discount for a 30-day invoice is common. Compared with the problem of not having cash when you need it to operate, that four percent is negligible. Most businesses just treat the factor's discount as though they had offered their customers a discount for paying cash. It works out the same.

Mr. Diaz emphasized that factoring is a cash flow tool used by businesses that have actual or potential cash needs, and should be prevented from being used by competitors. A trade secret is just like a trademark, except that it is a secret. A trademark protects an idea, whereas a trade secret protects a method. Except for "trade secrets" there are no exceptions to this law. They apply in law and practice to all business. A trade secret is secret. It is not protected without a secrecy agreement, but it is not subject to formal registration like a trademark. They are not registered with a government agency; there is no public record of them.

A trade secret is the knowledge and experience that a company has gathered for this article consists of recommendations only, and should not be construed as advice. For further information, contact legal counsel.

Sonia Shams is assistant manager of hotline resources at Staff Control, Inc. Mr. Shams is gathering from CSULB in August 1995 with an M.A. in Industrial/Organizational Psychology.

Ensure Applicant Screening in a Legal Manner

By Sonya Shams, Staff Control, Inc.

As section of Title 7 of the Civil Rights Act of 1964 states that it is unlawful for an employer to fail or refuse to hire or to discharge any individual, or to otherwise fail to conduct any employment practice, on the basis of race, color, religion, sex, or national origin. Failure to conduct an employment practice, or to refuse to hire or discharge any individual, or to otherwise fail to conduct any employment practice, on the basis of race, color, religion, sex, or national origin, is illegal.

The Civil Rights Act of 1964 makes it unlawful for an employer to use any action that is discriminatory against any individual with respect to his compensation, terms, conditions, or other terms and conditions of employment because of such individual's race, color, religion, sex, or national origin. It provides that the employer shall make and maintain records that are sufficient to enable the Equal Employment Opportunity Commission to determine whether the employer is complying with the provisions of the Act.

A good idea is to have an employment application that includes all necessary information that an employer needs to make an employment decision. The application should include the following information:

1. The applicant's name, address, telephone number, etc.
2. The position for which the applicant is applying.
3. The dates of employment with previous employers.
4. Education and training.
5. Employment references.

The employer should also consider the following factors when making an employment decision:

1. The applicant's qualifications for the position.
2. The applicant's experience and training.
3. The applicant's references.
4. The applicant's previous employment history.

What is a Patent?

A patent is a grant of the right to exclude others from making, using, or selling an invention. A patent provides its owner with the exclusive rights to that invention. There are three types of patents: utility patents, design patents, and plant patents. Utility patents are for the invention itself. Design patents are for the design of an invention. Plant patents are for the breeding of a new plant.

The life of a patent depends on the type of patent, as well as on when and where the patent was issued. In the U.S., patents expire 14-17 years from issuance, or in some cases 20 years from the filing of the application for the patent.

Patents are territorial, meaning that the right to exclude others apply only to activities occurring within the country that granted the patent. The life of a patent is measured in years. A utility patent expires 14-17 years from issuance, or in some cases 20 years from the filing of the application for the patent.

There are three types of patents issued by the U.S. Patent and Trademark Office: utility patents, design patents, and plant patents. Utility patents are for the invention itself. Design patents are for the design of an invention. Plant patents are for the breeding of a new plant.

A utility patent provides its owner with the exclusive right to make, use, and sell the invention for a term of 14-17 years from issuance, or in some cases 20 years from the filing of the application for the patent.

Design patents are for the design of an invention. A design patent provides its owner with the exclusive right to make, use, and sell the design for a term of 14-17 years from issuance, or in some cases 20 years from the filing of the application for the design.

Plant patents are for the breeding of a new plant. A plant patent provides its owner with the exclusive right to breed the plant for a term of 14-17 years from issuance, or in some cases 20 years from the filing of the application for the plant.

What is a Trade Secret?

A trade secret is information that is known only to a business that has not been disclosed to the public and which gives the business a competitive advantage. A trade secret is secret. It is not protected without a secrecy agreement, but it is not subject to formal registration like a trademark. They are not registered with a government agency; there is no public record of them.

A trade secret is the knowledge and experience that a company has gathered for this article consists of recommendations only, and should not be construed as advice. For further information, contact legal counsel.

Sonia Shams is assistant manager of hotline resources at Staff Control, Inc. Mr. Shams is gathering from CSULB in August 1995 with an M.A. in Industrial/Organizational Psychology.
News Bits

Ontario Architectural Firm Shifts Gears

A fir a decade at the helm, James D. Chase stepped away in mid-April as president and chief executive of the Ontario-based HMC GROUP, an international architectural firm.

Saying his action followed "careful deliberation," Chase also announced the phase-in of key changes in hierarchy at HMC, which last year earned more than $20 million. Chase named his successor as Robert J. Kaia, a Riverside resident and 14-year HMC company man who lately helped to establish an office in San Jose, the firm's fourth regional branch.

"This action cements the long-term strategy for HMC's continued growth," commented Chase at the annual meeting of company shareholders in Ontario. The other management shifts, Chase said he will stay on with HMC to serve as chairman of the board. Donal Endleye will become the executive vice president; and James Gilliam will assume roles as both corporate secretary and executive vice president; and also has been elected as both corporate secretary and executive vice president.

San Bernardino HMC's new chief operating officer.

Founded in 1940 and also having offices in San Diego and Sacramento, HMC GROUP ranked as California's fifth largest architectural firm for 1994. The Ontario headquarters are on Inland Empire Boulevard.

Rising Cost of Newsprint Blamed

Rising newspaper costs were getting most of the blame last month for a 10-cent increase in single-copy prices. In Ontario, the weekday newspaper, now commanding the highest cash outlay is the Los Angeles Times, peeking at 50 cents.

On an insert in its own newspaper, the Daily Bulletin commented, "This increase is caused by the soaring increases in newsprint costs, which have risen 14 percent since January 1994. The daily single-copy price has not risen in more than 10 years, and the Sunday copy price has not risen since Oct. 3, 1993." Also, the flier added, readers could ride the 10-cent increase by subscribing promptly to save 45 percent off the newstand price over 12 weeks.

On April 18, in Inland, david mogal William Denero stunned the 110-year run of his Post, making the Los Angeles home to more than 1.5 million residents the largest one-newspaper city in the nation. Singleton blamed spiraling newspaper prices, which he said were under $400 per metric ton in May 1994 but likely to reach $500 per ton this month.

Singleton also predicted that newsprint costs will drive a number of newspapers out of business.

Murrieta Hot Springs Resort Cuts Asking Price, Changes Listing Agent

At the fabled Murrieta Hot Springs Resort & Health Spa, a Riverside firm that takes over as real estate marketing agent just as the property's new owners drop a cool million dollars.

Pioneer Liquidating Corp., the resort's overseer, reported that Lee & Associates Commercial Real Estate Services is its choice to replace Rancom Real Estate of Temecula. Rancom's one-year contract to list the 64-acre property expired Feb. 1. Also, on-site management confirmed the new asking price for the resort—which had $1.2 million in real estate was $8.95 million, down from $9.95 million recently and $12 million last fall.

Pioneer Liquidating was created in 1992, after former resort owner Pioneer Mortgage of San Diego filed for Chapter 11 bankrupcy. The liquidating corpora-
tion was under a court direc-
tive to manage and sell off the assets of Pioneer Mortgage, with

in Ontario, the weekday newspaper now commanding the highest cash outlay is the Los Angeles Times, peeking at 50 cents.

visiting in its own newspapers, the Daily Bulletin commented, "This increase is caused by the soaring increases in newsprint costs, which have risen 14 percent since January 1994. The daily single-copy price has not risen in more than 10 years, and the Sunday copy price has not risen since Oct. 3, 1993." Also, the flier added, readers could ride the 10-cent increase by subscribing promptly to save 45 percent off the newstand price over 12 weeks.

On April 18, in Inland, David Mogal William Denero stunned the 110-year run of his Post, making the Los Angeles home to more than 1.5 million residents the largest one-newspaper city in the nation. Singleton blamed spiraling newspaper prices, which he said were under $400 per metric ton in May 1994 but likely to reach $500 per ton this month.

Singleton also predicted that newsprint costs will drive a number of newspapers out of business.

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Pioneer Liquidating was created in 1992, after former resort owner Pioneer Mortgage of San Diego filed for Chapter 11 bankruptcy. The liquidating corporation was under a court directive to manage and sell off the assets of Pioneer Mortgage, with the proceeds bound for distribution to investors.

Community Bank Nets Income for Third Straight Quarter

During the first quarter of 1995, Community Bank experienced loan growth for the first time since the downturn in the California economy. "The increases are attributed to customer demand, resulting from an improving economy and new business development," said John Getzelman, president and CEO of the Pasadena-based bank.

"This strength of core earnings and a return of broad-based loan demand is particularly rewarding as Community Bank celebrates its 50th anniversary." Community Bank, focused on meeting the needs of small-to-medium-sized businesses and correspondent banks, also reported net income for the first quarter of more than $1 million. The bank's third straight quarter of net income contrasts with its $1.9 million net loss recorded for the First Quarter of 1994.

Pickets, Struggle, Shots Fired at Corona Construction Site

A carpenter who reportedly fired warning shots at 35 pickets in favor of unionization was arrested April 15 at a home construction site in south Corona.

The incident is among the latest in a string of confrontations involving the United Brotherhood of Carpenters and Joiners of America Union in Southern California. Starting April 3, picketing has been planned to protest the general wages of house framers, which the union considers too low. On April 7, about 80 pickets protested at two construction sites in the San Jacinto area, and the next workday contractor used the carpenters' union for alleged violence and threats at building sites in Newport Beach and Irvine.

In the Corona incident, pickets targeted developer Kaufman & Broad's project near Ridgecrest Drive and Pointe Vista Lane. Police reported that pickets apparently ran toward workers, including a carpenter who responded by grabbing a rifle from his vehicle and firing three shots skyward.

Chicken Chain Invades Inland Empire

Boston Chicken, calling itself the nation's fastest-growing food service retailer, made its Southern California debut last month by opening a Boston Market outlet in Chino.

Owned and operated by Boston Pacific Inc., the Chino store on Central Avenue at Philadelphia Street is the first of several planned for the Inland Empire, company officials said. A second Boston Market is now under construction in San Bernardino.

The stores tout the quality of their fall-course meals, featuring rotisserie-roasted chickens, slow-roasted turkey and pot pies. No fryers or microwaves are used in preparation.

Last year, Boston Chicken opened 517 new stores, raising the number to nearly 600 in 30 states. According to chain officials in Anaheim, the company has made "an aggressive commitment" to average one store opening per business day in 1995.

San Bernardino County Mulls $7 Million Offer for Private Trash Disposal

San Bernardino supervisors voted 3-2 to postpone action on a private company's proposal to consolidate county landfills and take over its trash collection.

NORCAL Waste Systems Inc. officials told supervisors that the county stands to gain $7 million a year by privatizing trash disposal. The board voted to delay its action, though, until county staff completes its review of the plan, expected to take about six weeks.

Under the plan, NORCAL would be the county's garbage disposal contractor, based in San Francisco, would pay a $7 million annual lease to take over the county's seven dumps. NOrcal officials contend that they can run the disposal system more efficiently than the county does. Plans also call for closing 12 smaller dumps in favor of five economy-sized landfills in Redlands, Rialto, Victorville, Barstow and Landers.
The author, who isn't obsolescent, of the most important, is the current is retired. Sometimes, new products and new strategies for those companies, while showing how those companies


EARNST & YOUNG LLP

The Desert Sun

THE PRESS-ENTERPRISE

The Sun

Sprint

Business Journal

The Press-Enterprise
Extension Classes for Entrepreneurs in Temecula

Cash for Assets

by Don Thomas, Manager, Community Development

It's definitely true that there are always going to be entrepreneurs and businesses that need to raise capital to expand, purchase inventory, or operate a business. This is why a business plan is so important. It allows you to present your business to potential investors or lenders.

Business plans are typically used by entrepreneurs to raise capital for their businesses. These plans outline the key aspects of the business, including its financial projections, marketing strategies, and management team. They are used by investors to evaluate the potential of the business and determine whether it is a worthwhile investment.

Business plans are also used by lenders to assess the risk of lending money to a business. Lenders use these plans to evaluate the borrower's ability to repay the loan and the potential return on their investment.

It's important to note that a business plan is not a guarantee of success. However, it does increase the likelihood of securing funding and making your business more likely to succeed in the long run.

Insurance Rate Jolt for Good Drivers?

A majority of California's drivers are surprised and upset about their new auto insurance rates, which are currently the highest in the nation. Many of the additional factors related to cost are not included in the DOI plan. Insurers argue that additional cost-related factors must also be given consideration when establishing rates. Some of these factors are believed to reduce risk, and may be independent of the size of the premium increase. This is the case for drivers who pay insurance rates that are based on the number of miles driven.

For example, drivers living in one area of Fresno would receive a whopping rate hike of more than 20 percent—which translates into a premium increase of more than $300 every six months. Drivers in San Bernardino would experience a 15.4 percent rate increase, while Beverly Hills residents would experience a 17.3 percent decrease.

The Riverside and Menlo Park areas also would be in for insurance rate jolts—about 14 percent increases—thanks to a rate reduction of 26.4 percent in South Oakland and a 23.3 percent reduction in South Cambridge.

In my opinion, it would be a serious mistake to use this DOI report to support substantial change in the regulatory policy regarding auto insurance rating factors in California, said Appel.

The report was designed to show that some auto insurers are not currently using the same factors to rate drivers, and that these differences could be reducing the overall cost of insurance for good drivers. However, the report also recognizes that there are many factors that could be used to adjust rates, and that the actual impact of these factors is uncertain.

In conclusion, it's important to remember that insurance rates are determined by a complex mix of factors, and that it's impossible to accurately predict how these factors will affect individual drivers. It's important to carefully consider all of the factors that are relevant to your individual situation before making any decisions about your insurance coverage.
Windows 95 – Part 1 of 2

It is here that you set up objects such as folders and shortcuts to help you navigate through your system. Instead of having numerous program groups that you have to hunt through to find the program icon to start your program, you can create a shortcut icon to that program (or file) that is displayed directly on the desktop or placed inside a folder.

Folders can contain whatever files you like, regardless of which program created them. This allows the user to group files by more important criteria than just the program directory. You can set up folders for each client or project and keep all the documents together. When you need to edit or print something, simply open the appropriate folder and double click on the correct document's icon. This type of file management is more efficient than hunting through directories, and essential if you want to use long file names.

Another way of finding programs and documents is through the pull up menu system from the Start button on the status bar of every screen. Whatever program groups you had created in Windows 3.1 are represented here in alphabetical order. The menu system seems overwhelming, since many times we knew visually where everything was and not necessarily the name of the program group. And like on a Mac, the icons representing each program are so small and the words describing them too close together that until you get used to finding things you won't think this is an improvement.

The desk top is bound to clutter with folders and shortcuts, and until users are able to learn how to efficiently set up their Windows desktop, they will be as confused by the clutter as they were by windowing between program groups.

Another supposedly improved feature is the Recycle Bin (a.k.a. Trash on the Mac). This is where all of your deleted files go while you decide if you really want to delete them or not. Periodically, to free up hard disk space, you have to empty the bin. Once you have done this, the files are no longer recoverable, nor even through MSUndelete.

A Close button has been added to every window. Right next to the maximize button. Experienced users may find this convenient, but new users will hate it. Having Minimize, Maximize and Close so close together is sure to create beginner nightmares. The real improvements were made in multi-tasking and printing. At the bottom of each screen is a Task bar. Each open program is represented by an icon and a short abbreviation. You can still use the Alt-tab switching process, but clicking on the Task Bar is much faster. Unfortunately, there isn’t an icon to take you back to the Desktop. You have to minimize your current program to get there.

To give credit to this new program, it seems to have finally succeeded in creating a true multi-tasking environment. You can safely work in numerous open programs without experiencing system failure, and it only takes seconds to spoof to print manager.

There are other technical and desktop advances in this program that will be covered in next month’s column, but overall it seems to be a better solution as far as our field is concerned. We’ve only just upgraded to all the Suites and Offices thrown at us this month and a half. Really learning Windows 3.1 might just be a better solution than running out to the software store in August only to become disappointed in the software you already have.

Carlene Jones is the director of Word Comp Associates in Riverside, a software training, documentation, and database design service organization.

Microsoft wanted to make Windows easier to learn. They felt that users had difficulty learning how to move, size, create, and manage program groups and program items. So, Windows 95 has a new look that is supposed easier to learn.

When you first enter the product, you are brought to the Desktop.

Inland Empire Profile

Name: Robert Stephen Toppling
Occupation: Sales Manager, KOLA-FM radio station

Short Biography: Earned B.A. degree in history and political science at the University of Redlands, where he also achieved a masters degree in educational psychology. In the radio field, experience includes jobs as account executive at KCAL-FM in Redlands and as business manager at KUSOR-FM. Promoted to sales manager position at KOLA in Redlands in 1992.

Family: Wife, Debbie, son, Boston.
Hobbies: Martial arts, collecting power and compact discs.

Inland Empire’s Best Areas:

Greatest Concerns about Inland Empire:

What are Inland Empire’s best assets:

MAY 1995

MAY 1995

INLAND EMPIRE BUSINESS JOURNAL • PAGE 33
Riverside Dental Care Firm Expands With Help From Union Bank

California’s improving business climate has caused at least one company to scale back its plans. PhH Fantus Consulting Co., which for the past four years has taken the list of companies to receive relocation offers in California such as Trends 2000 in Anaheim and San Jose.

“California’s economic comeback is well on its way, and that was evidenced by the steep decline in attendance and competitive state participation in shows like Trends 2000,” said Trade and Commerce Development Agency Julie Meier Phillip. “Those types of events were nothing more than two- and three- day workshops on how to move businesses out of California, and interest has clearly waned.”

While California retained its aggressive pro-business public policy agenda, including proposals of personal and corporate tax reductions, environmental reforms, and tax return reform, the state’s business criteria to compete with other states.

A Chicago-based Fantus sent a letter earlier in June informing various economic development organizations in California that it would no longer be involved in the Trends 2000. Attendance during the June show in Anaheim significantly declined from the 1994 show, due to less booths and six people at last month’s event.

Here are a few typical complaints of team performance where a manager has incorrectly assumed that what is needed is team building:

1. “We have a group of salespeople who have an average of 15-20 years experience each. They need to know more about what’s happening in the world around better performance, innovative methods, and such.”

2. “We have a dozen creative geniuses who are responsible for turning out a hot new product that wows the market. But they can’t do some team-building exercises to make them work together.”

3. “We’re the best in the business world—now we need to get better at making decisions about the kind of products we make.”

Team Building

We’re the best in our business at helping you be the best in your business.

MAY 1995

INLAND EMPIRE BUSINESS • PAGE 37

TEMPORARY HELP—A CHANGING INDUSTRY

Continued From Page 13

testing and specialized training (touch, taste, smell) provided by a staff firm so you don’t have to spend the time and expense to verify the results. You will have an accurate understanding of the individual’s skill level training.

As the world changes, traditional temporary help will continue to contribute to business/government staffing requirements. Today, staffing companies are open to creating solutions that no man has gone before.”

LeSe Palmer is senior account manager at Kelly Services, Inc. For more information about staffing options, call Leslie at 909/381-8014.

We’re the best in our business at helping you be the best in your business.

MAY 1995

INLAND EMPIRE BUSINESS • PAGE 37

TEMPORARY HELP—A CHANGING INDUSTRY

Continued From Page 13

Testing and Training: Validated
Internal Policies Can Prevent Fraud

How do you minimize the risk of fraud?

If you are serious about protecting your company, consider the following steps:

• Implement control policies and procedures and monitor them (congregation of duties, proper approvals, documentation requirements for purchases, and receipt and storage records, inventory records, etc.)
• Conduct periodic internal audits.
• Establish a message coming from top management is one of integrity and low tolerance for fraud.
• Use due care in hiring practices with thorough background checks.
• Invest in proper training of staff.
• Conduct an independent external audit.
• Consider an audit committee if the size of your organization necessitates it.
• Have a fidelity bond for employees.
• Consider a fraud hotline (over 80% of all frauds are discovered from tips by employees or anonymously).
• Have periodic reviews of the effectiveness of internal controls.
• Consider surprise fraud audits which are beyond a typical audit and include reviews of “high risk” areas.
• Investigate unexplained financial statements or other “red flags” (alterations or missing documents, large inventory adjustments, excessive refunds or credits, employees not taking vacations, reduction in sales, no addresses for vendors or employees, etc.).

Summary
Fraud can happen anywhere. No matter how big or small your company is, it is your responsibility to protect yourself by implementing and monitoring proper procedures and controls. Don’t wait until it happens to you; minimize your risk by maximizing your controls.

Ms. Sadlersteam is a certified fraud examiner and CPA for Voelzi, Lloyd & Stearns, CPA’s in La Verne and specializes in fraud detection and prevention.

To achieve good results, an ad’s message should be very specific. Everywhere we turn, we are bombarded with ads. To get my attention, an ad must speak directly to my specific concern. For instance, if I were out shopping for tires and passed a sign saying “Joe’s Automotive” and another sign saying “Fred’s Tires,” chances are I would go to Fred’s — even though Joe’s might not only sell tires but also have better prices and better service.

When finished composing your ad, use common sense in reviewing it. Will it stand out among other ads? How many ads of the same size and how many competitive ads will also appear?

For small ads, a common way to draw more attention is to “reverse out” the black-and-white tones. Still, the most powerful element of any ad is its content—not to mention promoting the right product at the right time.

Ms. Walker is the Director of Account Services at STRATUS, a marketing company based in Redlands.

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A division of Concepts Int’l, Inc.

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FULL TIME, PART TIME, ANYTIME
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800-429-8503 or (619) 242-2337

Mission Statement
"Our aim is to earn your trust."
"Our hope is to meet your needs.
"Our dedication is 100% customer satisfaction."
Calendar: Coming Events

Eagle Spirit Pow Wow Set for May 6-7

Sponsored by Moreno橙印 on the Moreno Indian Reservation, the Eagle Spirit Indian Gathering Pow Wow is set for May 6-7 at 11843 Jaws Road, located by taking the fields Road exit of Interstate 10 about midway between San Bernardino and Palm Springs.

Starting at noon on both days, the Pow Wow is a celebration of Native American heritage. Featured performers include local Big Singers and Inter-tribal Dancers. A wide range of Native American arts, crafts, foods and jewelry will be available. For information and specific directions, call (909) 849-3126.

Minority Job Fair Offers 45 Companies

The NAACP Inland Empire Minority Job Fair will be held from 9 a.m. to 4 p.m., on May 8 at the San Bernardino Hilton Hotel.

Fair organizer Constance Garrett said as many as 45 companies from various fields will be on hand and ready to discuss hiring. "The goal of the Job Fair is to assist employers in finding qualified African-American, Hispanic and Asian employees while also helping the same ethnic groups to find jobs," said Garrett, president of the NAACP's San Bernardino branch. To reserve a company booth at the fair, call (909) 888-2485.

Spring Swing Comes Off in Rancho Mirage

Michael D. Dixon, president of California Life Underwriters, will speak on "The Difference We Make" at the Desert Valley Association of Life Underwriters' Spring Swing on May 12 at the Rancho Las Palmas Country Club in Rancho Mirage.

Conference registration starts at 8:30 a.m., and the program starts at 9 a.m. Following a luncheon, a shot-gun round of golf will be played at 1:30 p.m. Cost for the morning seminar and lunch is $30 a person. In addition, the golf special is $30 a person, with non-ALU members charged $30 extra. For information, call (619) 341-1233.

Women's Group Starts Chapter in Pomona

The Pomona Valley Chapter of the Women's Aeronautic Service will hold its second dinner meeting on May 18 at the Shirk Hill Top Convention Center in Pomona. At the first meeting in April, 49 women and two men met to network, exchange business cards, and build effective strategic alliances.

Those interested in this networked working possibility may call 909/467-1439 for reservations or information.

National Orange Show on Tap for May 25-29

The 80th annual National Orange Show will feature major recording artists among a host of other attractions over the long Memorial Day weekend at the National Orange Show Events Center in San Bernardino.

Sponsoring performances include Motown's "The Temptations," May 25, and country singers Tracy Byrd (May 26) and Sawyer Brown (May 29). The Incredible Acrobats of China will appear on May 27, and the Tennessee Tornado band on May 28. Other entertainment venues include the National Orange Show's annual carnival with exciting rides, a Demolition Derby, fireworks on Memorial Day, livestock and crafts exhibits, and numerous activities geared to please children.

General admission costs $6, with children ages 6-12 admitted for $3 and those under age 6 free-of-charge. Senior citizens age 55 and older may enter for $2. Tickets for events in the Orange Pavilion are $3. For tickets and information, call (909) 888-6788.

May 8 at the San Bernardino Hilton

Minority Job Fair

The NAACP's San Bernardino branch will sponsor the Minority Job Fair to be held on May 8 at the San Bernardino Hilton Hotel, located at 11843 Jaws Road, just off I-10. The fair will feature companies from various fields, and representatives will be available to discuss employment opportunities.

Tickets for the event are $30 per person, with non-ALU members charged $30 extra. For more information, call (619) 341-1233.

May 9 at the Morongo Indian Reservation

Spirit Pow Wow

The Spirit Pow Wow will be held on May 9 at the Morongo Indian Reservation. The event will feature a variety of performers, including local Big Singers and Inter-tribal Dancers. For information and directions, contact the NAACP's San Bernardino branch at (909) 849-3126.

May 8-10 in Orange County

Orange Show

The Orange Show, an annual event held in Orange County, will take place from May 8 to May 10. The show will feature a variety of performances, including musical acts, dance groups, and cultural presentations. For more information, visit the Orange Show's official website or contact the organizing committee at (909) 688-6788.

May 8-10 in Rancho Cucamonga

Rancho Cucamonga Pow Wow

The Rancho Cucamonga Pow Wow will be held from May 8 to May 10. The pow wow will feature various Native American performances, including dance groups and singers. For information and directions, contact the organizing committee at (909) 467-1439.
Edison Announces Price Freeze for Homes and Small Businesses

Southern California Edison has announced a broad set of initiatives to provide customers with lower electricity prices, more pricing options, new service guarantees, and increased environmental quality. Said John E. Bryson, chairman and chief executive officer of the utility, "By making so many commonsense, positive and progressive initiatives, the committee is announcing today that we will be providing our customers and our shareholders with greater returns on our investments.

Edison's plans include:

• Five-year price cut goal: a 20% reduction in Edison's system average price from 10.7 cents per kilowatt hour today to below 10 cents by the year 2000, a reduction of 25% after adjusting for inflation.

• Immediate price freeze for homes and small businesses: a freeze on average prices for residential, small business, and small agricultural customers, effective immediately, and lasting through 1996. This would insulate those customer groups from the increases in average prices previously announced for October of this year.

• Guaranteed service quality: new service guarantees to assure continued high-quality customer service, even while electricity prices are being reduced. Edison will continue to monitor and demand standards of performance on such matters as service reliability, connections, and restoration of power during power outages.

• Flexible business pricing choices: new pricing options for eligible business customers, including special economic development pricing that will help create and preserve jobs in Southern California.

• State-of-the-art billing options: new billing options for customers, including summary billing, pay-by-phone, electronic billing programs, and prepayment options. Edison's plans include:

• Environmental quality initiatives: expanded shareholder funding for more efficient investment, enhanced support for environmental- and sound electric technologies and innovative "Green Pricing" options.

These initiatives reflect our commitment to listen to our customers and respond to their needs, Bryson said. The challenges we face are not easy, but I know we can meet them. This will continue to require teamwork and dedication.

Many of the changes Edison is proposing will require approval by the California Public Utilities Commission (CPUC) before they can be implemented. Within 90 days, Edison will complete the necessary regulatory filings to make these changes possible, and will ask the CPUC to approve the plans "on the fastest regulatory track possible to allow our customers to realize these benefits," Bryson said. Edison will also notify affected customers of these new service guarantees to assure them of their receipt.

In announcing these initiatives, Edison recognizes that the CPUC will soon be announcing its proposals for reshaping industry regulations, and it is up to Edison and our customers to work together to make the changes completed before year-end. Edison will notify affected customers of these new service guarantees to assure them of their receipt.

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## Certified Public Accountant Firms

![List of certified public accountant firms with their addresses, contact information, and specialties.](image)

## How to Choose an Accounting Firm

Choosing a Certified Public Accountant (CPA) is a lot like choosing any professional. As with the medical and legal professions, there are general practice specialties and specialists in the accounting profession as well. In order to understand the services you need, you must define what those needs are.

### CPA services provide to individuals and businesses, to profit and non-profit organizations, and to a wide variety of entities.

CPAs provide services to individuals and businesses, to profit and non-profit organizations, and to a wide variety of other entities. CPA practice is in all types of formats, from a sole practitioner to worldwide organizations. All CPAs must adhere to professional standards of practice, and in order to maintain their license they must follow the standards of practice set in the Business and Professions Code. The CPA is the only one who can register as an accountant by the Department of Consumer Affairs. Many CPA firms are required to have peer reviews by another CPA to ensure that these standards of practice are being followed.

The traditional services offered by CPA firms include basic accounting functions, financial statement preparation and services, to a wide variety of other entities.

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The traditional services offered by CPA firms include basic accounting functions, financial statement preparation and services, to a wide variety of other entities.
Measuring Success

By Delo Halbeuse

Identifying and evaluating your goals seems to be the first step to know what is the most important in business. Your goals are mutual to you and your company and should be set in a way to be achieved in the shortest possible time.

A study was conducted in 1993, involving 100 small advertising agencies and allied organizations throughout the United States and Canada. This study determined the goals and success of these agencies. The data was collected by the Advertising Age, a leading industry publication.

The study found that the majority of the agencies' employees were motivated to work harder and feel well-treated, and when paying attention to these factors, the agencies had a higher success rate. The study also highlighted the importance of having the right personnel in place to achieve success.

The study concluded that the key to success is having the right advertising campaign, the right message, and the right audience. The study also emphasized the importance of having a strong advertising strategy, a clear message, and a well-defined target audience.

The study also found that successful advertising campaigns are those that have a clear and concise message, are targeted at the right audience, and are executed with the proper advertising strategy.

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Small Business Can Win With Service

Learning What the Customer Expects

Quality customer service depends first on knowing what the customer expects. At the time of our interviews, Phil Dalton was vice president of strategic planning and marketing at Riverside Community Hospital, which at that time was already serving some 12,000 patients annually. Ten years ago, market research was rare at hospitals; today it’s a common practice. Dalton used:

- Telephone interviews with customers. They conducted some 600-15- to 20-minute telephone interviews with patients, either in the hospital or at home, on how they felt their care was provided.
- Interviews with current customers. They conducted interviews with patients currently in the hospital.
- Questionnaires and interviews of employees. Recognizing the critical information that front-line service workers have of the service encounter, they conducted a questionnaire study and group interviews with medical staff.
- Overall, they found the hospital’s general image was very good. They used the results for changing operational policies, remodeling plans, and the ways of promoting services in specific areas.

For example, they discovered that their image was problematic in maternity services. People were looking for something different from what they had been providing. People thought that their nurses were too rigid in their approach to patients. “They don’t allow my husband in at odd hours of the night. They don’t allow the siblings in to visit. The grandparents can’t come in to visit. They won’t allow me to videotape.” Dalton said that as a result of their market research, the hospital changed its maternity services, including visiting hours and even with a physical remodeling.

The market research also changed how the hospital’s services are promoted. Dalton said that the hospital had been criticized for being more expensive. Research showed that the problem was patients’ perceptions of the expense, not any actual expense item. This information resulted in a reaping of services and promoting those changes.

David Choo, then president of National University, emphasized that customer expectations are always changing. “The need for service is up to 2:00 in the morning, I’m going to do it. If I don’t think I can do it, I don’t promise it. That’s where a lot of people get into big problems. It’s because they’re afraid they’ll lose their customer if they can’t do everything they ask.”

National’s market research resulted in a series of innovations which kept them in touch with their students’ changing expectations. National’s classrooms look like executive conference rooms instead of classrooms. National registries students 365 days a year instead of two or three times. And National starts classes every month instead of two or three times a year.

Negotiating in Customer Service

Delivering excellent customer service starts with knowing what the customer expects and then using negotiating skills to deal with customer’s expectations that can’t be delivered. Here are some negotiating skills successful organizations expect their front-line people to use:

1. Unpack the customer’s expectations. Sometimes customers have an unformed expectation such as the “vacation of a lifetime.” No one can make that customer happy until they discover what that he believes that vacation would be.
2. Trade unreasonable expectations for possible ones. Our traveler might think that a vacation of a lifetime is a cruise around the world. Disney magicians say that every traveler can have a cruise around the world for $250,000. You could make the traveler feel like you are the most important factor in their vacation.

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Pomona Stands United as Business-Friendly City

by Mark Zeler

Attention all business firms: "Uncle Pomona" wants YOU!

In April, the city of Pomona launched an aggressive campaign to attract business and industry needs, trained consultants can help you identify and implement the technologies and systems that are right for your company. The city now offers a capital of incentives to firms that are moving in, as well as a mayor who calls up the potential Pomona proprietors.

"I will personally assist you through the process (of setting up shop in Pomona)," vows Mayor Ed Contreras in the city’s new 30-second video aimed at marketing Pomona to businesses. "Our number one priority is making sure that Pomona Works.

According to some of the early reviews, the city campaign itself works pretty well, too.

Three regional newspapers recently recognized Pomona’s expanding economy with stories focused on the economic development efforts, and eight new businesses in the city. In a recent survey of business success stories, Pomona also ranked the fifth best city in Los Angeles County for entrepreneurs and 796 nationally out of 778 communities.

"We want to get the message out that business is welcome here," observed Blanca Arellano, chief executive of Pomona Economic Development Corp., at a mid-April lunch hosted by the city to tout the new business-friendly attitude. As of April 19, radio ads had produced about 70 responses from firms wanting more information about the city and its full slate of incentives, said Arellano.

As described by the city Economic Development Department, such assignments include:

- "Fast and efficient" guidance through the permitting process and building and locating in Pomona.
- Customized searches for property that use a variety of criteria to find the best possible site for a minimum of cost and effort.
- Help in finding employers who meet the requirements for a city Hiring Tax Credit, which allows for a five-year tax credit of up to 50 percent of the employer’s wages per year.
- Accounting firms are expected to positively impact a client’s bottom line by providing a range of "value-added" consulting services, both business and operational, that will maximize company business in both the short and long term.
- Let’s examine a few non-traditional business services offered at today’s major accounting firms:

Information Technology — Depending on your business and industry needs, trained consultants can help you identify and implement the technologies and systems that are right for your company. Benchmarking — Benchmarking is the continuous process of measuring products, services and practices against your toughest competitors or those companies recognized as industry leaders. Accounting firms can provide you with a multitude of information for your best practices in your industry.

International Advisory Services — Accounting-firm professionals can provide executives and employees with creative, effective solutions to all aspects of their personal and professional tax and financial challenges.

Whether you’re part of a small, privately owned company or a large multinational corporation, your business challenges and opportunities are no doubt significant. Accounting-firm professionals at today’s accounting firms can help with strategic planning, market entry and expansion, and tax planning and strategy.

Compensation and Benefits — Professionals trained in employee benefits can provide a wide range of services to a company, including design and review of retirement, life insurance, medical care and other programs; and advice on current human resource issues such as flexible benefits programs and post-employment retirement benefits.

Personal Financial Planning — Accounting-firm professionals can provide executives and employees with creative, effective solutions to all aspects of their personal and professional tax and financial challenges.

Whether you’re part of a small, privately owned company or a large multinational corporation, your business challenges and opportunities are no doubt significant. Accounting-firm professionals at today’s accounting firms can help with strategic planning, market entry and expansion, and tax planning and strategy.

POMONA'S ECONOMIC DEVELOPMENT CORP., located at 917 N. Pomona Ave., Suite 304, can provide more information and answer your questions about the Pomona Economic Development Corp.

Limiting Litigation Costs Through Arbitration

by Donna MacKee Baker

Litigation involving a business, whether that business is the plaintiff or defendant, takes a toll. This article addresses the types of costs a business incurs during litigation, and whether these costs can be reduced by utilizing non-judicial arbitration.

Obviously litigation costs include attorneys’ fees, the discovery (fact-finding) process, and the trial. The attorneys’ fees depend on the fee structure of the law firm and the attorneys involved. The discovery process typically entails collecting and producing all of potentially relevant documents, interviews with all people who might have relevant information, depositions, and formal and informal discovery requests and responses.

Depending on the complexity of the dispute, expert witnesses may be needed to retained. The trial costs include intense attorneys’ fees, preparation of exhibits and witnesses, and on-going fees. Often the most significant cost to the company is the judgment that should the company lose the pre-trial motions.

Other costs, including the time demanded of the person within the company spent directing the litigation, the time of the employees who are responsible for collecting information and are being interviewed, and the effect the litigation can have on the company’s morale.

Finally, it should be recognized that the litigation will last, assuming there is no settlement or early resolution. This time will often result in increased costs to the company.

For a time, it seemed as if the Taj, like the Moguls who had built it, would fall. In 1613, Shah Jahan died. It was his wish that the tomb be moved. His son, Emperor Aurangzeb, however, refused. He commanded that the tomb be preserved. The tomb was then restored to its original state. The Taj Mahal remained a great monument to love, a monument to the beauty of the Mogul conquerors. It is a symbol of the beauty of the Mogul civilization.

The Taj Mahal, built by the 17th century Mogul emperor Shah Jahan as a mausoleum for his beloved wife Mumtaz Mahal, is one of the most beautiful structures in the world. It stands on the banks of the river Yamuna, about 20 miles southwest of Agra, India. It is a symmetrical plan of a rectangle, divided into four parts by a broad canal. In the center of the canal is an island with a mosque, two minarets, and a fountain. The mosque is the only square in the Taj Mahal.

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Restaurant Row

D'ANTONIO's—a Deserved Fine Reputation!

by Ingrid Anthony

A n exceptionally fine and long-established restaurant, D'Antonio's has a deserved reputation for being one of the best Italian restaurants on the outskirts of the Inland Empire. Located in the city of Rancho Cucamonga, this eatery has been in business for 20 years—10 of those years included in the same building.

Intimate and cozy, with a relaxing decor, D'Antonio's serves delicious food beautifully presented. The restaurant is frequented by Cal Poly professors and those who know where to find exceptional, exciting, and inventive Italian cuisine. If you should go there, I highly recommend it, for there is some dishes that you must taste. Everything is cooked per order, so it may take an extra five minutes before it is presented. It certainly is worth the wait since all the top-class ingredients are fresh.

We started with appetizers, of course, and we know from the beginning that this was going to be an enjoyable dining experience. The skill of fresh mushrooms was definitely one of the best sautéed mushrooms ever tasted, and the fresh steamed clams, prepared with fresh tomato, white wine, herbs, and spices, was heavenly. This fresh tomato combination is also served with pasta upon request. The prosciutto and cheese served with fresh fish is an exceptionally delightful light appetizer.

All the traditional Italian favorite entreés are served at D'Antonio's. Specialties of the house include: fettucine Casale (a blend of chicken with wine, marinara sauce, tomatoes and parmesan cheese, served with a dash of cream, cut in a flowered pattern), fettucine and crab in cream sauce; linguini with shrimp and marinara sauce, stuffed manicotti; linguini with pesto sauce; and angel hair pasta with lobster. The veal dishes are also recommendable—veal scallopini (sauteed veal scallopini and scaloppini in garlic sauce, served with cream sauce). And just in case you want additional choices, fresh seafood and gourmet pizza is also included on the menu.

The enjoyment of the diners is infectious at D'Antonio's, and the service is superb. Once you try this restaurant, I promise you will return.

The Wine Cellar

We go the extra mile for your success... Be it a Corporate Event, Training Seminar or Sales Incentive, let the Mirage Springs Hotel and staff provide you with the very best in personal touch and hospitality.

We offer complete meeting facilities and catering for your every need. To complete your event, relax in one of our six natural mineral hot springs, or be pampered with a soothing massage.

For quality, service and value, contact Dawn Marie Hayden in our Sales Department for your next corporate event!

The Mandarins of the 1990s

Catch 30 minutes of the best Inland Empire restaurant reviews, two special guests on KMWG, the Inland Empire's PBS station. Table for Two is the only restaurant review show on television. The show airs...

6:30 p.m. on Tuesdays and 6:30 p.m. Saturdays.

Mead on Wine

by Amy D. Sund

YOU HEARD IT HERE FIRST! This column is written by one of the best servers I know. I promise you will like this wine.

One of the most impressive of this establishment is their very own Mandarin Orange recipe.

The Mandarin Orange is located at 2060 Foothill Boulevard. For information or reservations, call (909) 593-0450.

More importantly, the next time some wine scribe is talking about...
The Desert AIDS Project (DAP) needs to raise another $141,000 by July 1 in order to continue its programs and services at the present level, said Marc Haupert, DAP's executive director. DAP is the main provider of direct, outreach and clinical care and social services to people affected by HIV disease and AIDS in the Coachella Valley. More than 1,000 clients receive services yearly, and the project reaches out to 5,000 more residents through prevention and educational programs.

"The goal for the Walk was an increase from previous years and very ambitious, so to be able to reach 15,000 is outstanding," said Milanovich. "We are very proud of that," he continued. "Many project programs are funded by grants and federal sources, yet the gaps in grants are growing and are filled by private contributions."

The 1995 Desert AIDS Walk drew more than 2,400 people and topped last year's 20 percent increase over last year. The average donation dropped, though, compared with other years, said organizers.

5 million Dollars Sport Area Proposed for Palm Desert

A five-member investment group has proposed a 16,600-seat domed arena near Montecito Avenue and Dinah Shore Drive in Palm Desert to hold sporting events and concerts.

Bud Borowski of La Quinta, managing partner held a meeting with officials of Palm Desert and Riverside County—the entities that own most of the land targeted for the project. Among other issues, the group's next step is to submit plans to begin the planning review process, said Borowski.

DAP has raised $12 million to $13 million area by fall of 1996.

Sheryl A. Jures

Recent studies predict that the temporary workforce will increase dramatically, with more than 1.6 million people wanted to work—temporary—earning nearly $20 billion at the year's end. It is becoming more the rule than the exception for economically mired companies to use temporary employment services to reduce their permanent workforce and control costs. Quite often, those companies are outsourcing entire departmental operations, in order to replace seasonal workers.

They're looking for highly trained and educated temporary personnel to replace expensive full-time positions that are not essential to the basic operations of the company. By using a temporary employment service, companies can manage their budgeting and expense processes for a temporary candidate match is determined.

How are temporary employment services about to change the meaning of new needs for their clients? Employment firms offering a full menu of services and a plan in action to solve the client's staffing challenges will benefit most from this temporary employment human resource.

AppleOne Employment Services, one of the biggest players in the temporary employment business, has implemented several programs into their operations in order to keep up with the rising needs of their clients. appleOne has positioned themselves as more than a service, they act as a human resources partner and staff a dedicated team of experts to provide their clients with the most rewarding temporary staffing solutions.

AppleOne has also taken an active interest in developing a variety of computer software to benefit the temporary employment business, AppleOne's APPLE ACCES® software program simplifies the ordering process by providing employers direct access to all AppleOne's resources at the touch of a button. AppleOne has developed an unprecedented, highly advanced TIMECLOCK software program that enables huge users to computerize every aspect of employee record-keeping as well as provides users with management reports, invoices, and payroll with little or no effort.

Certainly, AppleOne's flexibility about how they work with each company has earned the trust of their customers. AppleOne has continually expanded into new markets and increased office capabilities in what is kept secret by the company, a key to temporary employment services market.

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Limiting Litigation Costs Through Arbitration

Continued From Page 50

explore alternative dispute resolu­tion (ADR). ADR encompasses a wide variety of processes which offer a partial or complete alter­native to the traditional court system. The following discusses one of the major processes: non-judicial arbi­tration.

In non-judicial arbitration, i.e., arbitration outside the auspices of the traditional court, a neutral third party or panel (the arbitrator) reviews evidence, hears arguments, and renders a decision regarding the dispute. The parties may agree to use an ADR company which appoints an arbitrator with or without the con­sentation of the parties or, alter­natively, the parties may forego the use of an ADR company and themselves select an individual or individuals to hear the dispute. Arbitrators are typi­cally former judges or lawyers. The fees arbitrators charge vary.

Generally, arbitration may be appropriate in one or more of the following situations: where the parties have full information of the facts of the dispute, the parties are unable to resolve the dispute through nego­tiation, the dispute is only over money damages, or an arbitrator with a particular expertise may be helpful in resolving the dispute.

Arbitration is generally not advisable if the parties have an ongoing relationship, and it is in the best interests of the parties that the relationship be improved, or the dispute involves more than money. In these cases, other ADR processes, such as mediation, may be prefer­able.

Arbitration offers the potential to save litigation costs by limiting discovery. The parties may contract as to the amount of discovery that will be permitted. In addition, many ADR companies streamline their procedures for arbitrating disputes, and many of these procedures limit significantly the discovery process. Typically, there is no dis­covery allowed other than exchanging the documents and the names of witnesses that will be presented at the arbitration hearing. The parties may petition the arbitrator for more discovery, but generally must demonstrate why the discovery is necessary. This is much more restrict­ed than normal court discovery processes where the parties are gen­erally free, with few limitations, to conduct as much discovery as they deem necessary without making any affirmative showing to the court.

Litigation costs will also be affected by whether the arbitrator binds or does not bind. Binding arbitration means that the parties give up the right to litigate in court and agree to accept the arbitrator’s decision as the final outcome of the dispute. The grounds for unbinding an arbitrator’s decision are very lim­ited, much more so than usual court decisions.

Non-binding arbitration, on the other hand, gives the parties the right to continue litigating the dispute in court (according to the dis­covery rules promulgated by the court) if the party is unhappy with the arbitrator’s decision. However, should either party decide to go to court, litigation costs may actually increase because the parties will then go through two dispute resolu­tion processes, namely arbitration and a court trial.

A further way arbitration lessens litigation costs is that a typical arbi­tration hearing is set significantly earlier than a court trial. This affects the drain the litigation has on a company.

Companies who believe arbitration may be the best way to resolve potential disputes may wish to con­sider the inclusion of arbitration clauses in their contracts. Such a clause should take into consider­ation, among other things, whether the arbitration will be binding, and the amount of discovery permitted, whether any disputes or simply con­tract disputes will be arbitrated, the use of an ADR company, the selection of an arbitrator, the allocation of arbitration costs, and the forum of the arbitration hearing.

Donna Macer Riker is a senior litigation attorney with the law firm of Thorton, Leith & Mert in Riverside.

Fun Ride Through Vineyards to Benefit Heart Association

TEMECULA, CA—Saturday, May 20, riders will be traveling the private back roads and vineyards of the Temecula Wine Country in a ride spon­sored by the American Heart Association on May 20.

With continuing interest and twenty riders, the Temecula Heart Ride will traverse dirt access roads of the area’s vineyards which will be in full foliage, according to Linda Pruitt, division director of the American Heart Association in Colton. “This promises to be an exciting and fun-filled event with the riders stopping at the various wineries to pick up wine-tasting coupons and other incentives along the way,” Pruitt said. The event will culminate with a barbecue, the opportunity for a wine tasting, goodie bags given away, entertainment, and an awards program.

The ride starts and ends at Calloway Winery’s Bell Vineyards, 38901 Warren Rd. east of Temecula off Rancho California Road. Registration for the 20-mile ride is at 7:30 a.m. and registration for the eight-mile ride is at 8:30 a.m. Both rides begin a half-hour after registr­ation.

“It’s a win-win situation,” says Pruitt. The Heart Association benefits through the registration fees, the Temecula wineries are promoted, and the riders have fun.

This is a win-win situation, says Pruitt. The Heart Association promotes through the registration fees, the Temecula wineries are promoted, and the riders have fun, and the riders get prizes.” Registration fees from the event, which are $20 per rider or $15 per rider in teams of five or more, will help pay for research and equipment used to combat heart disease, the leading cause of death in the U.S. A late registration fee of an additional $10 will be in effect after May 15. Riders may also raise additional money for the events by being sponsored by friends and family. A variety of prizes, including racing jerseys, sweat shirts, wine growlers for both men and women, will be awarded to riders, depending on the donations they raise.

The American Heart Association conducts Heart Ride events around the United States, with national sponsors Beano, Rags Light, and American Beauty. This is the first Temecula Heart Ride event and is sponsored locally by the Human Performance Center, Temecula Valley Visitors Association, and The Vaugh Group also contributed to the local event.

The Temecula ride features a wide variety of processes which offer a partial or complete alternative to the traditional court system. The following discusses one of the major processes: non-judicial arbitration.
Inland Empire Business Chronicle

California Theatre of the Performing Arts presents an all-Russian program. Russian violinist Evgeny Bukshost, winner of numerous major international competitions, is featured in Tchaikovsky's Concerto in D Major. Prior to the performance, Symphony Guild presents conductor Stewart Robertson with a $10,000 check toward the campaign to fund the theater's renovation. Also, principal clarinetist John Gales is honored for his musical and technical assistance to the organization.

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