June 1994

Inland Empire Business Journal

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Saving the Babies
at the Loma Linda Medical Center
Cleaning Up Illegally Dumped Toxic Waste

The California Integrated Waste Management Board is beginning a new program to clean up four illegal and abandoned dump sites in the state, including one in Riverside County.

The Riverside property at 8971 Foster Rd. is owned by Junk Wealth Pacific Corporation of Nevada. The property is adjacent to Temescal Creek and several groundwater wells, posing an environmental threat to the safety and cleanliness of the water. The two-and-a-half-acre property is filled with agricultural waste, concrete, asphalt, old appliances, furniture, tires, cars and municipal solid wastes.

The owner of the land was issued a Notice and Order by the Riverside County Council, but has refused to comply. Though the corporation’s actions in allowing the land to become a dump site is illegal, nothing can be done legally to reprimand the owner.

"A lot of the laws for enforcing this type of thing are not easily enforced. There’s not a lot of teeth in them, you might say,” said Bill Prinz, the county enforcement agent. "A lot depends on the owner’s willingness to comply. Since the corporation owns the land and it’s an out-of-state corporation, it’s difficult to serve a subpoena. We’ve reached a legal dead end."

Since Riverside County LEA does not have the available funds to remediate the dumped materials, the state’s new program, funded by landfill disposal fees, will clean up the site. The waste removal and cleanup of the site is estimated to cost about $270,000 of the $2.2 million made available for the four sites in CIWMB’s new program. Besides the Foster Road Illegal Dump, these sites include the Hayward Illegal Dump in Tulare County, the Weitchpec Illegal Dump in Humboldt County and the Caspar Landfill in Mendocino County.

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"This funding provides welcome relief to the residents"
San Bernardino's new hospital may still stand up to the San Andreas fault. But care reform is the issue of the day, but which one is best? SCAGMD's Rideashare Approved "Wrona Proven Success 34 The struggle to implement programs is paid off. The latest infant-to-heart transplant and vindicat Dr. Bailev's controversy surgery on Baby Far. The infant-to-heart transplant was performed by Dr. Bailev on baby Kaytelyn Wight on Sunday, May 29.

About the Health Care Supplementary Cover: The emphasis this month is on Health Care Reform—its pluses and minuses. The Clinton Health Care Reform Plan is currently being considered in 12 congressional committees. In the past, data published and broadcast the complexity of this bill's procedures and issues obscure most of the black and white answers. On the question left unanswered, "How will the Clinton plan, or any other plan that might be approved, affect the coverage of senior citizens, a group that is now covered by the Medicare Program?" Troubles tumescent suggest a negative response. •

Lowell P. Wecker Jr., 58, independent govenor of Connecticut, on partisan criticism of his proposal for a state income tax: "I don't think the people are going to stand up for a political resolution of the fiscal problem."

But Konnef, 55, president of Nickel Miller, a clothing manufacturer, on the increasing bargain-conscious among buyers for department stores: "If your price isn't right, you can't sell it regardless of fit, quality, or style."

About the Cover: Our June 1994 cover commemorates Loma Linda Medical Center's "Save the Children" program, through which Dr. Leonard Bailev has saved the lives of 170 babies under 6-months-old through infant heart transplants. Dr. Bailev claims those victories only for those children who have remained healthy a year following surgery. Loma Linda is the foremost medical center for successful infant heart transplantation because of Dr. Bailey's dedication and persistence through controversy.

Tragically, only 80 percent of the babies needing new hearts receive them in time. Of those, 60 percent survive the trauma and go on to lead healthy lives. Dr. Bailey made the history-making transplant of a baboon's heart into Baby Far in October 1984, after which she survived for almost 21 days. A year later, in November 1985, another infant received the first...
Mudslinging and Ethics
Don't Mix

The only thing that makes it bearable is if it is really true, if it has informative content that is being communicated. When it is mostly innuendo, smear, and just plain dirty, the potential voter wants to believe all those jokes about lawyers and politicians...that what is going on is for hire.

When voters must choose between candidates for all the elected offices on a ballot, they don’t want to feel that they must choose the best of a bad lot. Our elected officials in all forms of government should be basically good people that we can depend on to do their best to serve all the people in an honest, dedicated fashion.

Come on people, let’s keep the fight clean.

Do you have any comments, questions, opinions that you would like to share with us? If so, please then write to us! We want to hear from you.

Send your letters, in care of "The Editor," to:
305 Sacramento Place,
Ontario, CA 91764

I.E.B.J. Close-Up: Michael Granfield

A closer look...

U.C. Riverside has finally chosen someone to lead the recently named A. Gary Anderson Graduate School of Management. Michael E. Granfield, currently vice-chancellor of the university’s School of Business and Economics, will join the Riverside campus in the new as dean.

Granfield has spent most of his professional life at U.C.L.A., where he began as an assistant professor of business economics in 1968. From there he has gone on to hold positions such as vice-chairman, associate dean, and chairman of UCLA’s John E. Anderson Graduate School of Management. He has also held the positions of associate dean, member of academic administration and interim administrative vice-chancellor at UCLA.

During the 1970s, Granfield spent his time working in Washington. He served as chief minorities and public policy advisor for the Senate Antitrust and Monopoly Subcommittee. He also assisted an assistant director and senior staff economist for the White House Council on international economic policy.

Granfield has big plans for U.C.R.’s GSM. He spoke with the Inland Empire Business Journal about those plans, as well as his goals for the future.

Granfield: I would like to see the UCR academic system achieve the success of the University of Southern California and the University of California at Los Angeles.

IEBJ: What do you hope to accomplish in your first year as dean?

Granfield: In the first year, I would like to further strengthen the ties to the business community, begin the task of recruiting new faculty and student teams, and move on to one major new project or center.

IEBJ: What do you most look forward to in your new position?

Granfield: The opportunity, along with the faculty, to help the chancellor and the UCR community to begin to build a professional business school to help meet the business challenges of the 21st century.

IEBJ: After spending so much of your professional life at a large university like U.C.L.A., how do you feel about coming to work at a much smaller one like U.C.R.?

Granfield: I am very excited about the partnerships and collaborations that are possible on a smaller campus that can be more difficult to accomplish on a larger campus. I would expect that these would go beyond such natural alliances as management and engineering to possibly include

agricultural sciences, biological sciences, and the arts.

Granfield: Having worked as associate dean and chairman, as well as vice-chairman of the John E. Anderson Graduate School of Management, what differences do you foresee as dean of the A. Gary Anderson GSM?

Granfield: The major difference is that, initially, the UCR management school must be careful not to stretch its resources too thin by trying to do too much simultaneously. The problem would be a loss of quality control.

IEBJ: What do you think will be the most difficult part of your new position?

Granfield: The major analysis, the most difficult and most crucial is the recruiting and retaining of the best faculty.

IEBJ: UCR is growing at a rapid pace. In terms of growth, where would I expect you to see the GSM five years from now?

Granfield: I would like to see the GSM double in size over the next five years to 2,500. This faculty would be needed to better equip the university to do a more extensive graduate and undergraduate program and offer a more specialized MBA program.

IEBJ: Your professional career at UCLA dates back to the 1960s. Will you be sad to leave?

Granfield: I will certainly miss my good friends at U.C.L.A. We have been privileged to serve UCLA in so many different capacities while it has substantially increased its stature. At the same time, I am not really sad about leaving so much as I am excited about the challenges at U.C.R.

IEBJ: If you had to name one thing you are most proud of achieving so far in your life, what would that be?

Granfield: When I left the position of associate dean and chairman of the AGSM at UCLA, I had many more close friends on the faculty than when I started. This is the opposite of what often happens when a department chair is replaced. I certainly very different than what was predicted. In other words, I found that I could perform this task at a high professional level of integrity and standards and still preserve a close personal relationship with one’s colleagues.

IEBJ: Where do you see yourself 10 years from now?

Granfield: I have learned not to project that far into the future. Three years ago, I did not believe I ever wanted to be a business school dean, but over the past year I obviously re-thought that position and reversed course as it were.

IEBJ: You have quite an extensive and impressive resume. Is there any goal you have yet to achieve?

Granfield: I have never been a relief pitcher in major league baseball. I believe that would be a truly exciting experience, particularly given that I am not more qualified for that than I am qualified for the exciting opera with Pavarotti.
ANSWERS FOR THE INLAND EMPIRE

Do you think that companies should offer daycare to their employees, or provide a daycare allowance to employees?

Donna Hansen, Marketing Representative for Riverside Medical Clinic

"Definitely. I think there are so many women torn between family and career, or just a paycheck. There are so many days lost due to children's concerns. Women are really torn. You want to be a good mother, but you have to work. It would be a real relief to have a daycare center. Businesses would get a lot more production out of mothers of small children."

Melissa Parker, Accountants Overload, Inland Empire Area Manager

"We are presently evaluating those very same options because so many of our employees are women of childbearing age. All companies need to address this issue. Our company is changing the way we do business because people are changing. We're looking at all our options because of cost and liability of on-site daycare. Liability issues are extreme with any daycare, but to have it tied to a company is risky. From initial research, we're leaning towards an allowance. It's important to accommodate employers because turnover is very expensive. We're a progressive company, and we're looking at options to help employees manage a dual role. That's the key to reducing employee turnover."

Barbara Lee Crouch, The Employers Group, Inland Empire Regional Manager

"Odds are that more than half of employees are parents who depend on reliable, affordable, quality childcare in order to commit themselves fully to their work. Traditionally, business has sterred a dual role. That's the key to employee productivity, morale and community image. This will, in turn, create a "win-win" situation."

Joesfina Canchola, City of Riverside, Community Affairs Assistant

"I would agree with on-site daycare. There are more and more women in the business world. I think they would feel more comfortable leaving their child somewhere downtown. "But for the children is the main concern, especially with the daycare centers that have been on TV because of problems like child abuse.""

Joe Riccardo, Riverside Medical Clinic

"We are presently evaluating the daycare allowance to employees. Do you think that companies should offer daycare to their employees, or provide a daycare allowance to employees?"

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$250 Million in SBA Loans Annual Occurrence for District

R
go for more than $250 million in annual loans to small businesses could be a heavy burden, but Steve Waddell seems to be handling it well. Waddell was named director of the Small Business Administration's District office

Waddell first joined the Small Business Administration at its Los Angeles office in 1976. He served that office in a variety of capacities, including coordinator of volunteer (SCORE) activities and as assistant district director for management assistance.

In 1983, Waddell took on the added responsibility of management for the Disaster Home Loan Servicing Center in Bell, CA. With a portfolio of more than 30,000 home loans, the center was faced with more than 6,000 loan delinquencies. Under Waddell’s administration, an agency-wide team effort reduced those delinquencies to less than 900 by 1988.

In early 1983, Waddell took as assistant district director for management assistance. He became the branch manager of the newly created Santa Ana branch office serving Orange County in 1981, and helped establish and expand the loan-making and business development capacities of the office.

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Inland Community Bank Offering Stock

The Inland Community Bank of Rialto is selling $3.5 million worth to the public as of June 4th, following 30 days in which shareholders of record were eligible to purchase shares on a priority basis. Completion of the offering is expected by July 15, 1994, according to James Cooper, president and chief executive officer of the bank.

"A successful offering will position the bank to participate in the economic recovery that the Inland Empire has begun to experience," said Mr. Cooper. Inland Community Bank appears to be in the right place, at the right time, with the right people, to benefit from the improving business conditions in the region.

A desire to expand and the need to meet capital requirements of the Office of the Comptroller prompted the area’s only locally owned bank to offer the stock. Regulators want the bank to attain a ratio of 10.5 percent of its risk weighted assets to risk weighted capital. With a current ratio just below 9 percent, the bank is considered to be adequately capitalized, but regulators think it should have more money. The minimum ratio allowed is 8 percent.

The 4-year-old bank specializes in service to small businesses, professionals, and “individuals who deserve greater attention,” according to Cooper. Inland Community offers SBA and professional loans and has personal banking attractive services available on a 24-hour, seven-day-a-week basis to serve the bank's customers.

Parties interested in the stock offering or banking services may contact senior bank officers at (909) 874-4449.

SBA Loans Create Safety in Lending for Banks

Recognition that small businesses contribute significantly to the national economy is finally politically correct. With the current priority on the country’s economic recovery, the Clinton Administration is supporting the small business need for funding to get them back on their feet. Small Business Administration loans that are guaranteed by the government seem to be the answer, not only for the recipients but for the lenders as well.

If a borrower defaults on an SBA loan, the bank can receive back 70 and 90 percent of the amount of the loan from the U.S. Small Business Administration. Because of the change in attitude about small businesses, the SBA has received increased funding from the government for its loan programs. Many banks are now turning to such loans as a safe way to get their money out to borrowers.

Small Business Administration loans that are guaranteed by the government seem to be the answer...

SBA Lenders Serving the Inland Empire

<table>
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<tr>
<th>Company Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>SBA Loans Funded: 1993 ($ amount)</th>
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<td>Jim Benson</td>
<td>Vice President Development Officer (909) 980-1271 (714) 251-9016</td>
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<td>Catherine Chang</td>
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<td>El Dorado Bank</td>
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<td>Ken Spear</td>
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<td>Orange National Bank</td>
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<td>Jon R. Kardert</td>
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<td>Landmark Bank</td>
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<td>Douglas C. Spasm</td>
<td>Vice President/SBA Division Manager (909) 552-2666-5225</td>
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<td>California Bank &amp; Trust</td>
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<td>Karandeep V. R. S.</td>
<td>Vice President (909) 984-402-9294-9956</td>
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<td>Ronald J. Lewis</td>
<td>Vice President/CEO (909) 245-231-8515</td>
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<td>Richard E. Rans</td>
<td>Vice President/Manager (714) 535-545-4387</td>
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<td>Nick Lamb</td>
<td>President (909) 981-1365</td>
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<tr>
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<td>James E. Brown</td>
<td>Vice President (909) 535-548-8600-8601</td>
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<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>0</td>
<td>Great Bill</td>
<td>Vice President (909) 744-689-8848</td>
</tr>
<tr>
<td>uberry Bank</td>
<td>2,015,600</td>
<td>2</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>0</td>
<td>H. Lincoln Kennedy</td>
<td>President/CEO (714) 293-295-1685</td>
</tr>
<tr>
<td>Sun Country Bank</td>
<td>1,894,000</td>
<td>10</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>0</td>
<td>Laura Anderson</td>
<td>President/CEO (909) 482-230-0243-0240</td>
</tr>
<tr>
<td>Pacific Island Bank</td>
<td>1,873,500</td>
<td>4</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>1</td>
<td>John Woodward</td>
<td>Vice President (714) 282-570-5708-5709</td>
</tr>
<tr>
<td>NIPCO National Bank &amp; Trust Co.</td>
<td>1,800,000</td>
<td>2</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>0</td>
<td>Judy Dansky</td>
<td>Vice President/Commercial Loan Officer (909) 482-703-703-7074</td>
</tr>
<tr>
<td>CBC Small Bus. Finance Corp.</td>
<td>1,875,000</td>
<td>8</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>0</td>
<td>Michael A. Osevski</td>
<td>Vice President (909) 535-773-773-7737</td>
</tr>
</tbody>
</table>

* No = Non Applicable. | ** No = Not Available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, mistakes and typographical errors may occur. Please consult our corrections or addictions on company Internet. ** The Inland Empire Business Journal, 531 Sacramento Place, Ontario, CA 91764. Copyright 1994 Inland Empire Business Journal.
Economic Databank's New Figures Show Recession Recovery

Recent economic figures released by the Inland Empire Economic Databank and Forecasting Center confirm that an economic expansion has been in place since early 1992. Revised data released in January show Riverside-San Bernardino County payroll job totals to be 27,000 higher than the previous data. The sharpest such increases were in the retailing sector, with 13,000 of the total.

According to the new data, most sectors have contributed to the rebound. Local manufacturing jobs are up almost everywhere but aerospace; service sectors are up across the board; and even construction shows a slight rise over the past year. This is in contrast to the previous data which claimed very weak job gains in 1993 after sharp declines through 1992 and early-1993.

The revisions showed that job increases were in the retailing sector, with 14,000 of the total equivalent to an average growth rate over 1 percent per year. This is in contrast to the previous data which claimed little trace of such late-year declines. In fact, total private-sector jobs are up a total of 14,000 since early-1992, equivalent to an average growth rate over 1 percent per year. This is in contrast to the previous data which claimed very weak job gains in 1993 after sharp declines through 1992 and early-1993.

What is most impressive is that similar increases are not occurring in the rest of Southern California. The data revisions raised Orange and San Diego County job totals by about half as much as they raised the Inland Empire's: 14,000 and 12,000, respectively. However, the revisions showed that job downturns in those areas are still intact. At the same time, L.A. County job totals were revised downward by 30,000. Similar, though milder, declines appear to be in place in the Bay area, as in most other regions of California, through the end of 1993. Data indicates a statewide job recovery beginning in early 1994, but the fact remains that the Inland Empire staged a rebound a full two years ahead of its neighbors.

For the future, the local economy shows signs of emerging as a manufacturing center in the next few years, as factories move out of Los Angeles County. As this job-base develops in the coming years, it will provide the best chance for the Inland Empire to resume the booming economic growth rates of previous decades. Despite the upward movement in recent months, the U.S. recovery is the weakest in post-war experience. National growth has been a full 2 percent per year slower than in past expansions, with national employment growth running 6 to 7 million jobs behind the pace of prior recoveries. Indeed, most areas of the country still feel like they are in recession, as does the Inland Empire.

For advertising information call: (909) 391-1015 Ext. 28
Inland Empire’s Banking Scene

California State Bank to Acquire Bank of Anaheim

OVINA, California, — (NASDAQ: CSTB) — Thomas A. Bishop, chairman of the board and chief executive officer of California State Bank, and Gene W. Hobday, president and chief executive officer of Bank of Anaheim, N.A., have announced that the institutions had executed a definitive agreement and plan of reorganization by which California State Bank will acquire Bank of Anaheim through a merger of their respective institutions. The surviving entity will be known as California State Bank.

If the merger is consummated, each outstanding share of Bank of Anaheim stock will receive cash equal to 1.4 times Bank of Anaheim’s book value per share on December 31, 1993, increased or decreased for adjusted income or losses from December 31, 1993, until consummation of the acquisition. The acquisition is subject to obtaining shareholder and regulatory approvals.

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The Top Savings & Loans Headquartered in the Inland Empire

Bank Name & Address: Total Assets (000) % Change Since Dec. 31, 1992 Total Loans (000) % Change Since Dec. 31, 1992 Total Nonperforming Loans (000) % Change Since Dec. 31, 1992 Total Nonperforming Loans as a % of Gross Loans Core Capital Core Capital Core Capital

<table>
<thead>
<tr>
<th>Bank Name &amp; Address</th>
<th>Total Assets (000)</th>
<th>% Change Since Dec. 31, 1992</th>
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<th>Total Nonperforming Loans (000)</th>
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<th>Total Nonperforming Loans as a % of Gross Loans</th>
<th>Core Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>Panama First Federal Savings &amp; Loan</td>
<td>3,199</td>
<td>6.8</td>
<td>2,672</td>
<td>7.1</td>
<td>233</td>
<td>2.9</td>
<td>0.85</td>
<td>6.4</td>
</tr>
<tr>
<td>Ramona Federal Bank, FSB</td>
<td>45,032</td>
<td>4.4</td>
<td>41,108</td>
<td>4.0</td>
<td>1,771</td>
<td>4.3</td>
<td>0.87</td>
<td>4.2</td>
</tr>
<tr>
<td>Perris First Federal Savings &amp; Loan</td>
<td>152,867</td>
<td>3.2</td>
<td>130,862</td>
<td>3.5</td>
<td>3,350</td>
<td>2.5</td>
<td>0.86</td>
<td>3.8</td>
</tr>
<tr>
<td>Eastland Federal Savings &amp; Loan</td>
<td>4,451</td>
<td>-0.9</td>
<td>3,930</td>
<td>-2.5</td>
<td>1,171</td>
<td>3.0</td>
<td>0.96</td>
<td>3.0</td>
</tr>
<tr>
<td>Palm Springs Savings Bank</td>
<td>140,012</td>
<td>-2.1</td>
<td>130,012</td>
<td>-2.0</td>
<td>5,000</td>
<td>3.7</td>
<td>0.38</td>
<td>1.3</td>
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<tr>
<td>Palomar Purchasing Co</td>
<td>7,890</td>
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<td>7,890</td>
<td>-0.7</td>
<td>2,272</td>
<td>2.9</td>
<td>0.29</td>
<td>1.4</td>
</tr>
<tr>
<td>Desert Savings Bank</td>
<td>45,987</td>
<td>-1.5</td>
<td>45,987</td>
<td>-1.5</td>
<td>1,162</td>
<td>2.5</td>
<td>0.25</td>
<td>1.1</td>
</tr>
<tr>
<td>Secure Savings Bank, FSB</td>
<td>65,198</td>
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<td>65,198</td>
<td>-1.0</td>
<td>1,549</td>
<td>2.4</td>
<td>0.24</td>
<td>1.1</td>
</tr>
<tr>
<td>Mission Savings &amp; Loan, APA</td>
<td>35,081</td>
<td>-0.9</td>
<td>35,081</td>
<td>-0.9</td>
<td>2,205</td>
<td>2.2</td>
<td>0.64</td>
<td>1.8</td>
</tr>
<tr>
<td>Total</td>
<td>467,101</td>
<td>-2.2</td>
<td>457,101</td>
<td>-2.2</td>
<td>11,302</td>
<td>2.1</td>
<td>0.27</td>
<td>1.1</td>
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First quarter earnings per share of both banks increased 23 cents, while a year ago the earnings were up 1 cent. Bank officials noted that this small increase in earnings per share reflects the increase of 324,015 shares of common stock outstanding resulting from a conversion of debentures on June 30, 1993.

The bank’s total assets as of March 31 were $172,056,000, an increase of 12.6 percent since a year ago, when the total was $152,749,000. Total deposits grew by 8 percent, from $136,377,000 a year ago to $147,437,000 at the end of this quarter. Palm Springs Savings Bank is the largest locally-owned and operated financial institution serving the Coachella Valley, where they have four locations. The main office is in Palm Springs.

“Is there any other way we could be helping your business?”

“I don’t think so. We’re using just about every product Union Bank offers.”

“Let’s see...you’ve got low box service, cash management, short-term money market funds...”

“And investment services for our 401(k) program.”

“I’m curious. Ever tempted to move your business to a bigger bank?”

“I used to be with one of the biggest. Years ago.”

“Most big banks have a way of making you feel small. I don’t get that feeling at Union.”

Union Bank

Right people. Right bank for your business. 

The Top Savings & Loans Headquartered in the Inland Empire

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Can Your Company Survive a Disaster?

JUNE 1994

Can Your Company Survive a Disaster?

by Jillaroo Riddle, Ph.D.

Business survivors of the Northridge earthquake have learned to examine their readiness for unexpected and unavoidable future trauma. This community-wide disaster has prompted many Southern California corporations to participate in contingency planning. The Southern California chapters of the Association of Contingency Planners are hosting their 1994 symposium in Long Beach during July. First Interstate Bank, Pacific Bell, and the Small Business Administration, among others, plan to make presentations at this expanded two-day conference. The experiences of Los Angeles’ businesses following the Northridge earthquake offer Inland Empire businesses an advantage in finding out about preparedness strategies.

The goal of designing systems to minimize the impact of disaster (becoming technologically or economically impaired) may be more appropriate to industrial organizations than is generally recognized. A study conducted by the Center for Applied Social Research in London’s Tavistock Institute of Human Relations since the late 1960’s have provided a research base for understanding the psychological health and survival of work groups and businesses.

Consultants can now effectively address the needs and concerns of organizations from a group model that promotes success, growth and efficient economic security within companies. Disaster Intervention Specialists (DIS) utilizes this research and a background of clinical work with employees to perform several methods to prepare businesses so that they are resilient and functional in how they handle the effects of a disaster.

Business organizations are formed by individuals who band together through employment to perform certain tasks of the “human factor.” After a disaster or traumatic event, delays in productivity and recovery can be considered the basic lessons, and long-term damage to morale avoided.

When employees of a company become members of a group and behave as a system, a collective identity emerges. Group identity has an overt aspect and a covert aspect. The overt aspect is known as the “work group,” a level of functioning at which members pursue an agreed-upon objective and deliberately work toward the completion of a task. The covert aspect is known as the “basic assumption group,” the combined hidden agendas of all members. It is comprised of members’ thoughts and feelings which they do not share with the group. Internal and external controls prevent these hidden agendas from surfacing and interfering with the announced group task. With the hidden agendas go the combined irresponsibilities of the members. Managers who develop insights into these hidden assumptions (the combined hidden agendas of the members), the behavior of the system, in terms of its areas of relative strength and weaknesses is work groups, becomes clearer.

Basic assumptions are detectable in the emotional state of employee groups during a crisis. In one type of basic assumption group functioning, that of “dependency,” employees seek security and safety by fighting or running away, which affect the functioning of an entity or organism that is, in some respects, greater than the sum of its parts. Just as a family is “something more” than individual parents and children, an organization is “something more” than executives, managers and line workers. It has its own unique energies and dynamic forces. The logic of this concept is clear when one considers a group of people springs and levers as pieces of machinery that, when combined, become an air compressor, performing a function as a whole, a function impossible for individual parts to achieve. This web of interconnected relationships that forms the basis of an enterprise becomes threatened when individuals and groups suffer traumatic experiences which are, by nature, outside the range of the individual’s usual coping mechanisms. Wear and resulting fears of the human reactions which affect the functioning of an organism during a crisis, and train managers and company personnel are preparedness for a disaster or traumatic event.

A number of businesses affected by the Northridge earthquake found that their systems had carefully-conceived infrastructure contingency plans that were inadequate to meet the challenges. Various situations revealed certain unexpected problems following the disaster. While companies have been quick to respond in how to respond during the critical first days following a disaster or traumatic event, leaders which fosters a relationship between company and employees that provide a cohesive, connected, belonging and value will result in restoration of employee morale. It is also clear that the duration of workers’ reactive responses refused to enter the geographic area of the earthquake to turn off power lines. If their managers are not equipped to respond to employees’ reactions following a trauma, their leadership role might not have been undermined.

One company reported that two line workers in disaster response refused to enter the geographic area of the earthquake to turn off power lines. If their managers are not equipped to respond to employees’ reactions following a trauma, their leadership role might not have been undermined.

Management is sophisticated use of the proper basic assumptions. As motivations within a group can facilitate employees’ progression through the naturally occurring stages of stress responses. When basic assumptions adversely affect employee work groups during a crisis, the return of functional work groups depends upon leaders who know how to manage the work and stress boundaries of their teams.

Managers who develop insights which enable them to stand amid the chaos and confusion accompanying their role can successfully lead their companies through recovery after a disaster has struck. TIS offers expertise in designing the systemic imbalances that occur in a company following a disaster or traumatic event and train managers in how to respond to their companies’ psychological/organizational needs.

Dr. Riddle is a critical and consulting psychologist and owner of Trauma Intervention Specialist, a consulting firm that specializes in business preparations and interventions following a disaster or traumatic event. Dr. Riddle’s phone number is (310) 706-6622.

Inland Empire Profile

Relations Council of Riverside; Academy of Political Science; Wilson Associates; Smithsonian Assn.; Phi Beta Kappa; Phi Alpha Theta; Honor Society; Institute of Human Relations since the late 1960’s have provided a research base for understanding the psychological health and survival of work groups and businesses.

Full Name: Judson V. Dabney II (Jay)
Occupation: General Manager, Skip Fordyce Motorcycle Center, CEO, Riverside Motorcycle, Inc. Short Biography: Born in San Diego, Received BA degree in history and international relations from the University of Southern California in 1983, and completed graduate year of graduate studies in Political Science at California University. Family: Single, mother, Ida C. Dabney, brothers, Ty and Marshall; sister, Susan Dabney-Muise. Hobbies: Softball, basketball, and back-packing; reading; current affairs, cultural events; movies, theatre and cinema. Affiliations: Riverside Chamber of Commerce; California Motorcycle Dealers Assn., Southern California Harley-Davidson Dealers Assn., Harley Owners Group; World Affairs Council; International Business Services.

FOOTBALL INDEPENDENT BANK

Mother FED

Foothill Independent Bank creates financial solutions that meet your company’s specific needs. We understand that every business is different and requires special consideration. We strive to exceed your expectations by offering a wide range of financing options that are the most time and cost effective for your particular needs. In fact, many times customers walk out with an entirely different solution, sometimes saving them thousands of dollars. And unlike other banks, we meet twice weekly to ensure each and every customer is handled quickly and efficiently. Most loan requests are handled within 48 hours.

SO you’re tired of getting prepackaged loans that may be a half point off or more? It’s time to experience a new way to bank. We have full service banking facilities as well as specialized departments to cater to your needs. Asset Based Lending Department at (818) 563-8551 or (503) 999-0551, Construction Loan Department at (818) 533-5395 or (909) 598-1345, Small BusinessLending Center at (818) 853-7512. For information call any of the offices.

Gladys Mae Bauch (818) 963-8551 • Classroom (818) 621-8519 • Oxnard (818) 816-1441
Ontario (818) 941-8601 • Walnut (909)554-3940 • West Covina (818) 567-7389 • Covina (818) 567-2514

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Can Your Company Survive a Disaster?

Continued From Page 16

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WWhile many people consider that the recent spate in violent confrontations in the workplace is a direct effect of the economic and emotional stress caused by years of recession, employers are facing the fact that they must prepare for any eventualities. Some businesses are now being sued by families of victims or by employees who have been traumatized by another employee’s violent acts. They are being charged with negligence in hiring practices by these victims, who say they should have investigated the perpetrators more carefully.

One company that assists employers in that type of background research on potential employees is Info Net, an information service that accesses thousands of information databases and sources to perform their searches. James Alverson, co-owner of the firm with Andrea Hatroff, notes that the economy has increased demands for his investigative services. "Many employers are being extra careful in their hiring practices," he said, "not only because of a potential for violence, but because of other possible problems. We check all the statements on an application, and even one false date, or salary level, or employment claim can serve as a red flag that calls for a thorough check of all claims."

Info Net, which has been in business for two and a half years, makes use of the nationwide computer network for much of their information, but Alverson claims that he also spends a significant amount of time searching various courts’ record files. "Those records are all available to the public," he said, "but most people wouldn’t know where to start to look for information."

"We check for any criminal background, DMV record, employment records, and, if they have agreed in writing on their application, we also check credit records," Alverson said. "Usually credit records are needed only if a new employee would be handling large sums of money, but some employers also feel that severe financial problems could lead to serious emotional breakdowns in times of stress, especially if the employee is fired or laid off."

Info Net serves businesses, law firms, professionals, and corporate or private investigators as well as individuals. Alverson said that a good share of his current business is research on upcoming court cases for attorneys and investigators on the Riverside County Criminal Defense Panel. The company also searches social security and death records for missing persons, as well as address and employment updates. Records for that information are accessed in 250 million files nationwide. Driving records, license plate identification, and VIN# identification can also be part of an investigation.

Commercial businesses and corporate profile searches are popular with clients who are considering doing business or buying products from a new company. Info Net also searches Uniform Commercial Code filings to find if a person or company has liens or judgments filed against them. Real property asset searches can also be made through the computer network. "Because of the variety of search services performed, and the variety of sources that we use for these services, it is difficult to quote specific pricing," Alverson said. "However, we welcome the opportunity to confidentially discuss your information needs and how we could provide both competitive and efficient services to Inland Empire companies or individuals."

For information, call (800) 707-4636.
Sound Bites – Nipping at the Money

You are an energetic, dynamic, intelligent entrepreneur with a product or idea that will provide an incredible rate of return, and yet it seems to take at least 20 to 30 minutes and something close to an act of God to get the information across to potential investors. At the venture forums and networking activities you attend, it’s difficult to get that kind of undivided attention. How do you get the attention of those you want to attract? In brief – be brief.

This is the time to use sound bites in advertising, it’s the ambiguous slogan that announces, “It’s Coming.” It’s the supermarket sample. In the world of venture funding quests, it’s the sound bite. A teaser is something that simply attracts the prospective purchaser enough to want more – more to watch, more to eat, or more to examine. The problem is you can’t simply say, “It’s Great,” and expect the VCs and angels to beat a path to your door. Nevertheless, you must be prepared not only for the opportunity presented at a scheduled meeting, but also for the chance encounters in the buffer lane, in the elevator, or even in the bathroom.

How do you design a sound bite? The information has already been compiled in the business plan you have developed. The process is to extract the key elements of the plan and put them into a format which communicates well to the targeted audience. All the information should be considered in terms of product, place, potential, price, and profit.

Product – what is the product and what does it do? Place – in what market will it be sold and what is the size of this market? Potential – what market share can be captured? Price – what is the investment desired? Profit – what is the return and how does the investor get it?

Here’s a long sound bite. “My company has created a widget through a proprietary process that will save manufacturers of blurs approximately 50% of their labor costs. We estimate the market is $150 million per year, and with no competitors, believe we could easily penetrate $75 million within the first two years. Our pro formas indicate a 40% return on an investment of $650 thousand by selling the rights to the process, probably in the third year. Could we get together and talk about this?”

You could shorten it to, “I’ve created a proprietary product that cuts labor costs in the blurs industry enough to penetrate over half of a $450 million dollar market within three years. I’m looking for an investment of $650 thousand to take us to the point of selling the rights. It should bring 40% return in three years. Can we talk?”

Remember – teasers. In a sound bite the object isn’t to close; the object is to get the opportunity to explain the idea more. Human nature is more excited by what it doesn’t see than what it does – just ask Sports Illustrated.

Can

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Stephen Kass is a member of the board of directors of the California Venture Forum, a registered principal providing corporate and personal consulting services, and is on the faculty of Adams Pacific University where he teaches finance and marketing.
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INLAND EMPIRE BUSINESS JOURNAL • PAGE 23

Medical Education Program Begins at San Antonio Community Hospital

The College of Osteopathic Medicine of the Pacific (COMP) has entered into partnership with San Antonio Community Hospital (SACH) to develop a medical education program at the hospital. Beginning in July 1994, third and fourth year doctors of osteopathy (D.O.) students will be able to serve four-week clerkships in various hospital departments under the supervision of attending physicians on the hospital’s staff who also have clinical faculty appointments at COMP. SACH will also develop a family practice residency program in conjunction with COMP, the Americas Academy of Family Physicians, and the American Osteopathic Association. Plans call for the program to begin in July of 1995.

“This relationship with SACH will provide an excellent training site for our medical students,” said Dr. Philip Pomerantz, president of COMP. “San Antonio Community Hospital is known in this community for its high quality of services and care to its patients. Our students will benefit greatly from the clinical educational experiences they will receive at SACH,” he added.

Ron Sackett, chief executive officer of SACH, said that the hospital has entered the arena of pre-doctoral and post-graduate training of physicians in order to meet the needs of the community now and in the future.

“We see great value in our involvement in the training of physicians, especially in the area of family medicine,” said Sackett. “Family medicine practitioners, who are the team leaders in managed health care systems, will play an even more significant role in the future, as the delivery and financing of health care undergo change.

“Additional family medicine practitioners are needed in this community to replace those who are retiring and to supply the demand for primary care services for the future,” Sackett added. He pointed out that research conducted on choice of location of medical practice shows that a majority of physicians who serve internships and residencies in a particular hospital will remain in that community to practice.

San Antonio Community Hospital in Rancho Cucamonga is a 318-bed regional medical center whose nearly 1,500 professional, technical and service personnel and 500-member medical staff provides a comprehensive range of medical services. The hospital’s Heart Center performed its 1,000th surgery this year, and a second cardiac catheterization laboratory will open soon. A fertility and endocrinology center specializing in in-vitro fertilization, the Mammmotest (a non-surgical mammography)
Almost every case, the foremost question is, “How will the final reformulation affect me and mine?”

Some type of health care reform will undoubtedly take place. Medical and insurance costs have risen many times faster than the inflation rate, many low-income families are without any form of health coverage, and abuses of the Medicare and Medicaid systems are scandalous. The question is: What kind of reform and when will it actually go into effect?

In November 1993, majority leaders in the House and Senate introduced the Health Security Act (HR 3610). The 1,300-page bill was sent to 12 different congressional committees for consideration. Simultaneously, several other reform proposals were presented for consideration by various legislators who objected to all or some of President Clinton’s plan. If Clinton’s plan is passed, it would offer universal access to health care in an environment of strict cost containment. A purchasing and regulatory agency would ask insurers to bid premium amounts within a set range. Annual premium growth would be limited. Universal coverage would be achieved by mandating that employers pay a part of the premium for workers and by providing subsidies for low-income workers and small employers. Under President Clinton’s plan, purchasing and regulatory agency, spending would be reduced by unprecedented amounts to finance the shield.

In Medicare will directly affect the benefits that one receives and also will invariably cause stress for the elderly until they can be sure they have equal protection under the reform plan that is finally approved. A close study of the Clinton plan indicates that may not be so.

Another question could be, “How will the Clinton plan work?” The National Health Board (NHB) will serve as the world’s largest purchasing society. All plans to do this. Hank thinks he has a plan. It would ask insurers to bid premium amounts within a set range. Annual premium growth would be limited. Universal coverage would be achieved by mandating that employers pay a part of the premium for workers and by providing subsidies for low-income workers and small employers. Under President Clinton’s plan, purchasing and regulatory agency, spending would be reduced by unprecedented amounts to finance the shield.

The Clinton plan proposes to create a variety of government entities to handle these incredibly difficult tasks. These include regional alliances to buy health care for most citizens and a National Health Board (NHB) to supervise the whole system. The plan would be administered by the NHB, the Department of Health and Human Services (HHS), and the Department of Labor (Labor). The NHB would set the budget based on capita health expenditures and population in a given area. The NHB would work with the states and their regional health alliances to ensure that all legal residents are guaranteed access to health care by January 1, 1998. HHS would continue to run Medicare, and Labor would oversee employer compliance.

Joining a health care alliance for coverage would be voluntary for approximately 70 percent of all Americans. The alliances would have to combine the jobs of purchasing agents, contract negotiators, welfare agencies, financial intermediaries and premium collectors. They would have to keep track of constantly shifting conditions such as who is moving in and out of their areas, who are eligible for subsidies, and which plans have the sickest people.

Small employers can now purchase health care coverage within the Health Insurance Plan of California (HIPCO) for their employees. The alliances would have to combine the jobs of purchasing agents, contract negotiators, welfare agencies, financial intermediaries and premium collectors. They would have to keep track of constantly shifting conditions such as who is moving in and out of their areas, who are eligible for subsidies, and which plans have the sickest people. Small employers can now purchase health care coverage within the Health Insurance Plan of California (HIPCO) for their employees. The alliances would have to combine the jobs of purchasing agents, contract negotiators, welfare agencies, financial intermediaries and premium collectors. They would have to keep track of constantly shifting conditions such as who is moving in and out of their areas, who are eligible for subsidies, and which plans have the sickest people. Small employers can now purchase health care coverage within the Health Insurance Plan of California (HIPCO) for their employees. The alliances would have to combine the jobs of purchasing agents, contract negotiators, welfare agencies, financial intermediaries and premium collectors. They would have to keep track of constantly shifting conditions such as who is moving in and out of their areas, who are eligible for subsidies, and which plans have the sickest people.
Environment and Economy Go Hand in Hand — Why We Need the New Smog Check System in California

By Mike Feinerman, co-founder, Green Party

W e must reduce the enormous amount of air pollution in California. In the midst of a crisis, we need to address the source of the problem — the situation is so bad that if it continues we will not be able to breathe the air. We must reduce pollution by making new emissions tests for cars, and by reducing the burden of those tests.

As a result, the air is unhealthy to breathe. In other urban areas, the situation is not as bad, but we still need to reduce pollution. The new smog check system will significantly reduce auto pollution by promoting better-maintained vehicles, while more effective testing and by reducing smog certification fraud.

Opponents criticize better testing by arguing that new cars pollute so much less than five or 10 years ago that we don't need a new system. While it is true that newer cars pollute less, the key to their ongoing performance is proper maintenance. New cars can deteriorate fast, and then the benefits of new fuels and engines are lost. This is what an effective smog check system guards against.

This is particularly important because approximately 10 percent of the overall fleet contributes approximately 50 percent of mobile source pollution. The highest polluting vehicles are the least likely to be identified for testing.

The new system is technologically more effective because it more accurately simulates actual driving conditions. The old equipment only measured idling. The new equipment also measures actual emissions.

The 90s promise to be "The Decade of the Environment" with Vice President Gore running the show in Washington. Vice President Gore will play a critical role in shaping those policies and laws which will set the natural resources agenda for the next 20 years.

There is one area that has not received enough attention. When smog standards were introduced, especially Southern California, Congress enacted the Clean Air Act in 1970 in response to the doomsday scenario concerns over urban air quality. The act requires the U.S. Environmental Protection Agency (EPA) to set national ambient air quality standards (NAAQS) for six principal pollutants (1) sulfur dioxide, (2) nitrogen oxides, (3) carbon monoxide, (4) ozone, (5) particulate matter, and (6) lead. All six are referred to as "criteria pollutants."

When a region like Southern California fails below whatever the EPA has established as the standard for one or more criteria pollutants, the region is called a "non-attainment area" and is subject to strict new controls.

State Implementation Programs (SIPs) are the primary vehicles for implementation of the Clean Air Act when a region is declared to be a "non-attainment area." In order to meet national ambient air quality standards, states must develop plans to limit emissions.

If a state fails to develop and implement a federally approved SIP, it could result in sanctions, including the loss of federal highway funds and establishment of more stringent emission controls. It could also result in imposition of a Federal Implementation Plan (FIP).

You, the taxpayer, is the ultimate beneficiary.

For example, auto-emission testing can be very lucrative if you can get EPA and Congress to propose laws that favor more sophisticated testing equipment. As a result, while the air is unhealthy to breathe, EPA has been overwhelmed by the EPA's need for new federal rules on auto pollution.

They have been lobbying the EPA to develop more stringent emission standards, particularly for smaller vehicles, and they have been successful.

The state of California has been particularly effective in its lobbying efforts, with the support of the Environmental Protection Agency (EPA).

As a result, California has been able to set higher standards than most other states, leading to significant reductions in air pollution. However, this has come at a cost. The state has been overwhelmed by the additional responsibilities.

Opponents argue that the new system is too burdensome and will result in increased costs for consumers.

The new system is designed to be more efficient and effective than the old system. It will reduce the burden on consumers by reducing the number of tests required and by allowing for more flexible testing schedules.

The new system will also be more cost-effective for the state, as it will reduce the number of false positives and negatives. This will result in savings for both the state and the consumer.

Overall, the new smog check system is a win-win for both the environment and the economy. It will reduce air pollution and improve air quality, while also reducing the burden on consumers.
Valley Health System

Makes Administrative Changes

Two senior executives have been transferred to new assignments within the Valley Health System, the California local hospital district comprised of Hemet Valley Medical Center, Menifee Valley Medical Center, and Moreno Valley Community Hospital. Effective Monday, May 2, Jay Comstock, former hospital administrator of Menifee Valley Medical Center, was transferred to system offices where he will be responsible for implementation of new business initiatives and reorganization projects throughout Valley Health System. The system's Strategic Plan contains scores of projects for the next two years which can only be accomplished with a highly focused implementation effort.

Comstock will work closely with Karen Tejcka, senior vice president, planning and development, and will take over responsibility for project development and the system's planning staff. He will also be responsible as co-ordinator with Lloyd Dunn, chief financial officer, for all managed care contracts. With this assignment, the vacant position of director of contract managed care in the finance division will not be filled. Also effective May 2, Sue Ballard, R.N., assumed full responsibility as administrator of Menifee Valley Medical Center. Moreno Valley Community Hospital. A downward trend in patient utilization led to major revisions in the Fiscal Year 1993/94 budget in November 1993. The current negative trend exceeds even those most conservative November projections.

The continuing decline has led to a break-even operating income through March 1994. The system had projected ending the year with a $2.5 million profit. Spending reductions are being implemented now to avoid a significant year-end loss. Spending reductions identified to date exceed $1 million. In non-patient care areas, the system is aggressively seeking savings from each hospital, with particular emphasis on system offices. These savings include reduced work hours, consolidation of overtime, layoffs, leaving vacancies unfilled, and departmemt consolidations. Eight positions have currently been identified for layoff. In addition, senior administrative staff and some others have voluntarily reduced their salaries for this time period by 10 percent.

Savings will also be generated from non-salary expense reductions compared to budget. These include decreases in supplies, deferred training, and similar expenses.

Initiates Cost Reductions

Valley Health System of Hemet has announced that it is initiating cost reductions at each of its three hospitals, as well as at its district offices, in response to rapid decreases in patient census at each of the district hospitals, Hemet Valley Medical Center, Menifee Valley Medical Center, and Moreno Valley Community Hospital. A downward trend in patient utilization led to major revisions in the Fiscal Year 1993/94 budget in November 1993. The current negative trend exceeds even those most conservative November projections.

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ED TESSIER GOES FOR THE (41st) GOLD

Ed Tessier, a Democratic candidate for the 41st Congressional District, earned a B.A. in sociology at Pomona College. He specialized in urban-minority studies and received many honors for his research. In 1991, Tessier assumed leadership of his family's commercial properties and began his efforts to revitalize downtown Pomona. His interest in politics was revived by his experiences as a small businessman. He became a member of the planning commission to help in his efforts to revitalize several Pomona neighborhoods.

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HEALTH CARE
The Taxing Issue of Sin

By Walter Ha1mann, President, Lincro Foundation

"S
in." In its broadest meaning, we know "sin" to mean an act against the standards of the community and of reason. So it is that drinking wine - an act so benign, so accepted in society and praised in the Bible - can come to have the designation of "sin" attached to it. I'll tell you how. It's a useful rhetorical weapon in the fight to raise taxes higher and higher by those who see wine as a scapegoat for all of society's problems. I'm speaking of the ludicrous concept of the "sin tax.

Taxes on tobacco and beverage alcohol have become so widely known as "sin taxes" that we don't even question the phrase's legitimacy anymore. Legislators looking for ways to take more from your pocket readily offer up "sin" as a description of smoking and drinking as a way to rationalize higher taxes. Obviously, I'm close to this issue, being deeply involved in the production of wine here in Texas.

The fact is, our governments have no business labeling wine "sin" and raising taxes on it, any more than they do calling water a sin and raising taxes on it.

State, county and city budget problems are contributing to the overwhelming violent crime statistics in California. People are not safe on the streets and sometimes not even in their homes because of the lack of police and sheriff's officers to keep criminals at bay.

In 1993 alone, the auto theft rate dropped by 40 percent, aggravated assault dropped by 31 percent and residential burglary dropped by 27 percent.

With more money up front, the city backs up its program with funding, training and guidance. The city has conducted 11 three-week training classes since 1991, and now has more than 2,000 citizens participating in the program. The citizens don't carry weapons; they don't confront; and they are told to stay in their cars. Neighborhood patrol officers act as liaisons between citizens on patrol and the police department.

The cost to the city is approximately $20,000 a month for uniforms and other equipment. Compare that to the money saved by the city in providing a service program, that cost is actually a savings.

Police officers, originally skeptical, now love the program. Fort Worth Police Corporal Jim Smith, involved in COP since its inception, says, "This is more than just a program. It reflects a whole city philosophy that we need to work together and help each other out. Only with that spirit can we reduce crime and make our cities livable."
<table>
<thead>
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<th>Hospital Name</th>
<th># of Beds</th>
<th>Total Staff</th>
<th>Current Year Operating Budget</th>
<th>Specialties</th>
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<td>1,381</td>
<td>4,500</td>
<td></td>
<td>Cardiac, Radiation/Oncology, Cardiac Cath Lab, Emergency, Psychiatry, OB/GYN, Orthopedics</td>
<td>Community Non-profit</td>
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</tr>
<tr>
<td>San Bernardino Medical Center</td>
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<td>4,500</td>
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<td>Cardiac, Radiation/Oncology, Cardiac Cath Lab, Emergency, Psychiatry, OB/GYN, Orthopedics</td>
<td>Community Non-profit</td>
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<tr>
<td>Arrowhead Regional Medical Center</td>
<td>1,230</td>
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<td>Cardiac, Radiation/Oncology, Cardiac Cath Lab, Emergency, Psychiatry, OB/GYN, Orthopedics</td>
<td>Community Non-profit</td>
</tr>
</tbody>
</table>

*Note: The information in the table was obtained from the hospital's data. To the best of our knowledge, the information is accurate as of the latest year.*
AQMD’s Rideshare a Proven Success

While Claremont does have an exemplary record for clean air programs, all employers of 100 or more employees must comply with Regulation XV. Requiring incentives, rideshare plans and biennial plan updates ensures that employers make progress toward the goal of 1.5 riders per vehicle. This is not a whim of AQMD State and federal Clean Air Act mandate that AQMD develop transportation control measures such as Regulation XV to reduce air pollution. If the agency fails to do so, the region could lose millions of dollars of federal funds.

Claremont was 13 months late submitting a required biennial plan update and failed to implement incentives promised in their plan. Incentives have proven to be among the most effective and economical measures to promote ridesharing. Why did the city neglect its duties? Claremont officials should have had full knowledge of the requirements and deadlines imposed by Regulation XV and the disbelief fines for noncompliance.

In an area that is home to the most hazardous air pollution in the nation, Regulation XV is vital to our clean air campaign. Pollution from cars, trucks and other vehicles account for at least half of the region’s smog. Recent studies indicate that passenger vehicles are responsible for considerably more emissions than previously thought.

Contrary to recent criticism, Regulation XV has been an effective and economical tool in cutting vehicle trips and emissions. Since the program started in the late 1980s, employers have reduced 6.8 tons per day of smog-forming hydrocarbons, 5 tons per day of nitrogen oxides and 78 tons per day of carbon monoxide. That far exceeds emission reductions of a typical stationary source rule.

Regulation XV also costs considerably less than conventional pollution controls on manufacturing plants. The rideshare program costs participating companies $40 to $100 per employee per year, which translates to $5,700 to $15,000 per ton of pollutant reduced. Reformulating coatings and adding controls in manufacturing can cost up to $25,000 per ton.

In response to concerns over Regulation XV, AQMD’s Governing Board has formed a task force to find ways to improve the program. The group has already met twice and plans to report its recommendations to the Board this fall.

Incidentally, Glen Southard is a member of the task force, for which I commend him. I hope he can now appreciate the mandates imposed by state and federal laws and that these requirements are meant to reduce air pollution.

Regulation XV does need improvement, but it has been and will continue to be an essential element in our strategy to bring clean air back to Southern California.

Fortunately, her family doctor is open both early and late, making it convenient to take care of medical problems that just can’t wait. Our affiliated physicians are family-medicine specialists. We’re not a clinic so you can choose the doctor you like best, and keep that same doctor for each visit if you prefer. Call or drop in from 9am to 10pm Monday-Friday Hablamos Espanol. We’ll treat your family well.

Claremont City Manager Glenn D. Southard has again leveled unjustified attacks on AQMD’s rideshare program in an article repeatedly published, entitled “Confessions of an AQMD Outlaw.” He objected to an initial penalty proposal when the city was found to be in violation of AQMD’s Rule 1501, also known as Regulation XV, the Rideshare Program.

Last Week, Mrs. Mendoza Had A Bee Sting, A Sprained Ankle, Two Ear Infections, And The Flu.

Recycler Turns to UCMEP for Research Assistance

When Envirothene, Inc., the state’s largest recycler of curbside-collected plastic bottles, needed assistance, the University of California Manufacturing Extension Program was the place to turn.

“UC is one of the finest recyclers with state has,” said Michael Kopulsky, Envirothene’s CEO. “The university is very responsive. As a small business without a large research and development staff, we turn to UC with new ideas or problems.”

Hank Rogers, the University of California Manufacturing Extension Program (UCMEP) advisor based at UC Riverside, is helping Envirothene with a total quality management program and has linked Envirothene up with UCR’s Systems Clinic to address research needs. Through the Systems Clinic, a chemical engineering student is planning to conduct research on ways Envirothene can cut waste in recycling by developing new products.

UCMEP uses advisors to access engineers and business specialists to solve production problems, improve quality and productivity, introduce new technology and improve employee training. Two to five days of free assistance can be provided upon request by small- and medium-sized manufacturers (with fewer than 500 employees).

The Systems Clinic is a major link between the industry and the UCR College of Engineering. It allows industry to benefit from university research while students gain real-world experience.

When plastic bottles are sorted at the plant, 75 to 90 percent are usable with Envirothene’s current technology, leaving up to 25 percent waste, Kopulsky said. Envirothene is looking for creative uses for the remaining 25 percent and turned to UCMEP.

Currently, Envirothene processes 120 million bottles each year—a number that is expected to grow to about 300 million by 1995.

Recycling is a growing industry in California. The California Integrated Waste Management Act of 1989 requires cities to reduce the amount of trash sent to landfills by 25 percent by 1995; 50 percent by 2000. Cities are scrambling to meet these goals, and many curbside recycling programs have been instituted as a result.

“In California, the 11th largest export is raw recyclables—what we consider trash,” Kopulsky said. “We’re still viewing this as waste; other countries view it as raw materials. We should be creating the industry here at home.”

California is the ultimate testing ground for these new technologies, and as a small business we’ve turned to the educational institution for guidance and help.”

Envirothene, based in Chino, generates more than 54 million in sales each year and employs 30 people.

For more information about UCMEP, contact Hank Rogers at (909) 787-2121.
Southern California’s Most Earthquake-Resistant Hospital Now Under Construction

Continued From Page 7

The 373-bed replacement facility was designed by the architectural firm of BTA (Bobrow/Thomas/Associates) in association with Perkins & Will. The three buildings will comprise 795,000 square feet. It will replace the existing hospital in Sanford and lie close to the southern boundary of Baja California, the location of the Baja California Medical Center to be located at Pepper Street, north of Interstate 10 in the city of Calexico. Completion is planned for 1996. It is one of the largest healthcare projects currently underway in the country and the largest base-isolated hospital in the world. The existing hospital in San Bernardino dates back to 1918. This new building is designed to accommodate changes already taking place in the era of healthcare reform, with an emphasis on managed care and outpatient services. "It features an integrated healthcare campus emphasizing ambulatory care and preventive medicine," explained Michael Bobrow, design principal for the project. "It also features a breakthrough design for the nursing units, allowing nurses to provide a wide range of patient services for the acutely ill and those requiring the most intensive care all in the same area," he added. Another unique feature is a landscaped park that literally runs through the building to act as a guide map for patients and visitors.

With several of the area’s major healthcare facilities damaged by the January 17th earthquakes, new hospitals should invest in a higher level of structural integrity," said David Burdick, managing principal for the project.

California’s Hospital Seismic Safety Act was passed in 1972 following the Sylmar earthquake. "Since then, new technology has been developed to meet much higher standards, and hospitals should be looking for new opportunities to take advantage of," Burdick added.

"In spite of the stringent building requirements," Burdick explained, "this project has been one of the smoothest I’ve been involved in because of the exemplary project teamwork and attitude of partnership with hospital and county officials.

Close to the San Andreas fault, the project also sits on the Andreas fault line. Richard J. Heckman, chairman, president and CEO of U.S. Filter Corp., dessert ceremonies attended by officials from both U.S. Filter and the Mexican government. "All of this equipment was manufactured in union plants in the United States and shipped to Mexico, where it was assembled. Six hundred Mexican workers built this plant in five months, which is recorded time for any country. And now Mexican workers are being trained to operate the plant."

The new $20 million Cuernavaca Water Treatment Plant was financed and built by a private/public venture. Construction and operation of the facility created on estimated 600 jobs in Mexico and at least 45 new jobs in U.S. Filter facilities in the United States. U.S. Filter will operate the plant and receive its investment through sewage treatment fees. At that point, the project has been maintained responsibility for the plant.

The plant introduces for the first time in Mexico an advanced water treatment technology featuring rotating biological contactors (RBCs)—a series of low- to high-density films on which a large population of "friendly" bacteria live and digest "unfriendly" organic contaminants. The technology generates less odor and requires less space, energy and maintenance than conventional systems. It is designed to treat 13.4 million gallons of sewage that have been going into the Apatlaco River. "The project has allowed organic material removed from the water into fertilizer, saving forest and human health that was being illegally poached from the Mexican National Forest to use as compost. The sludge from the process can be recycled bagasse waste from nearby sugar mills. Using the "clean" technology to clean up the process, the plant is located close to residential areas.

The clean-up also will have a positive influence on the resort community’s tourism. Cuernavaca is known worldwide as the City of Eternal Spring. Many canyons and ravines that are some of the most beautiful natural areas of Cuernavaca, often become flooded with polluted water. "Our natural resources are critical to our way of life, and we designed to treat 13.4 million gallons of sewage that have been going into the Apatlaco River," said Elias Gomez Arcarazo, secretary of development and public works for the state of Morelos.

"All the people in Cuernavaca will have a better environment." U.S. Filter sees sizable business potential in the privatization of municipal drinking water and sewage treatment facilities in Mexico. "This project is a sign of our confidence in Mexico’s growing economy and commitment to environmental protection," Heckman said.

U.S. Filter is the leading manufacturer of filtration, water and wastewater treatment systems. Established in 1953, U.S. Filter has corporate offices in six locations in the United States and some 50 locations worldwide.

Toasters Elect District 12 Officers

Continued From Page 23

RIVERSIDE, CA—Toasters from throughout the Inland Empire unanimously elected their 1994-95 District Officers on May 7 at their spring conference at the University of California, Riverside.

Elected District Lt. Governor of the I,200-member organization was George "Penny" Cole Oliphant, Chief of Staff to the California Department of Forestry Fire Protection at the Norco Conservation Camp. Incoming District Lt. Governor of Education and Training was Bill Cortes of Murrieta. Judy Bailey of Riverside was elected Lt. Governor of Marketing. The Inland Empire District’s four Division Governors were also elected at the event. Richard Snyder of Claremont will serve as Division A Governor; Richard Danzey of Alta Lorna will be Division B Governor; Bill Laid of Alta Loma was chosen Division C Governor and Grace LeFevre of Redlands is the incoming Division D Governor.

The District’s Board of Directors continues to be an active planning and development group. The board also features a three-year medical education program at the University of California, Riverside.

Health care now is an integral part of the college also offers a baccalaureate degree in nursing, the Master of Science degree in nursing, and a doctoral program in education. The college also offers educational programs in allied health professions. More than 800 students are enrolled in programs leading to the Doctor of Osteopathy degree, Master of Science in Health Professions critical to our way of life, and we designed to treat 13.4 million gallons of sewage that have been going into the Apatlaco River," said Elias Gomez Arcarazo, secretary of development and public works for the state of Morelos.

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The District’s annual Communication and Leadership Award was presented to Richard Oliphant, past mayor of the city of Indio Wells, and the prestigious "Penny Cole Award" was presented to Penny Cole of Spring Valley Lake.

With 180,000 members in 8,000 corporate and community clubs worldwide, Toastmasters International has helped build the organizational and leadership skills of more than 3,000,000 women and men since 1924 founding as Da Ralph Stumph in Santos. The world’s leading organization devoted to the improvement of individual communication and leadership skills, Toastmasters International is headquartered in Rancho San Margarita, CA. Within the Inland Empire, about 1,200 community and business leaders are members of 71 Toastmasters clubs from Temecula to Pomona to the high desert and the Coachella Valley.

Medical Education Directors Begin at San Antonio Community Hospital

Continued From Page 23

therapy, and out-patient surgery services. Physicians in the area’s family practice, internal medicine, obstetrics/gynecology, pediatrics, orthopedics, ophthalmology, and other medical and surgical specialties have offices at the center.

The College of Osteopathic Medicine of the Pacific is a non-profit, accredited, independent academic health center located in downtown Pomona. Founded in 1977 as a school of pharmacy is being established which will offer a Doctor of Pharmacy degree beginning in 1997. COMP also provides continuing medical and professional education for physicians and other health care professionals.

Almost 70 percent of the 800 graduates per year are 1,000 COMP students. O graduates are either in training programs or practicing in the field of primary care medicine. By next year, COMP will provide 20 percent of all the new family medicine physicians in the state and 13, in western states, according to college officials.
Edison Offers Solar Power to Customers
Not Connected to Power Lines

ROSEMEAD, Ca. — Southern California Edison has announced a new program to provide clean, quiet, emission-free solar energy to customers in remote areas where electricity is not available. This is good news for property owners of land left undeveloped because of the lack of electric lines.

The three-year pilot photovoltaic (PV) or solar energy program is designed for homes, businesses and government facilities that presently are not connected to the Edison electric distribution wires, and where a power line extension would be too costly. The stand-alone solar systems convert sunlight directly into electricity for immediate use or for battery storage.

Customers will lease (with an option to buy) the solar system for a flat monthly fee based on the actual cost of the installed system. Edison will contract with independent businesses for installation and maintenance of the equipment. To encourage competition and keep costs down, contracts will be awarded to the lowest bidders.

"The Edison program is designed to accelerate photovoltaic commercialization and integration into the utility grid," said Gould.

"This is a win-win program for all participants," said John B. Bryson, Edison's chairman and chief executive officer. "Homeowners and businesses in remote locations get clean, quiet electricity. Independent contractors get jobs and construction projects. And Edison is able to serve new customers who otherwise have no dependable source of power."

Program costs will be paid for by the solar customers, not by Edison ratepayers, said Wayne Gould, Edison's manager of photovoltaic applications. Minimum installation size of the system is one kilowatt (kW) which provides approximately 2,000 kilowatt-hours of electricity per year. Average monthly energy and maintenance payments for the one kW system may range from $150 to $500, depending on the cost of energy use and backup power options.

The Edison solar program evolved from a collaborative effort of representatives from the California Public Utilities Commission, California Energy Commission, consumer groups, utilities and the solar industry.

The coalition will continue to monitor and improve the program over the three-year period for the benefit of the entire industry."

"Before any work is started, Edison will assess the customer's energy needs to determine the appropriate size of the solar energy system. Edison will identify the three lowest bidders from the competitive bidding process and allow the customer to select the winning contractor. The customer may choose to purchase the system at any time within the 15-year finance period.

Pending further tests and the completion of initial market baseline studies, Edison expects the program to be available by late summer. Interested customers or contractors should call Edison Photovoltaic Applications, (818) 302-2580.

CareAmerica has plans to save an endangered species...

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You deal with it every day...costs of doing business that just keep going up and up. Like employee health care costs. You want quality health care, but there's a limit to what you are willing to pay.

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CareAmerica The Health Plans of Choice

The Gray Wolf (Canis lupus)Formerly abundant throughout North America, the wolf population in the lower 48 United States is now limited to a few hundred in Northern Minnesota and Michigan.
Nation's Largest Alternative Meditation Firms Merge

The nation's two largest alternative dispute resolution (ADR) providers have announced that they have agreed to merge. The joining of Judicial Arbitration & Mediation Services, Inc. (JAMS) and Endispute will form a nationwide ADR company with offices in nine states, the District of Columbia, and 25 cities. It will employ 300 retired and former judges and other mediators and 175 support staff. By bringing together this pool of the best mediators and arbitrators, and expanding its marketing and operational structures, the new company will be able to offer the widest range of services, reduce delivery costs, and optimize client satisfaction.

JAMS' founder, the Hon. H. Warren Knight, and Endispute co-founder, Jonathan B. Marks, made the joint announcement on May 6. "We have each known for several years that our companies fit together hand-in-glove," they said, "with complementary office locations across the United States, complement services, and a shared commitment to providing effective solutions to the high costs and delays of litigation."

"The exploding demand for ADR services mandated JAMS' decision to merge with Endispute," Judge Knight said. "Our clients have become increasingly sophisticated in their ADR demands and service expectations. We concluded that the best way to meet those expectations was to begin this partnership with Endispute rather than through heavy internal investment. That decision now creates a national service network unparalleled in the field of ADR," he said.

JAMS geographic strengths have been in the West Coast, particularly in Texas, where the company recently opened an office in San Antonio. San Antonio is now an Endispute senior vice president. "The credibility that comes from our combined organizations and the broad experience of every one of our retired and former judges and other mediators will allow us to continue to expand our commitment to help improve the way America resolves disputes." A new merger between Endispute and the Bates Edwards Group, the San Francisco-based mediation practice founded by John Bates Jr. and Bruce Edwards, adds another dimension to the merger. "The agreement brings together the best ADR resources and talent in the United States," said John Bates, now an Endispute senior vice president. "The credibility that comes from our combined organizations and the broad experience of every one of our retired and former judges and other mediators will allow us to continue to expand our commitment to help improve the way America resolves disputes.

According to Marks, "Endispute has built its reputation on ADR innovation and on offering its clients a full range of ADR services. Joining with JAMS, he said, "will allow us to expand these services without sacrificing the attention to quality and client satisfaction that are crucial to ADR success. For example, access to JAMS' state-of-the-art computerized case management systems will help us efficiently achieve this level of service."

The sustained demand from individuals and corporations for more complex ADR services and the continuing decision by highly regarded experts from the bench, the Bar, and specialized areas of expertise to become ADR practitioners indicates to me the maturing dimensions of our field. ADR is today a vibrant and important element of the American and international legal environment. In that sense, the JAMS-Endispute merger is a pragmatic response to the business and service demands this maturity suggests," Judge Knight concluded. 

Program Creates Successful Teen Teachers

"We're showing people we can do good. We're not bad people," Javier Magana, a teen teacher at HTI's Izon center, echoed those thoughts. "This experience has been a big boost for me," said Magana. "Now I know that I can take a tough challenge and succeed. It makes me feel really good about myself."

The teen teachers are recruited, tested and trained by HTI. At the same time, HTI is working with community agencies and local businesses to recruit adult students for the Spanish classes. Participants enroll in a 60-hour program and have the option to enroll in higher level classes after they complete the first level.

Alex Fonseca, director of HTI's Riverside center, summed it up: "Our aim is to provide a vital community service by helping to reduce the language and cultural barriers that divide and undermine communities," he said. "At the same time, we try to use existing resources within those same communities. That is why our policy is to hire and train local people who are either unemployed or very underemployed. There is an enormous reservoir of unused talent within our communities, and we are using our technology to provide new and productive outlets for latent skills and abilities. At the same time we are providing an important service to the community, and that's our mission."
With such outstanding drawing cards as Dr. Laura Schlessinger, radio host/psychologist; Janet Evans, four-time Olympic Gold Medal winner; and Gloria Allred, well-known feminist attorney as keynote speakers, it was a foregone conclusion that the fourth annual Women & Business Expo held at the Riverside Convention Center on Friday, May 13th, would fill the auditorium. Dr. Schlessinger’s humorous presentation kept the audience of 1,100 laughing, Evan’s revelation of her lifelong quest for excellence was inspirational, and Allred’s fiery oratory was filled with passion about societal abuse of women and children.

Pan Lontos, the mistress of ceremonies, as well as a seminar leader, was another valuable asset to the event. Participants were able to attend three of the 45 seminars offered, and the follow-up poll indicated that the great majority were impressed by the leaders and the information gained, as well as by the delicious luncheon.

Continued From Page 3

Groundwater Fees to Raise Taxes

By Dick Sweetfield

Coachella Valley cities are preparing to raise taxes to meet a federally mandated program to reduce groundwater pollution. They will meet with the Riverside County Board of Supervisors on July 11 for finalization of the proposed fees, which will be added to the county property tax bills. On June 28, prior to that meeting, the supervisors will hold a public hearing on the issue. The federal policy, listed under the National Pollutant Discharge Elimination System Program, mandates that all cities must reduce groundwater pollution. In order to afford the necessary preventative measures, most cities must raise taxes. While public hearings for some cities are still pending, others have already arrived at their fees. For instance, each household in Palm Springs is slated to pay an annual fee of $9.50, while fees set in Cathedral City are $9.74; Desert Hot Springs, $1.57; Indio, $8.98; La Quinta, $9.99; Palm Desert, $3.58; and Rancho Mirage, $4.68.

Meanwhile, at a recent public hearing on the issue in Cathedral City, some residents opposed the new tax on the grounds that it is being levied only on homeowners and businesses, excluding vacant lots and agricultural lands.

The Cathedral City Council unanimously voted to send a letter to the federal government proposing the need for the tax and all other unfunded federal mandates. Cathedral City is included in Riverside County Service Area 152, where the pollution tax is set to be levied. The County Service Area was established to comply with the law requiring that all local governments control storm water runoff in order to stop pollution. Storm water often pick up oil, grease, automobile coolants and pesticides dropped or spilled on city streets and county roadways. These toxic wastes can eventually pollute lakes, streams and drinking water acquired from area aquifers.

According to city staff, cities that ignore this mandate could be fined as much as $25,000 a day. Cathedral City has preliminary plans to spend the new funds on more street sweeping, storm water testing and catch basin cleaning.

Sam’s Club Is Not Your Ordinary Warehouse Club. It’s A New Way To Supply Your Business.

Junk Wealth Pacific Corporation of Nevada and Temescal Creek

Continued From Page 3

Junk Wealth Pacific Corporation of Nevada and Temescal Creek and local governments directly affected by old, unmanaged landfills,” said Board Chairman Jesse R. Huff. “We’re happy to assist communities in this effort by providing expertise and financial support to ensure that the public’s health and safety is maintained while improving the local environmental conditions and visual blight.”

The new program will take on the clean-up of “orphan” sites throughout the state where the responsible party cannot be identified or is unable or unwilling to pay. The program will fund the removal of illegally dumped waste and provide security fencing and preventative public education. It will also fund the installation of a system to collect millions of gallons of contaminated water which has come into contact with waste. The CIWMB has $8 million this fiscal year and $5 million to be allocated in subsequent years. The CIWMB funds are available as matching grants to local governments and local solid waste enforcement agencies or on loans to owner/operators who lack the funds to perform the clean up. In some cases, local authorities will assume responsibility for site cleanup while the board will assume responsibility in other cases.

More than 250 sites in California could benefit from the new program, and more sites will be added to the cleanup list continually. The board will pursue full cost recovery from responsible parties whenever possible.
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Cover Page - Self-explanatory. Include name, business, phone number and contact person.

Table of Contents - Self-explanatory. Consider a separate Table of Contents for your Appendix.

I. Executive Summary
II. Company Description and Present Situation
III. Management Plan
IV. Product & Services Plan
V. Marketing Plan
VI. Market Analysis

Writing a Business Plan

Again, before you write your plan, I suggest you conduct more research in this case, market research. The better your market research is, the easier it will be.

To conduct this research, I suggest you "hit the streets" and talk to as many potential customers, suppliers and competitors as you can. Ask questions, take surveys and make notes relative to your business. Also frequent as many "information houses" (i.e. libraries, Chambers of Commerce, SBDs, IMI Information Centers) as you can to obtain answers to the following questions:

- What are the current trends in your targeted industry?
- How much of your product or service is normally purchased in a given year, both in terms of units and dollars?
- Who are your main competitors, both direct and indirect, and what are their strengths and weaknesses?
- What products are the most likely target market (customers)?
- What are the estimated total costs to produce your product or service?

Once you have completed your research, keep track of all sources of information so you will be able to properly footnote them in the written plan.

Step Three:
Beginning-Format Outline

Now that you have finished your plan research both on the subject of your business and your market, you are finally ready to write! First draw up your format outline. Business plan experts do not seem to agree on a standardized format. Every consultant has their own version of required sections, titles and subheadings. The following is the format I use for my clients, but again it’s just my preference. Use a format which best suits your business.

The Format

Cover Page
Table of Contents
I. Executive Summary
II. Company Description and Present Situation
III. Management Plan
IV. Product & Services Plan
V. Marketing Plan
VI. Financial Plan
Start Up Costs
Requested Financing (if applicable)
Pro Forma Financial Statements
VII. Operating Plan
VIII. Contingency Plan
IX. Appendix

Step Four:
Beginning-Body

The next step is to begin writing the body of your plan. Before you begin, just a few writing tips. Use short sentences and write in everyday language. Do not try to be too technical. Remember, the idea is to communicate to a general audience, not confuse them.

Use lots of paragraphs with subheadings, and whenever possible, use charts and graphs to convey an idea rather than words. Remember to footnote your sources for quotes or statistics.

The overall writing objective is to say as much as you possibly can with as few words as possible. Most experts agree that a business plan should rarely exceed 25 pages excluding the appendix section. While the cover page, table of contents and executive summary are the first sections of your plan, they are usually written last, especially the executive summary.

At this point I will give a brief overview of the purpose of each section.

VI. Financial Plan - How much will it cost you to start up or expand your business? How much financing do you need and what is the kind you are seeking? What are your three-year projections for expenses, assets, liabilities and net worth? If you seek outside investor financing, what will be the return on investment and when and how do they get paid out?

VII. Operating Plan - How are you going to get the "work" out? Will you perform work in-house or subcontract? How much equipment, labor and physical plant will you need? Who is responsible for quality control or how will it be maintained?

VIII. Contingency Plan - List the top five risks that your company will encounter and how you plan to combat them if they materialize. In short, your plan to overcome Murphy’s Law.

IX. Appendix - Include any information that you believe will help explain the nature of your business and present it favorably.

Financial statements, company brochures, copies of patents and newspaper articles, but a few examples.

E. V. Ellefde is president of That Clemonts Advisory Company, a management consulting and training firm located in Chino. 1-800-500-6736.
Hardware

What You Need to Know About Memory and Performance

A standing-room-only crowd of 200 Southern California industry representatives attended the recent "Clean Air Technologies Conference" held in Marina Del Rey to learn about clean manufacturing technologies developed in separate research projects. The projects were created to help manufacturers of electronic equipment, medical equipment, metal products and optical devices eliminate or reduce hazardous air pollutants, and thus, contribute to smog and damage the earth's ozone layer.

The joint meeting of the research program, conducted by the South Coast Air Quality Management District of LA and the region's major aerospace firms, had several positive results.

One that has an immediate impact on the Southland economy is the availability of non-toxic phosphoric acid-based solutions that will be used to clean the panels at McDonald-Douglas in Long Beach.

This solution will replace the hexavalent chromium-based solutions which have been labeled dangerous to the environment. A. M. O'Donnell, director of the conference, said that approximately 50 jobs at the plant could now be eliminated because the cleaning process would be moved to a state or foreign plant.

Restrictive environmental regulations are forcing companies to consider alternatives, so they help clean up our environment. This has been a point of discussion, said James M. Lents, AQMD executive officer.

The environmentally benign solution also has side benefits that include improved metal's resistance to corrosion; therefore, the planes cleaned will last longer and, in some instances, will have to be used.

Tests have also shown that metal cleaned with this solution has five times more flexibility than with the previous cleaners.

Several other "safe" degreasers and solvents were introduced at the conference, and research project developments that are not in a public forum. "These breakthroughs will help our area's manufacturers stay competitive in the worldwide market place as they help clean up our environment," said James M. Lents, AQMD executive officer.

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Several other "safe" degreasers and solvents were introduced at the conference, and research project developments that are not in a public forum. "These breakthroughs will help our area's manufacturers stay competitive in the worldwide market place as they help clean up our environment," said James M. Lents, AQMD executive officer.

The environmentally benign solution also has side benefits that include improved metal's resistance to corrosion; therefore, the planes cleaned will last longer and, in some instances, will have to be used.
Executive Time Out – A Taste of Australia

Sydney is to Australia what San Francisco is to the United States, or Paris is to France. It is completely unique from the rest of the down-under island. You cannot say you have seen Australia if you have only been to Sydney. Yet it is a welcome contrast to a continent that seems incredibly remote and isolated to the average urbanized traveler.

There is a relaxed extra-friendly atmosphere just about everywhere you go, with a glorious mix of humanity from around the globe. Neighbors with the foods and cultures of Indonesians, East Indians, Vietnamese, South Pacific islanders, and, of course the original aboriginal people make up modern-day Sydney. “Sydneysiders” are as happy, congenial, and laid back as one can get. You might say Sydney is not only a place to visit, but also a great place to live.

Sydney has a rich, gutsy history that sounds like a fiction novel. In 1788, the area was populated with about 3,000 aborigines. In 1788, the first fleet arrived from England. Convicts, sailors, and soldiers were to be the settlers of the area. Governed at one time by the infamous Captain Bligh (before his well-documented sea voyage), and a series of governors after him, Sydney evolved in a little over 200 years into an industrial giant and tourist haven.

The weather is almost always warm and balmy, and the glitzy harbor makes it one of the world’s most beautiful cities, offering some of the best in dining, sports, culture, and night life.

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

The weather is almost always warm and balmy, and the glitzy harbor makes it one of the world’s most beautiful cities, offering some of the best in dining, sports, culture, and night life.

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Where to Stay and Dine in Sydney

The Park Lane Hotel boasts 24 luxurious floors of beauty and convenience. This lovely hotel rises majestically over Hyde Park, with stunning views of Sydney and the harbor. Located in the center of Sydney’s shopping and business district, and only minutes from all transportation, makes it an ideal choice for business meetings and visitors. A complete business center with executive secretarial services is available seven days a week.

Rooms are spacious and tastefully furnished, with a million dollars in contemporary Australian artworks adorning the walls. The bathrooms are beautifully decorated with black marble and lovely paintings. Just when you think they have thought of everything, you find a little yellow rubber duck perched on the tub with the bubble and bath salts.

The Gekko Restaurant in the Park Lane, named for an indigenous lizard, is unique in that it offers guests an opportunity to select wine for dining from an area at the entrance of the restaurant. There is an open kitchen where diners can watch the chefs at work. The food and service is superb. Desserts are to die for.

On the 22nd floor of the hotel the health spa maintains a complete line of “life fitness” equipment. For reservations and information, call 1-800-338-1326.

Nearest the waterfront and alongside the famous rocks area is the new Observatory Hotel, a part of the Orient-Express Hotels. Distinctive and charming, guests are only a stroll away from the main harbor ferry wharves. Noted for excellent service and serene atmosphere, this is a place to relax and enjoy the ambiance of an intimate first-class hotel offering a view of the bridge and the opera house.

The hotel’s Galileo Restaurant offers fine Italian dining and an impressive wine list. Rooms at the hotel are charming, with every available amenity. State-of-the-art CD players and VCRs and up-to-date video tape and CD rentals are available. A romantic pool and health spa complete this lovely place. For reservations and rates, call 1-800/237-1236.

Hunter Valley

After the hustle and bustle of the big city, a pleasant two-hour drive to the nearest wine country is the order of the day. Hunter Valley is a delight in every way. It is home to the Tyrrell and the Windam Estate wineries, as well as many other fine wineries.

Peppers Guest House in Hunter Valley is set right in the heart of the vineyards. A lovely, relaxing farm-house style guest house, it is more like a home than a hotel. Comfortable, pleasant, antique-filled rooms and cozy lounging areas with a wonderful, friendly staff round out the Peppers. The renowned Chez Pok is a gourmet’s delight, and is frequented by Sydney neighbors who make the trip just for the marvelous fare.

A hop, skip, and a jump away from Peppers is a 1909 convent built for the pioneering Brigantine nuns. Marked for demolition in 1990, the convent was rescued and transported across country in pieces to Hunter Valley and was exquisitely restored into a 17-room elegant hotel. Each room is furnished and color-coordinated differently. Room 8

*The FHP 24 Hour Managed Care Program is now offered by FHP, Inc. a federally-qualified HMO, and its corporate affiliate, Great West Insurance Company, a California domiciled, property and casualty insurance company.

By Camille Bounds
The Wine Cellar

If you were disappointed when entering the parking lot, this gloom soon disappears the moment you first bite into the bread and muffins which are baked right on the premises.

Ocean Grill

An Original in Redlands

years, Bill Cowan, of the Ocean Grill in Redlands, obviously never heard the words, "Location, location, location," as the magical key to business success. His restaurant, located over the local Honda repair shop, is, indeed, not a pretty site. In one area of the restaurant, one can dine overlooking the dismantled and disheveled buildings of Redlands. Luckily, the interior decor is very comfortable. When making reservations, the tables closest to the freeway should be your first choice. This is a restaurant where what's on your plate really counts and decor is secondary. The rolling diners who enter when entering the parking lot, this gloom soon disappears the moment you first bite into the bread and muffins which are cracked, cooked and marinated in a sweet red tomato salsa with cilantro, chiles, onions and garlic served with freshly cooked tortilla chips—it also looked too elegant to eat. If we weren't impressed by the beauty of the dining area, we were satisfied when we selected the cream of arichoke heart soup. Just like the homemade breads, the soups at the Ocean Grill are made with great flavors and wonderful tastes in mind. Some of the best dishes on the menu are the entrees. Again, elegantly presented, the fish king salmon filet is grilled and topped with diced jumbo shrimp simmered in a Dijon mustard cream sauce. The Mahi Mahi filet is also grilled and served over black beans with diced tomatoes, cilantro and scallions—topped with a basil and cream pesto—a large tiger shrimps are sauteed with mushrooms, Italian squash, garlic, flamed with Silver Tequila, and then finished in a cilantro, lime and butter sauce. Absolutely divine! Some of the other fresh fish dishes include Idaho rainbow trout, opah (munkara), Hawaiian ono (wahoo), Hawaiian swordfish, yellowfin tuna, orange roughy, Alaska halibut, and sea scallops. The portions are generous and prices reasonable. The dessert selections are good, but not extraordinary. You will find the service efficient and attentive—and the headwaiter, Mario, is especially pleasant and helpful. A wide and great selection of wines is also offered.

The Ocean Grill may not have the best view in town, but their top-notch service and excellent food makes this restaurant one of the best seafood spots in the Inland Empire. Chef and Bill Cowan's heart—is where it should be!

The Ocean Grill is open seven days a week. Lunch is served from 11:30 a.m. to 2:00 p.m. and dinner from 4:30 p.m. to 10:00 p.m. A Sunday brunch starts at 10:00 a.m. and is open until 3:00 p.m. The Ocean Grill is located at 345 West Pearl Avenue (off the Orange exit on the 10 Freeway) in Redlands.

The phone number is (909) 734-4042.

Restaurant Row

By Greg Anderson

OCEAN GRILL

This gloom soon disappears the moment you first bite into the bread and muffins which are delicious and tasty. Their classic entree is the Tequila flamed tiger shrimp dish. These	

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Mr. Tom, 8th grade P.E. teacher

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Environment and Economy Go Hand in Hand — Why We Need the New Smog Check System in California

healthier population means reduced health care costs, and thus, a potentially more affordable health care system. (A 1991 Cal State Fullerton study suggests that $9.4 million is spent annually in the LA basin as a result of air pollution-related health care costs.) We will also save by using less gas as a result of operating more efficiently. This saves us money individually and can reduce our collective dependence upon imported oil. By maintaining the global geopolitical status quo, a dependence demanding enormous amounts of tax money in military expenditures is created. Instead, these resources could be spent on other needs like schools and health care.

Overall, the real costs of a polluting and wasteful transporation infrastructure are enormous for California and for our planet. The longer we put off change, the more the diminishing returns of the present will make our lives unnecessarily difficult. If we are going to move towards a healthy and economically sustainable society, we need to do several things. We need to promote different land use patterns that reduce the need for transportation by promoting accessibility rather than mobility. For the transportation needs that remain, we need safe, viable and affordable public transportation instead of our overdependence on private transportation. For our remaining fuel needs, we need to significantly increase our energy efficiency, while phasing out fossil fuels and phasing in clean, renewable fuels like solar and hydrogen.

An improved smog check program is only a baby step towards this goal, but all of us must take baby steps on the way to maturity. If this step also leads to new opportunities for those who create the technologies of tomorrow, not only will this new market be good for business, it will be good for all of us by helping to create a cleaner, healthier and more livable world.

A special thanks goes out to the Venice-based Coalition for Clean Air for their help in researching material for this article. For more information about the Green Party of California, call (310) 5-GRAY.

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College Station: Texas A&M University Research Park

Virginia
Chesapeake: Battlefield Corporate Center,

Washington
Bremo: Bremo Point Technology Center
Everett: Everett Corporate Park
North Richland, TX: Cities Science & Technology Park

Executive Time Out—A Taste of Australia

even boasts a GHOST! Robert’s Restaurant is a leisurely stroll away on the same property. Robert’s adjoins an 1816 ironworks but which is listed by the National Trust, Australia’s equivalent to our Historic Registry. As you walk to the country-inspired restaurant, you pass through a rare, authentic piece of colonial Australia. The food at Robert’s is magnificent!

Murphy Robson’s Winery and Tasting Barn is situated between the convent and Robert’s. Robson’s is one of the distinguished wineries of the area producing smooth, character-filled wines.

Golfing, scenic flights, aboriginal cave exploring, bush walking, and hot air ballooning are just a few of the outside activities offered by Pepper’s. If you go to Hunter Valley just at the right time, around January or February, you can have the wine-making experience from hand-picking the grapes, to crushing (with

Continue From Page 20
Hayman Islands

Have you ever had a dream about visiting Fantasy Island combined with the Great Barrier Reef? Just hop Asnet Airlines’ two-hour flight from Sydney to Hamilton Island and off the Queensland Coast, and connect with the luxury catamaran that will transport you to Hayman Island, a $200 million resort located on the northernmost point of the Whitsunday Islands. A literal Garden of Eden just off the Barrier Reef, everything is here for your enjoyment and pleasure: huge, luxurious, beautifully decorated terraced rooms with glorious ocean views; service we dream about; six restaurants of a caliber we did not think existed—each with a different flavor; and every outdoor sport available.

Explore the Barrier Reef up close and personal in scuba gear, and discover the beauty that exists only below these waters. Flora and fauna of every description abound, and every evening at sunset one can watch the parade of fruit bats fly off to their feeding area, creating a special feeling of serenity. For reservations and rates, call 1-800-367-7200.

Quantas Airlines offers non-stop flights to Sydney from Los Angeles. Service and food is above average. It is a long flight, almost 15 hours, so dress comfortably, drink a lot of fluids to cut down on jet lag, and try to sleep on the flight as much as you can.

Camille Bendall is the travel editor for the Inland Empire Business Journal and Saigon publications.

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Cathedral City—Gordon Matthews, president of R & G Marketing, has launched Pre-Paid Legal Services, Inc. in the Coachella Valley as an affiliate of the corporate office in Anaheim. According to Matthews, pre-paid legal services are not attorney fees where major medical insurance is hospital and doctors bills.

Pre-Paid Legal Services, Inc. was established in 1972 and has been trusted nationally by more than 1.5 million people. Matthews said, "David Horowitz, the consumer advocate, concurred. "The basic idea of making simple legal advice widely available at a reasonable cost makes a lot of sense, especially for middle-income people at an affordable cost."

"That's what we do. For a small monthly fee for our members have access to more than 2,700 law firms across the country," said Matthews. For information, call (619) 325-7675.

Local Attorney Gone to P.O.T.—Now Making House Calls

Even out of ten Americans die without having a will, failing to provide a smooth, orderly transition, with serious adverse effects for their loved ones. Planning ahead not only fulfills a person's actual intentions, it provides a valuable service to loved ones in the future. Preconception and lack of knowledge about the process are the major culprits for this unfortunate situation, said Matthews. "One member noted that the course offer is 'welcome news' since the tribe needs an economic boost and travelers on Highways 111 and 95 could be potential customers."

Grand Casino Inc. is already constructing a 60,000-square-foot gambling facility on the Pechanga Indian Reservation near Temecula. Indian gaming already exists on reservations in California, and a $100 million-dollar casino has been proposed for Palm Springs.

$9 Million Awarded in Partial Desert Settlement

With less than 60 days remaining before the 22nd anniversary of the landmark construction defect lawsuit ever recorded in the Coachella Valley, this suit was filed on behalf of Palm Desert Resort Homeowners Association against the developer and general contractors in connection with alleged construction defects discovered in the 960-unit planned development.

This settlement leaves one of the three developers, Grand Casino Inc., which was attended by delegates from Southern Counties, Greater Los Angeles, Coachella Valley, San Diego, and Inland Empire Chapters of Community Associations Institute, as well as a founding member of the Greater Los Angeles Chapter of Community Associations Institute.

Courtyard Offers Range of Amenities

The Courtyard is ideally situated near the Palm Springs Convention Center and within walking distance of five major hotels, including the Palm Springs Hilton, The Marquis Hotel, The Spa Hotel, The Wyndham and Las Brisas Hotel. It is also within walking distance of the renowned Palm Springs Desert Fashion Plaza, which is home to Saks' Fifth Avenue. It is only five minutes from City Hall, the Courthouse and the Palm Springs Regional Airport.

A Tradition of Quality at the Courtyard

TPM Holdings, Inc. owner of The Courtyard takes pride in their ability to meet the needs of such a wide variety of businesses. Suites range in size from 5,000 square feet, all the way down to 150 square feet. The Courtyard continues to be an especially great location for any business thinking of opening its first office in the Coachella Valley due to its prestigious address and proximity to extraordinary support facilities.

Courtyard Has That Professional Attraction

The Courtyard is currently seeking to negotiate space for support service professionals. Available for lease is a barber/beauty salon, a perfect key facility waiting to be occupied. Tammy Perezchica, the on-site leasing manager is also interested in speaking with prospective graphic art/photocopy/blueprint professionals that would like to take advantage of this premier location. Call (619) 325-1262.

Space Available

TPM Holdings, Inc. owner of The Courtyard takes pride in their ability to meet the needs of such a wide variety of businesses. Suites range in size from 5,000 square feet, all the way down to 150 square feet.

A Place for Professionals to Call Home


For information on space available at this prestigious center, you may contact Tammy Perezchica at the On-Site Leasing Office, 619-325- 1262.

Hemet Redi-Mix settles in thousand palms

With their recent purchase of the former Suncrete batch plant and shipping facility, 72-470 Varner Road in Thousand Palms, Hemet Redi-Mix & Materials, a producer of concrete products for the past 31 years, became a permanent part of that community.

Hemet Redi-Mix produces a complete line of concrete products for residential and commercial construction applications, including fiber-reinforced and colored concrete.

To Inland Empire Entrepreneurs, This Is Olympic Gold.

A Hemet Redi-Mix concrete delivery truck stands waiting next to the aggregate stock pile and stacks.

Attend the Inland Empire 1994 Entrepreneur Of The Year Awards Banquet and share the moment as we honor the very best in business.

Join us June 16 at the Red Lion Inn, Ontario and meet Inland Empire’s most successful entrepreneurs, along with prominent business and civic leaders. Learn how others grow their businesses, expand your network and share ideas with valuable contacts.

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Real Estate Focus
Housing on the Road to Recovery

RIVERSIDE, Calif.—Further evidence that Southern California's housing market is on the road to recovery emerged as TRW REDI Property Data, released its monthly home sales report. More than 61,000 single-family residences and condominiums closed escrow in the first month—up 23 percent as compared to the same period last year.

TRW REDI reports that the recovery is being led by sales of entry level existing homes. Sales of existing homes increased by more than 25 percent compared to 10 percent for new homes. "Existing home sales now account for a greater share of market activity," said Nima Nattagh, TRW REDI's market analyst. Between January and April of this year, builders sold 6,600 new homes in the Southland, which amounts to 14 percent of overall sales. In contrast, new homes accounted for 25 percent of sales at the peak of the market in 1988.

The TRW REDI report notes that despite the recent surge in home sales, activity is still well below the level recorded in 1993. Currently, home sales in the region are about 25 percent lower than in 1988.

Government Issued Home Loans Boost Mortgage Lending

Government-insured home loans are helping boost mortgage lending in California, according to TRW REDI Property Data, a real estate information company.

In the first quarter of 1994, lenders originated more than 15,000 Federal Housing Administration (FHA) loans for purchases of single-family residences in California—more than 60 percent above the level achieved in the first quarter of 1993. FHA loans now account for 17 percent of all mortgages advanced by banks, thrifts and mortgage companies for purchases of homes. Two years ago that share stood at 10 percent. The growth in FHA loans has been particularly strong in Southern California, TRW REDI reported.

"The growing importance of FHA loans provides further evidence that California's housing market recovery is being led by entry level buyers," said Nima Nattagh, TRW REDI's market analyst.

FHA loans, which have a limit of $115,725, allow many borrowers to purchase a home with little or no downpayment and "in reflective of efforts by the government to put homeownership within the reach of a greater proportion of the population," Nattagh said.

TRW REDI statistics illustrate that apart from FHA loans, lenders are also experiencing strong demand for conventional mortgages. In the first quarter of 1994, more than 67,000 such mortgages were originated in California—up 21 percent compared to the same period last year.

Overall, the regions outside of the major metropolitan areas of Southern California and San Francisco Bay Area show the strongest gains in mortgage lending.

Winning Bid Submitted

HIGHLAND, Calif.—Kaiser Holding Co. (NYSE: KSH)—on Monday announced that one of its subsidiaries, Pro Builders Corp., has submitted the apparent low bid of $16,868,900 on a State of Montana Architecture Department contract to construct a new school of business administration building for the University of Montana in Missoula.

Work crews will construct a three-story masonry block building, which will contain classrooms and offices for faculty and staff. Plans for the 104,000-square-foot building call for the construction of six large lecture halls, four of which will be built on the first floor. The second floor will consist of two lecture halls and 30 classrooms, and the third floor will hold 75 offices. Work will commence this July, and the project is scheduled for completion in July 1996.

Kaiser Holding Co., based in Highland, Calif., is a diversified construction company with operations in infrastructure, environmental remediation and contract mining markets serving both government and private customers in the Western United States.

People Places & Events

Nindra will complete his M.B.A. this month with a 3.93 overall grade point average. He received an undergraduate degree in civil engineering at San Jose State University and has worked as a teaching assistant, research assistant, and computer consultant at UC Riverside.

Educator of the Year

Palm Desert. Dr. William Pivar, a professor of business education at College of the Desert, was recently recognized by the California Real Estate Educators Association as "Real Estate Educator of the Year" for 1994.

Dr. Pivar has been a full-time faculty member at COD since 1971. He is also the author of 27 books on real estate. Recently, his book, "Real Estate Investing From A to Z" (Probus Publishing) was chosen as a Fortune Book Club selection.

Dr. Pivar is retiring from the college this month.

"Working with the AQMD was a real education"
Inland Empire Business Chronicle

At Deadline

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International Trade Leads

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Bona Vakar
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Fax: (361) 148-8697

Product Data
A. Detailed Product Description:
Iron, steel, and plastic construction materials, metal plates, copper and plastics pipes, building materials, floor and wall covering tiles, public utilities connections (gas, water, heating) and elements, heat and sound insulation materials for buildings, internal construction elements.
B. Product Specification/Technical Data

Ukraine

Contact

441010 Particle Boards
940390 Parts of Furniture
935361 Melamine
391990 Sheets of Plastic, Self-Adhesive

Product Data
A. Detailed Product Description:
Particle boards: One side covered with melamine, other side covered of the following colors: walnut, tea, oak, cherry, marble, black. 20 MM thickness or more than 1.6 meter wide; Parts of furniture: Furniture segments made of particle board (20 mm thickness); finishing parts and bindings made of synthetic materials of various configurations; bed mechanisms for upholstered furniture; furniture accessories (handles, legs, catchers, locks); melamine of the following colors: walnut, tea, oak, cherry, marble, black. Preferably with glass tops and side surfaces of furniture articles, Plastic sheets of the following colors: walnut, tea, oak, cherry, marble, black.

Agricultural Exporting

Company: The Tribe has been successful in operating a bingo parlor and an additional entertainment for the public. The tribe is also interested in unspecified portions of March for economic development. The tribe's Highland casino operations employ about 800, but according to Timmen, tribe vice chairman, members want to diversify into other areas of business. The tribe is also working with the Ione Band of Miwok Tribe and the agency at the former Norton AFB to develop about 40 acres that is a reserve facility in two years. The tribe joins more than two dozen agencies filing a claim for property and buildings at March not released by the Air Force Reserve. Another tribe, the Soka Band of Mission Indians, recently filed an application for portions of El Toro Marine Corps Air Station in Orange County.

Company Data
A. Type of Business: Manufacturer
B. Year Established: 1981
C. Number of employees: 45
D. Annual Sales: U.S./E. 5 Million
E. Member of Business Chamber: Yes, St. Louis County Chamber of Commerce
F. Bank Name and Address: National Bank of Hungary, 252135 Kiev, Ukraine, 252135
G. U. S. Firms Represented: N/A
H. Other Information: N/A

Post Remarks: The company conducts trade shows and exhibitions in Kiev, Dnipropetrovsk, Zhytomyr, Kharkov, Odessa, and Simferopol. The company is seeking long-term partnership including the possibility of setting up a joint venture. LKS readily provides a list of its customers for the reference. The company has experienced personnel and management. At present LKS imports furniture from the Czech Republic, Slovakia and Austria. LKS has already contacted USFCS Kiev with top requests and is satisfied with the quality of this program.

Contact
Milly/Miller
24, 21st Mircevo St.
20521-5850
Kiev
Phone: (044) 221-73-44
Fax: (044) 216-33-41

Please send a copy of your response to:
Commercial Section (FCS-Top)
American Embassy
Kiev

Days of State: Washington DC 20521-5850
Japan
847985 Educational Robot

Product Data
A. Detailed Product Description: Robot for school education
B. Product Specification/Technical Data: The firm requests manufacturer contact Ms. Yamamoto for details.
C. Quantity: 1 Unit
D. U.S. Dollar Value: Unknown
E. Purchases Needed By: ASAP

Response Data
A. Response Language: English
B. Best Way to Respond: By letter
C. From Manufacturer Only: Yes
D. Information Requested From U.S. Firm: Product information, price list
E. Other Information: Trial order is required.

Contact
Ms. Michiyuki Yamamoto, A1 Sung Manger Seiko Corp.
Shirakaba Prefecture 424
Phone: 81/543/66-0111
Fax: 81/543/64-7318

Please send a copy of your response to:
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Carothers Publishing Co. 24124 Sunnybend Blvd., Moreno Valley, CA 92553 2/14/1994 Dale Carothers

E-Z Lube 23615 Alessandro Blvd., Moreno Valley, CA 92558 2/16/1994 John Rose

Caribbean Lifestyles 3203 2 1/2 Ave. #889, Moreno Valley, CA 92555 2/17/1994 John Rose

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25455 Barton Road, Suite 106B
Loma Linda 92354
11370 Anderson Street
Loma Linda 92354

Loma Linda Family Medicine Center (Family Medicine)
24636 County Line Road, Suite 32
Yucaipa 92399

Loma Linda University Medical Care Center (Internal Medicine)
11441 Heacock Street, Suite A
Moreno Valley 92557

Loma Linda University Pediatric Medical Group, Inc. (Pediatrics)
11370 Anderson Street
Loma Linda 92354
11441 Heacock Street, Suite C
Moreno Valley 92557
28315 Bradley Road
Sun City 92586
27990 Sherman Road
Sun City 92586

Participating Plans

We accept most insurance plans, Medicare assignments, all major PPOs, and the following HMOs:

Aetna (commercial & seniors)

California Care (commercial)

Cigna Private Practice Plan (commercial)

FHP (commercial & seniors)

Foundation Health Plan (commercial & seniors)

Health Net (commercial)

Contact your HMO or employee benefits representative to find out how you can join our healthcare system.

11234 Anderson Street • Loma Linda, CA 92354