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Close Up: D. Tad Lowrey

Auto Insurance Collision Repair Diminished Value

Pro/Con Internet Regs

George E. Brown Jr.
Member of the House of Representatives
What do Annie Oakley,
The Edmund Fitzgerald
and Nine Inch Nails
have in common?
The same law firm.*

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*At the turn of the century, Annie Oakley was represented by the firm in a theft case against the Cleveland Press. Annie & Hadden was involved in the investigation of the wreck and representation of the owners and underwriters of the Great Lakes freighter, the Edmund Fitzgerald. The firm currently does work for "Nine Inch Nails," a world famous industrial music group.
ABOUT THE COVER

The surplus we have gained to some extent at the expense of the old system, is the only component of our fortune, and let us be careful that the last component can be made to develop any further.

... Jacob H. Schiff

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Lawyers vs. Insurers' 1997's Battle royale


by Steve Elliott

Two of the California's fiercest political enemies, the lawyers and the insurers, have squared off in the year's number one lobbying battle: a fight over a legal doctrine known as insurance fraud. Companies say would dramatically drive up the cost of coverage for drivers. As California's largest insurance company, Geico, filed a suit against a defense attorney that will increase insurance premiums for everyone, even those who have never been in a car accident.

At stake, insurers say, is $2 billion to $3 billion annually in insurance premiums. That insurance companies would pay more than $300 million if Royal Globe were reinstalled.

When most people hear the word "insurance" they think of someone who is being cheated. They believe that means investing in insurance is a good way to invest in the future. But with our parent company's strategic change in 1997, we are better equipped to return products and services to the public.

"Profit margins will be correspondingly increased," said Allen Lemberger, president of the California Chamber of Commerce and chairman of Californians for Affordability Insurance Rates (CalFIR). "If insurance is to become a viable proposition, it must be affordable and accessible for everyone."

Although the original case involved a personal accident, Royal Globe was applied most often to the business of insurance cases, which account for the largest number of claims against insurers. The leveraging power of Royal Globe allowed attorneys to force some settlements for fear of a second lawsuit.

In 1989, a more conservative Malcolm Lucas, a judge on the California Court of Appeals, denied the plaintiff's request. Although the plaintiff was allowed to file a bad-faith lawsuit against a defendant's insurance company over legitimate claims that were unfairly denied or delayed, it is the doctrine under debate.

"We know that many people are skeptical of changes in bank ownership and, in some cases, they may not be aware of what has happened. We want them to know what is going on, how much we are doing, and how they can benefit," Lowrey said.

If the bank's position is to make sure that its customers are satisfied, we will continue to serve them. We will make sure that we are doing everything we can to ensure that the customers are happy and that they will continue to use our services.

"We need to stress that we are not changing the computer program we have been using," Lowrey said. "We have made some changes in the way we handle our customers, but we are not changing the way we handle our employees."

"The bottom line is that the cost of doing business will go up if third-party lawsuits are reinstated," Lowrey said.

"But unlike some previous changes at other banks, our customers will lose none of the banking services they value," Lowrey added. "We will continue to provide the services that our customers need and they will continue to benefit from those services."

Lowrey's lifetime of hard work and banking excellence serves him well in his current position at Jackson Federal. He graduated in 1976 from the University of California, Davis with a degree in agriculture. His family run a small business that is one of the largest employers in the country.

"Our motto is 'Ensuring Your Financial Future,'" Lowrey said. "We believe that means investing in the community where we live and work."

First Federal was purchased in November 1998 by Michigan-based Jackson National Life. Lowrey, a prominent banking executive with a national reputation, became CEO and chairman of the bank in February 1999.

"We want to stress that we are not changing the computer program we have been using," Lowrey said. "We have made some changes in the way we handle our customers, but we are not changing the way we handle our employees."

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Keep the Internet Open and Let Competition Flourish

by John Ragusa, Associate General Council, GTE

Last summer Americans flocked back to baseball, winning back the interest to watch Sammy Sosa and Mark McGwire compete for a new 30 home runs-plus home run record for the first time in nearly a decade old record. Each player hit like he might not be the other. That's the promise of competition whether it's sports or business — doing the best job possible, letting up because there's someone right behind you.

The same rules have applied to Internet Service Providers (ISPs) used to access vast oceans of information. Today, whether web surfers are regular telephone dial-up modems or advanced digital telephone services, they can choose from more than 5,000 ISPs. Competition between ISPs led to consumers benefits such as:

- Monthly flat-rates they can choose from more than 1,000 Plus plans
- New telephone services, like advanced digital telephone services, will allow their telephone service to be used for local and long distance calls
- New life-like musical performances, and libraries of data that hang tantalizing out of reach of most consumers

The problem is the lack of bandwidth. The conventional telephone lines that bring the Internet to 97 percent of all users are high limited in their ability to transmit data. Limited bandwidth is the reason that most consumers couldn't download the preview for a movie without tying up their phone lines for more than an hour.

From a consumer's point of view, the lack of bandwidth is even more frustrating because the Internet is converging with telephony, and the local telephone monopolies have been glacially slow in building out the high-speed Internet infrastructure consumers want, and where they have built it, they have overcharged for services and exorbitant rates for access to a public utility.

It's clear that from competition, the bedrock that this country was founded on, works. It's led to innovations like flat-rate Internet access fees, smaller and better cell phones, and CD players. Competition can be credited with making American's annual spring baseball season and new home runs records. Knowing that the competition is out there, companies are keeping pace.

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The arrival of this new competition stimulated action on the Internet. Telecommunications companies were able to roll out Internet service quickly, and service dropped from $89 to $39 merely because the local cable company announced its competing program would become available soon. Now that month, SBC announced its own Pac Bell, it said it would accelerate its planned, five-year rollout of high-speed Internet service to 20 percent of its customers.

These are healthy developments. Competition is needed new Internet is capable of delivering. The "net" is full of elaborate educational tools, video on-demand, music, and the kind of new life-like musical performances, and libraries of data that hang tantalizing out of reach of most consumers.

Machining, tooling, and manufacturing concerns in the Inland Empire are very concerned about the potential for developing crisis factory industry in regards to the shrinking availability of qualified, trained operators. From the next 10 years in Southern California alone, 66% of the machinists now paying their trade will become eligible for retirement. That means 15,000 people will need to be trained to fill those jobs. To replace them. Additionally, California labor officials estimate a 7% annual growth in the field, which translates to another 10,000 jobs need to be filled by the year 2010.

There are many open positions over the next 11 years. The industry is one of the most technologically advanced of all manufacturing activities, yet it's not employing numerically controlled (CNC) machines and other computerized-rounded equipment (CAD/CAM) techniques is now standard throughout the industry. But the industry is not able to force them to carry their competitors' content. That is to gain government dictation that "every new car dealership" carry all cars manufactured; ridiculous doesn't it? It just isn't good common sense for government to micromanage operations or operations strategy to industry.

The "open access" argument overlooks the problems that numerous high-speed pathways into the home are already moving forward. These include high-speed cable, satellite, and other wireless technology. Electric companies and utilities are not looking for monopsony power so that cable companies can develop a monopoly on one service and squeeze the competition. But should the industry be given the opportunity to expand, the potential for creating higher lifetime skill levels and diemaking represents the single most significant opportunity for the industry.

"Our three training centers are uniquely qualified to supply highly-skilled machinists and machinist machine operators," says traditionally trained. The centers are: the training program at the Southern California (LANMTA) recently opened in Inland Empire.

According to Irv Hart, the training centers' executive director, training is initially being provided for both conventional machine operators and CNC machine operators. Planned curriculum expansion looks promising, that is divided into approximately 1/3 classroom, 1/3 computer lab, and 1/3 shop, providing an "integration of practical teaching and hands-on experience. He says, ""No other training facility nor community resource that we know of in the area offers such diverse training: Our graduates are ready to produce parts and operate a variety of machines the first day on the job."

All shop training is performed in the latest art machinery and tools that is currently being used in actual machine shops. Computer training is done on a broad range of computer programs that is typically used in the industry.

Since 1966, when the Training Centers of Southern California's program opened its first training facility in an industrial area of East Los Angeles, their training program focus has been on two in each 16-week session.

"Having worked with many area machine, tooling, and manufacturing shops for a number of years," says Hart. "It was decided that the training program at the Southern California's program was to be an excellent program to place conventional and machine operator graduates in the workforce."
Managing Leadership vs. Management

by Cyndi J. Torres

A new management paradigm is emerging as economic values have increasingly tied to information and ideas. But there's another issue to consider: As brain power has overtaken brawn as the key factor in people's employability, a new "contract" has been formed between companies and their employees, creating additional challenges for managers competing for talent.

Companies were once viewed as benevolent dictators who bestowed employment on grateful workers and expected unconditioned loyalty and lifetime indenture in developed economies and is rapidly disappearing elsewhere. The reality is that lifetime employment is a thing of the past.

Workforce mobility has increased dramatically, making employee turnover an ever-present management challenge. Turnover is increasing at the management level as well. A recent study by Cornell University's Center for Advanced Human Resource Studies found that the average executive today changes companies eight times during his or her working life — and changes careers three times. Aggressive executive recruiting and the rise of Internet-based recruiters like Career Mosaic and The Monster Board have created a free market for executive talent that may even result in a project-by-project employment, rather than a permanent attachment to one organization.

With this change and others occurring around us, it stands to reason that managers need to do their jobs differently. But for an executive with scores of fires to fight every day, the prospect of adopting a new management approach is unpleasant. Most managers think it means a radical makeover that will be painful and downright dangerous.

The reality is a lot more subtle. As Peter Drucker once observed, the art of leadership is to preserve order amid change and change amid order.

What's the difference between management and leadership? Management is the allocation of scarce resources against an organization's objective, the setting of priorities and the design of processes for achievement of results. Most important, it's about controlling.

Leadership, on the other hand, focuses on the creation of a common vision. It means motivating people to contribute to the vision and encouraging them to align their self-interest with that of the organization. It means persuading, not commanding. As technology and communication dissolve international barriers, managers who can effectively embrace the international marketplace and lead in a visionary, people-oriented manner can work the magic that the late Roberto Goizueta did in transforming Coca Cola into a truly global icon.

There's no question that effective leaders of the 21st century will need the ability to manage the presence of ambiguity and rapid changes driven by technology. To recruit, retain and release employees, as well as customers, investors and shareholders — they will need to introduce new visions and inject passion into the decision-making process.

Perhaps most important, they will need emotional intelligence; leaders will need to know and control their own emotions, recognize and guide emotions in others and motivate themselves to attack some of the knotty challenges their organizations face, such as adopting a culture of dynamic change or dismantling a hierarchical management style.

This simultaneous focus on the process and the team, as well as on the individual's capabilities and performance, is the management model of tomorrow. It will enable executives to compete in new markets, serve customers with excellence, launch innovative ideas and create dynamic growth strategies. And it will help ensure that the company is flexible and strong enough to withstand the storms that may attack either works. One cannot do both at the same time.

As a small business owner, I know I spend at least 75% of my time in business meetings. While the majority of this time is meeting with clients, the rest is spent attending Chamber of Commerce meetings and other professional association meetings with the sole purpose of networking.

Every Thursday morning, I attend a business networking meeting. On the first Wednesday of every month, it's the Chamber of Commerce networking luncheon. In addition, there is usually a monthly Chamber of Commerce business mixer to attend. Every second Thursday evening, the Chamber committee, which I chair, meets over dinner to discuss upcoming events. On the fourth Monday, I attend an association meeting for professional organizations. Most of my meetings are productive. As an organizer, they should be, right? Agendas set, goals clearly defined, etc.

Unfortunately, there is an occasional time-waster of a meeting, that shows its ugly side about once or twice per month.

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by J. Allen Leinberger

About a year ago I compiled a series of short notes about computers. I did this because these notes were piling up, and because there is not a lot happening in the computer business this time of year. Here I go again with short notes.

Last month I touched on the confusion between Office 2000 and Windows 2000. Office 2000 is now out and offers the same package as the Microsoft Office 98 for Macintosh. Programs like Word, PowerPoint, Excel and others form together to comprise a Suite. Like the AppleWorks Suite, these are sets that should work seamlessly together in the office environment.

Of course, since they are made by Microsoft, they take up an awful lot of hard disk space. Still, at this time computers are being sold with hard drives measured in Gigs instead of Megs, so the guys in Redwood, Washington figure you've got enough room.

**COMPUTERS/SOFTWARE**

**Computer Musing '99**

Books on Office 2000 are already out. I.D.G. has published both Teach Yourself Office 2000 and the Office 2000 Bible. In fact, the "Teach Yourself" series also has individual books on Word, PowerPoint, Excel, etc. I.D.G. has also published the Y2K Bible, Procrastinators Edition. Make of what you will.

Meanwhile, Drasmin Communications has produced a program called Digital Artwork. Its theory is that with so many Windows programs out there, we need some variety in the artwork, sound effects and fonts. "Adding Some Spice," is how they describe it. These are competitive times and if every presentation looks like every other one, it takes a new artwork to stand out.

Speaking of the release of Windows 2000, I have confirmed that Microsoft is actually charging people for the beta test version of the program. That means that someone is paying cash for the opportunity to test the system for the company.

In San Bernardino County, according to PC Week, a man described as a chief technician paid out the $59.95, explaining that he needed to see what it offered before he committed 8,000 county computers to the program.

Let's get real. First, Windows 2000 will be bought for those 8,000 computers anyway — and at a great tax dollar cost.

Second, the new Windows 2000 operating system is NOT going to be compatible with the Windows 95 and 98 systems. Microsoft has already told me so. For those you may be able to transfer old documents, but it won't be automatic. Windows 2000 works off of a different system from its predecessors.

We can only hope that when the San Bernardino County contract goes through, they get a rebate on the cost of that beta test.

In other news, David Pogue, the Stephen King of computer books, has published a second edition of his book, Palm Pilot: The Ultimate Guide (O'Reilly). This new version of his best seller provides coverage of the hot selling palm top包括 the new Palm IIIa, as well as the Palm V, and the new Palm VII. Like volume one, it has a CD-ROM full of new programs. This time it includes a Star Trek Tricorder edition that does nothing except make the screen of you, Pilot, look like something from the TV shows.

In July, Amazon.com introduced two new stores to add to their book and music on-line stores. Electronics and Toys & Games are already up and on the site for people who don't know what to buy for an 8-year-old, or are tiring of finding that the VCR they want to look at is chained to the wall. Both of these stores have a series of photos allowing you to check their toy for loose parts, or see what the back panel of the DVD player looks like without having to pick it up.

They describe this as "Taking the Guess Out of Buying — Palm Pilots or Mr. Potato Head." There is also a best seller list that informs you of what is selling and what is not.

If you remember the battles over the Cabbage Patch Kids or Tickle Me, Elmo, this may finally have ended. I.D.G. has published and the "Teach Yourself" series also has "Laugh-In" resource. This new version goes through, they get a rebate on their tax dollar cost.

**Inland Empire Business Journal**

**For Insight on Inland Empire Business**

**EMPLOYERS GROUP**

**Minimizing the Risk of Violence in the Workplace**

by Sarah Rios

The Bureau of Justice Statistics, which analyzes crime data for the U.S. Department of Justice, estimates that nearly one million individuals a year are victims of a violent attack while at work.

Awareness of violence in the workplace has greatly increased, as well as the employers' responsibility to take adequate steps to protect employees from being victims of violence. California, like many other states, requires employers to furnish a safe and healthy work place. In addition, many employers must have a written Injury and Illness Prevention Plan (IIPP). Such an IIPP may include standard of conduct rules, an Employee Assistance Program (EAP), and a plan to follow during a crisis.

Prevention:

Establish and communicate a policy prohibiting acts of violence, including threats, intimidation, and other inappropriate behavior.

If an employer has reason to believe that an employee should not be retained as a result of violent or harmful acts toward others, the employer should immediately do a thorough investigation and take appropriate action.

- Hire right — do reference checks on all employees. Document information, even if little or no information is obtained. Ask questions in the interview stage regarding prior conflicts at work and how it was resolved. Ask the applicant what co-workers and if any co-worker hampered their productivity. Consider pre-employment test for illegal drugs.

- Provide proper supervision — it may reduce the risk of an unstable employee becoming violent toward others. If you promote an employee to a supervisory position, make sure he or she is trained in effective listening and feedback, communication styles to enhancing cooperation and evaluating, and improving an employee's job performance.

- Provide a positive environment. Give proper training to employees and take time to listen and offer constructive advice. Reward employees for their achievements and contributions.

- Minimize easy access to the workplace. Set up procedures for visitors, check with the local police regarding crime in the area, and provide necessary security.

- Plan what to do when an employee is a victim of domestic violence and asks for help.

- Plan what to do when an employee is a victim of a domestic violence and is being threatened at work.

- Take specific precautions to ensure safety. For example, if there is a restraining order, refer the employee to your EAP or have the employee call 1-800-795-SAFE, a nationwide counseling and local referral service for shelter.

Unfortunately, many employers fail to address this issue until a serious incident occurs, often resulting in charges of negligent hiring, training, supervision and even negligent retention. The consequences can lead to costly litigation, often threatening the viability of the organization. However, by gaining a better understanding of what constitutes violent behavior, identifying the high-risk employee and taking the preventive measures, these issues can greatly reduce the risk.

Sarah Rios is a staff consultant for the Employers Group, formerly Merchants & Manufacturers Association. The 102-year-old not-for-profit association is one of the largest employer representatives for human resources management issues in the nation. The group serves employers of 100 or more people that employ approximately 3 million workers. The local Inland Empire office can be contacted at (909) 784-9430 or at http://www.employersgroup.com.

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Burgess Management Consulting Announces Today the First Integrated Marketing System for Small Business

Burgess Management Consulting Group, in Redlands, maintains a consulting group of financial professionals, in Redlands, maintains that they are introducing the first comprehensive integrated desktop marketing system for small businesses.

Under development for years, the new, called Marketing Fusion™, which integrates varied marketing functions in a single application, has been completed. The system was developed in direct response to client need, because no application existed to solve smaller businesses' most pressing needs.

Ron Burgess, founder of the Burgess Management Consulting Group in Redlands, found that small and medium-sized businesses needed an easy way to keep track of customer information and records, and easily communicate with them. Many clients were unable to configure and run a standard database application due to their size, yet they needed the same level of information and communication as their larger competitors.

"This unique marketing solution for small businesses includes not only software, but Internet support; cost effective approaches provide custom computer forms and purchase orders, distribute catalogs and brochures on the Internet and support call centers to clients," said Burgess.

Marketing Fusion™ handles traditional issues such as full customer and prospect databases, and robust contact management features, but it also combines newer functions such as e-mail generation directly from the system, and system integration. The new system contains modules for advertising, public relations administration, promotional campaign management, time and job management, service desk, purchase order management, and marketing planning.

"It also has the capacity to tie our clients directly to our offices," Burgess pointed out. "Our consultants can assist in various functions where the client does not have the expertise. We can communicate with clients across the country just as easily as we can across town."

In addition, Burgess said, clients can also take advantage of their Fusion Group, a partner of vendors that can communicate from within Marketing Fusion™ directly to order printed materials, send direct mail or fulfill sales material automatically.

"This represents the first technology for small- and medium-sized businesses that can perform functions like large business is doing, in the area of marketing," he added. "In fact, in some cases the technology is new for any sized business."

Ron Burgess has over three decades of experience in business management and consulting. Burgess Management Consulting Group specializes in marketing management, small business, relationship marketing and marketing technology. Started in 1989, the firm primarily works with service businesses employing five to 100 employees in the U.S. K.

Burgess Management Consulting Group. 10391 Inland Empire Blvd, Suite 300, Rancho Cucamonga, CA 91707. Phone: (909) 474-1039. FAX: (909) 474-1038. Internet: www.burgess-consulting.com, e-mail: info@burgess-consulting.com, or call 800-790-7034. Burgess Management Consulting Group. 10391 Inland Empire Blvd, Suite 300, Rancho Cucamonga, CA 91707. Phone: (909) 474-1039. FAX: (909) 474-1038. Internet: www.burgess-consulting.com, e-mail: info@burgess-consulting.com, or call 800-790-7034.
The Salton Sea Task Force...

continued from page 3

california, it was formed when the flooding Colorado River was accidently diverted into the Salton Trough in 1905. As flashfloods diminished, the surface elevation dropped until the 1930’s when agricultural drainage from the developing Imperial and Coachella Valleys sustained the sea level. This “sea in the desert” soon developed into a major state recreation area, wildlife refuge and sport fishery. Irrigation drainage is the primary source of inflow.

Today’s Salton Sea, 35 miles north of the U.S.-Mexico border, provides vital habitat for more than 380 species of birds. It is 35 miles by 15 miles, with an average depth of 20 feet and the deepest point at 51 feet. The water surface is 227 feet below sea level, only 1 foot higher than the lowest spot in Death Valley.

The Salton Sea is 3.7 million acre-feet of water. With no outlet, water escapes only by evaporation (1.3 million acre-feet per year), behind contaminants from agricultural runoff and washout from the New River in Mexico and increasing the salinity by an alarming 1 percent each year.

Disease has killed more than 200,000 birds in the last seven years alone. Loss of bird migration has risen more than 2 million, and there are no refuge areas in the sea’s most abundant fall), less than three years of age left.

Issues to Be Addressed

According to the state legislature’s Senate Bill 223 analysis, California has already lost an estimated 94 percent of its natural wetlands, making the Salton Sea increasingly important to the Pacific Flyway. The Imperial Irrigation District and the San Diego Water Authority have discussed possible reduction of inflows from the current 2.3 million acre-feet to 3.2 million acre-feet. Such a transfer of water would expose the Salton Sea to continued high temperatures, increasing the risk of sea-level rise.

Scope Of Restorations

Fish and bird die-offs occur with increasing frequency. Allowing the Salton Sea to continue on its present course or deterioration through insconsiderate transfers would be ecological, environmental and economic suicide. Solutions must be addressed just because they are complex or expensive. Any solution, whether it involves canals, evaporation systems, digging or pumping, must be comprehensive.

Indian Gaming... continued from page 45

continue their education so that they can compete for the new job opportunities of the global marketplace. And in California, the Agua Caliente Band recently made contributions to more than 100 charities in the Palm Springs area, including local police and fire departments in need of additional resources. In total, in just the last four years, more than $5 million was given to these various organizations to support their needs and priorities.

In the end, it is important for all those who are interested in this debate to understand the facts about Indian gaming. Although it cannot be denied that within gaming, as with any major industry, there will always be a few examples of less than moral conduct, I believe that Indian gaming can be considered a model for future reforms. Clearly, gaming has proliferated in the past decade and we must be cautious in every way. Yet, all citizens would do well to question much of the rhetoric about Indian gaming that looks to the past at the facts. Simply put, this is a heavily regulated industry that has performed well under intense scrutiny from federal regulators.
LAW

Pending Litigation and Bankruptcy Filings

by Lazaro Fernandez

Many commercial litigators become concerned upon learning that a party to a lawsuit has filed bankruptcy. While it is true that litigation is stopped as against a defendant filing bankruptcy, there are exceptions to this automatic stay.

In cases involving more than one defendant, a plaintiff may proceed against all defendants at the same time as against a defendant. However, the judgment or arbitration award or proceeding against the debtor is adjourned as against a defendant who has filed bankruptcy. The plaintiff is entitled to proceed against nondebtor, co-defendants and can be awarded as to the actual defendant filing bankruptcy.

Removal or transfer can be good options for a plaintiff if the court has been hostile to its case, if faced with a crowded docket or if the venue was imposed on the plaintiff by a venue provision clause or other reason.

If faced with a notice of bankruptcy filing, counsel should explore all avenues available to a party before deciding on a course of action. The decision can have dramatic effects.

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ADVERTORIAL

Mesquite Regional Landfill Ready to Roll

Local communities finally have a long-awaited option for trash disposal waste-by-rail services at a California regional landfill which meets all of this state's environmental protections.

"We are ready to roll," said Bob Filler, general manager of the Mesquite Regional Landfill, located in eastern Imperial County.

The landfill is adjacent to operating mines and near the main rail line, basic infrastructure is in place. Filler says landfill operations could begin in less than a year after securing a contract.

Environmentally, the Mesquite Regional Landfill is ideally located in a very remote area and hundreds of feet from ground water. Raw materials needed for landfill construction and operation are already stockpiled at the site.

"Also, as miners, we specialize in safe handling of large volumes of materials," Filler said. "We moved 100,000 tons of material each day for five times the maximum amount of trash to landfill."

Gold Fields was using liner technology and leak protection systems successfully in gold recovery many years before those procedures were required for environmental protection at landfills. Filler said he is very pleased that the excellent operation record achieved by Gold Fields earned support from the community and confidence from regulators. The Mesquite Regional Landfill was approved unanimously by the Imperial County, Supervisors, and then affirmed by each of the county's seven incorporated cities. The last major operating permit was approved in November.

Mesquite also offers a cost-effective approach for municipal solid waste disposal, Filler said.

"We provide all environmental protections and eliminate hidden costs of tracking trash to landfills in the metropolitan area as historic disposal sites close," Filler said. "Those contracting with us early will have a tremendous advantage in setting long-term rates while also conserving and maintaining local control of their own landfill capacity." A 4-Star rating in Arizona is ideal for setting long-term rates while maintaining control of local landfill capacity.

For the rating of your bank or thrift, call toll-free (600) 388-6668, between 8:30 a.m. and 5:00 p.m., Monday through Friday, eastern time, or visit our web site: www.bauerfinancial.com anytime. It's free.

Ready to Roll

Regional waste disposal solutions require both local and regional landfills to assure options for the future. Conservation of local landfill capacity requires implementation of WASTE-BY-RAIL, as solely approved. California Regional Landfill offers safe, cost-effective, long term disposal of municipal solid waste.

MESQUITE IS READY. ARE YOU?

The secure waste solution for communities facing:

- 30,000 to 20,000 tons/day
- Costs for relocation or expanding existing landfills
- New environmental rules, liability of aging sites
- Land owned by Gold Fields Mining Corp., which also successfully operated an adjacent Mesquite gold mine.
- The regional landfill is also 100,000 tons/day.
- Landfill was approved in November.

For more information on Mesquite Regional Landfill, contact Bob Filler, general manager, Gold Fields' Arid Operations.
Environmental

EPA Funds Free Lead Safety Classes

The Environmental Protection Agency (EPA) recently announced they have funded the first year of the new Lead Safe Contractor Program operated by the League of California Homeowners, a statewide organization仇恨者 to lead in the state. Another local firm, HomeSafe Lead Testing and Training of San Jose, will manage the project.

The goal is to show contractors (and maintenance personnel) how to work without creating lead hazards. The program will also provide a list of trained contractors, or check if you see a contractor that wants to hire, is trained in lead safety, by going to www.healthycity.org on the Internet, or by calling the league.

The list will have both the names of individual contractors who take the course and companies who send 100% of their field supervisors and 50% of workers to training. There will also be a list of rental housing and management companies who train 100% of their field supervisors and 50% of workers. The league will also list schools who train their maintenance and custodial people.

Employers in California are required to work with contractors who take the course and work without creating lead hazards that may be present in the workplace. All employees who may handle any amount of lead paint built before 1978 and buildings (including schools) built before 1995 are required to be trained about lead safe work practices. This includes maintenance workers and almost all contractors. With proper training lead hazards can be managed and controlled safely. Unsafe work practices can create new problems that can become present at great expense, and can potentially result in costly legal difficulties as well. A class that will help employer protect employees and clients, comply with the law, and avoid unnecessary costs will be offered locally.

The first class will be in San Bernardino on Oct. 1999. The Riverside County date is yet to be announced. In addition to lead awareness and lead-safe work practices, the new EPA Renovation Rule that requires contractors to pass out an EPA pamphlet about lead and get a receipt before beginning work will be discussed with the class as well as the Cal/OSHA Lead in Construction Standard, other current and pending state and federal lead standards.

To make a reservation for the Lead Safe Contractor class call 1-800-648-6687.

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Master’s in Business Administration
• Emphasis in: Management & IT
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A national survey reveals that a vast majority (70%) of U.S. corpo­rate executives project a moderate to strong national economy this year, with 60% anticipating growth in their own industries and 75% in their own companies.

Along with this growth, however, understaffing will continue to be a major business challenge in the next two years, with half of those surveyed (50%) expecting their companies to be understaffed in 2000 and 44% anticipating the same situation this year. The annual The Survey of Ontario Environmental Staf ting, this year exam­ined the responses of 322 corporate executives on behalf of the William Ontario Center for Workforce Staf ting, a U.S.-based organiza­tion generating research and analy­sis on issues affecting workforce management and employees.

Continuing a trend forecast in 1998, 77% of companies report the under­employment of supervisors with poor skills as the primary cause for their staf ting challenges in 1999, compared to 60% in 1998 and only 41% in 1993. Turnover continues to be a major factor with more companies reporting difficulty in recruiting pro­grammers (32%) in 1999 compared to 69% in 1998 and only 41% in 1993. Forty percent of U.S. executives report that recruiting entry-level employees in general is also a challenge, 26% say customer service and telephone representa­tives are hard to find, and 24% report difficulty in recruiting pro­fessionals, technical and medical employees.

So how are U.S. companies responding to the under­staffing and unemployment challenge in 1999? The majority (55%) are turning to their temporary staffing industry once again to help fill the void. Almost as many executives (48%) report that they plan to step up their hiring of additional full-time employees, while 47% plan to retrain or redo­line workers to their existing work­force. Twenty-nine percent of com­panies plan to hire independent contractors, and 40% plan to increase overtime, signaling a decrease in these strategies from 1998.

Survey Reveals Half of Companies Face Understaffing Due to Lack of Skilled Workers and High Turnover

A national survey reveals that the price being paid, how many people do you think will choose to investment at the company’s web site? Nobody will want the wrecked car, so maybe it has been repaired no lower price on the wrecked car and some people might want to take their car to another shop, simply leaves their vehicle.

The site also includes a feature that allows users to view the history of the offers made to the vehicle, which will be of interest to many users.

The service also includes a feature that allows users to view the history of the offers made to the vehicle, which will be of interest to many users.

The service also includes a feature that allows users to view the history of the offers made to the vehicle, which will be of interest to many users.
New Generation of Fast Ferry is Expected to Cut Catalina Crossing Time to 50 Minutes

Catalina Express, the leading provider of fast, comfortable service, with up to 30 departures daily between Catalina Island and the ports of Long Beach, San Pedro and Dana Point on the Southern California coast, has announced that its new high-speed catamaran is set to begin service in August from Long Beach to Avalon.

The Starship Express, the first-of-its-kind Catalina Class 41 Meter vessel, is an all-aluminum catamaran. The 6.8 million vessel was built by the Pequot River Shipworks in New London, Connecticut, an American shipyard that specializes in fast ferries.

The new vessel carries 300 passengers at a cruising speed in excess of 28 knots, sailing from Long Beach to Avalon.

Dana to begin service in August from Long Beach, carrying up to 1,200 passengers between Catalina and the mainland.

Our New Generation of Fast Ferry is Expected to Cut Catalina Crossing

With California’s budget surplus currently in excess of $1 billion, should taxes be cut? What should be done with the surplus?

Richard E. Yochum
President
Pomona Valley Hospital Medical Center

It is prudent to retain monies to be used for unforeseen expenses such as health care, fire, or flood. Additionally, this hospital and the health care industry would certainly support a tax reduction. But before setting aside surplus funds, the state should honor its court-ordered obligation to increase the MediCal rate for outpatient care, as well as fully funding the Mediically Indigent Adult Program that used to be part of the MediCal program. This would greatly help health care providers who are striving to provide care to the uninsured.

In our region, about one third of the population under age 65 does not have health insurance. The uninsured population in California continues to grow at a rate that far outpaces the rest of the nation. Increasing the funding for these programs as ruled by the courts will go a long way to help hospitals and health care providers remain financially able to meet the health care needs of the communities they serve.

John F. Tagavoline
Second District Supervisor, Board of Supervisors, County of Riverside

As a member of the Riverside County Board of Supervisors, one of my responsibilities is to insure a well-balanced level of public services are provided to the citizens of our large and growing county. We all expect quality police and fire protection, law enforcement and the many other daily services provided by municipalities. Yet, for nearly a decade local government has had a tough time balancing these necessary services. An economic slump cut revenue needed to maintain service levels, and Sacramento took away locally generated property taxes to balance its own budget demands.

Now, as the Inland Empire economy continues to expand, the state needs to return budget surplus in the event of economic uncertainties, such as funding recovery from natural disasters such as an earthquake, fire or flood. Additionally, this hospital and the health care industry would certainly support a tax reduction. But before setting aside surplus funds, the state should honor its court-ordered obligation to increase the MediCal rate for outpatient care, as well as fully funding the Mediically Indigent Adult Program that used to be part of the MediCal program. This would greatly help health care providers who are striving to provide care to the uninsured.

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Fred Aguiar
Supervisor, Fourth District

The question of what should be done with the surplus is almost moot, given the Legislature’s June 16 approval of the Fiscal Year 1999-2000 state budget. Instead, the question might be, “did the legislature and the Governor set the appropriate priorities?”

Clearly, the 1999-2000 state budget does reflect a number of high priorities such as education, public safety, and infrastructure improvement. These priorities reflect those of a large majority of the electorate and critical investments in providing for California’s future.

And, in stark contrast to the state’s past treatment of local governments, the recently approved budget does provide modest fiscal relief to cities and counties. For the past seven years, the state has shifted an increased amount of locally generated property taxes, each year to balance its own budget. While the state’s economy has significantly improved over the last couple of years, local governments, until now, were excluded from enjoying the benefits of this surplus.

Larry M. Rinehart
President/CEO PFF Bank & Trust

With a booming economy and bright economic outlook for the future, it is only appropriate to cut taxes as soon as possible, with one qualification. Tax cuts should be modest for now. Californians, like the rest of the nation, are spending more than they earn. In California, the savings rate is actually negative. We must be cautious not to fuel inflation by contributing to additional spending unless some portion of tax reductions can be shifted to retirement savings plans.

I also believe the top priority for handling the surplus involves spending on education. The performance of the California educational system, though improving, consistently ranks at or near the bottom of the nation. This must change. Higher pay to attract quality educators and improved computer studies to prepare our children for the future are at the top of my list.

As a banker, I suggest a large portion of the surplus must be placed in savings or reserves for the future. We must recognize that the good economic times we have enjoyed for several years will not last forever. It’s only a matter of “when” and not “if” tougher economic times will prevail. Saving for those days now only makes good sense to avoid financial deficits in the future.
Inland Empire's Largest Employers (Ranked by Number of Inland Empire Employees)

<table>
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<tr>
<th>Company Name</th>
<th>Address</th>
<th># Employees (TE)</th>
<th># Employees (Nationwide)</th>
<th>Nature of Business</th>
<th>Published In</th>
<th>Advertising Contact</th>
<th>Title</th>
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</table>
| County of San Bernardino | 350 W. St. John St., Suite 900, San Bernardino, CA 92408 | 14,200 | 21,650 | Local Government | The Inland Empire Business Journal | Tom Lewis | Top Local Executive Publisher | "The Inland Empire Business Journal"
| San Bernardino County Medical Center | 3350 W. 3rd St., San Bernardino, CA 92405 | 11,000 | 11,000 | Local Government | The Inland Empire Business Journal | Dr. Fred C. Chalovich | Top Local Executive Publisher | "The Inland Empire Business Journal"
| State Farm | 2050 E. Charles St., San Bernardino, CA 92404 | 10,500 | 10,500 | Supermarket | The Inland Empire Business Journal | Bill Xavier | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Sutter Rose, Motors | 1716 N. Main St., Redlands, CA 92374 | 3,000 | 3,000 | Military | The Inland Empire Business Journal | Tom Brown | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Fort Lewis | 3200 E. 7th St., San Bernardino, CA 92408 | 2,900 | 2,900 | Military | The Inland Empire Business Journal | Joe Bailey | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Insta-Mat's | 11400 W. 10th St., Hemet, CA 92545 | 1,500 | 1,500 | Retail | The Inland Empire Business Journal | Bill Helman | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Wal-Mart Stores, Inc. | 2700 N. Main St., Victorville, CA 92395 | 1,500 | 1,500 | Retail | The Inland Empire Business Journal | Robert Williams | Top Local Executive Publisher | "The Inland Empire Business Journal"
| United Postal Service | 2665 W. Baseline Rd., Ontario, CA 91761 | 1,400 | 1,400 | Package Delivery | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Ontario International Airport | 7771 S. Airpark Dr., Ontario, CA 91762 | 1,200 | 1,200 | Airport | The Inland Empire Business Journal | Jack Brown | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Ontario, CA | 201 W. 3rd St., Ontario, CA 91762 | 1,200 | 1,200 | Airport | The Inland Empire Business Journal | Joe Smith | Top Local Executive Publisher | "The Inland Empire Business Journal"
| March Air Reserve Base | 57000 Aviation Blvd., Riverside, CA 92503 | 900 | 900 | Military | The Inland Empire Business Journal | Larry Williams | Top Local Executive Publisher | "The Inland Empire Business Journal"
| All Medical Airline | 12268 Van Buren Blvd., Riverside, CA 92504 | 650 | 650 | Medical/Health Care | The Inland Empire Business Journal | Mary Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Loma Linda University Medical Center | 18000 E. Arrow Route, Loma Linda, CA 92354 | 650 | 650 | Medical/Health Care | The Inland Empire Business Journal | Greg Anderson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| University of California Riverside | 900 E. University Ave., Riverside, CA 92521 | 644 | 644 | Higher Education | The Inland Empire Business Journal | Bill Brown | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Fontana Unified School District | 35130 Victoria Ave., Fontana, CA 92335 | 3,500 | 3,500 | School | The Inland Empire Business Journal | Dr. Bob Brown | Top Local Executive Publisher | "The Inland Empire Business Journal"
| San Bernardino Unified School District | 450 N. Nevada Ave., San Bernardino, CA 92408 | 3,400 | 3,400 | School | The Inland Empire Business Journal | Dr. John Smith | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Fontana Unified School District | 3400 S. Baseline Rd., Fontana, CA 92337 | 3,200 | 3,200 | School | The Inland Empire Business Journal | Dr. David Brown | Top Local Executive Publisher | "The Inland Empire Business Journal"
| University of California Riverside | 213 S. Foothill Blvd., San Bernardino, CA 92407 | 3,100 | 3,100 | School | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Chino Valley Unified School District | 22111 School Rd., Chino, CA 91710-4130 | 2,300 | 2,300 | School | The Inland Empire Business Journal | Dr. John Brown | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Pomona Unified School District | 3020 S. Idaho St., Pomona, CA 91766 | 2,000 | 2,000 | School | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Moreno Valley Unified School District | 3000 E. Market St., Moreno Valley, CA 92553 | 2,000 | 2,000 | School | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Moreno Valley Unified School District | 3400 Alexander Dr., Moreno Valley, CA 92553 | 2,000 | 2,000 | School | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| U.S. Postal Service | 3401 E. Ninth St., San Bernardino, CA 92410 | 2,000 | 2,000 | Mail Service | The Inland Empire Business Journal | Bill Brown | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Cal Poly Pomona | 5400 N. Pomona Ave., Pomona, CA 91768-4019 | 2,000 | 2,000 | University | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Yam's Safeway Company | 615 Rialto Ave., Ontario, CA 91762 | 1,500 | 1,500 | Grocery/Retail | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Loma Linda University | 1140 N. Foothill Blvd., Loma Linda, CA 92354 | 1,400 | 1,400 | Higher Education | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Pomona Valley Hospital Med. Ctr. | 1790 W. Garey Ave., Pomona, CA 91767 | 3,140 | 3,140 | Hospital | The Inland Empire Business Journal | Mary Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"
| Mary's Department Store | 1530 W. 8th St., San Bernardino, CA 92407 | 1,500 | 1,500 | Retail | The Inland Empire Business Journal | Mike Johnson | Top Local Executive Publisher | "The Inland Empire Business Journal"

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A SBA preferred lender for small businesses.
### Inland Empire's Largest Employers

#### August 1999

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Style, Design and Large Lots at Empire Homes’ Presidio in Loma Linda

LOMA LINDA, CA — For discriminating home buyers who will settle for only the best in style, design and craftsmanship, the search is ending at Empire Homes’ prestigious Presidio enclave in Loma Linda, which has quickly become one of the favorite choices for families seeking a new home on an oversized lot.

“Presidio is in a league of its own in the Inland Empire thanks to its truly dramatic architecture,” noted Russell Van Cleve, president of Empire Homes. “While many neighborhoods in the area offer the dreaded ‘cookie cutter’ look, Presidio presents a neighborhood where each home is distinct and embellished with architecture, by Bassianian Lagoons, that is destined to remain a classic.”

Van Cleve added that Presidio is also one of the only new home neighborhoods in the area to offer families the choice of both one- or two-story floor plans.

“Single-story homes are tremendously popular; however, few communities offer lots large enough to accommodate their design,” said Van Cleve. “At Presidio, buyers may choose from two spacious one-level designs and a duo of two-story arrangements, all of which are sized on lots averaging 10,000 square feet.”

At Presidio, Empire Homes presents four generously proportioned designs that measure approximately 2,373 to 3,200 square feet and are attractively priced from the low $200,000s.

Throughout the distinctive one- and two-story designs, families will discover four or five comfortable bedrooms, single- or double-door entries, airy volume ceilings, formal living and dining rooms, comfortable family rooms with wood-burning fireplaces and community parks.

Go ahead, indulge yourself, you deserve it.

Classic architecture, grand family designs, spacious plans, large lots and a host of room options that fulfill every need — and indulgence — of growing families.

Presidio, you deserve it — all!

Empire Homes
Sales office opens Monday through Friday from 10 a.m. to 5 p.m., and weekends from 10 a.m. to 6 p.m. For additional information, call (909) 799-5560.
Auto Insurers…
continued from page 23

Trademarks, Domain Names and the Internet
by Michael H. Trenholm

The rapid increase in the commercial use of the Internet has produced a new area of law relating to the use of trademarks as Internet domain names. A domain name is the address for a particular website and commonly ends in a well-known trademarks as their domain name as consumers often search for companies by simply typing the company name or trademark, preceded by www and followed by.com. For example, Ford Motor Company uses the website www.ford.com to provide information about their products. One difficulty that occurred shortly after the rapid expansion of the Internet is that individuals referred to as cybersquatters registered numerous domain names incorporating famous trademarks. These cybersquatters then attempted to sell the domain names to the owners of the famous trademarks. This proliferation became so pervasive that Network Solutions Inc., which administers the Internet’s domain name system, adopted a Domain Name Dispute Policy in 1996. The policy allows an owner of a U.S. or foreign trademark to institute an arbitration proceeding to dispute a domain name registration. Network Solutions will place a domain name or hold pending the ultimate resolution of the dispute, thereby effectively preventing a cybersquatter from using the domain name, if the trademark owner follows certain procedures and has a trademark registration, or if an effective date that predates the domain name registration. Network Solutions Domain Name Dispute Policy can be found at http://www.networksolutions.com/gd/domain-policy.html.

However, the recent passage of Federal Trademark Anti-Dilution Act (15 U.S.C. § 1125(c)) has provided an effective tool, in some circumstances for combating cybersquatting. Last year the Ninth Circuit Court of Appeals in Panavision International, L.P. v. Village Video Inc., 141 F.3d 916 (9th Cir. 1998) concluded that cybersquatting decreases the quality of Panavision’s registered trademark as potential customers of Panavision may to the cybersquatter’s site, not find the information that they were looking for and can instead find descriptions, thus depriving Panavision of potential commercial activity. Further, the court reasoned that allowing the defendant to retain the domain name placed Panavision’s name and reputation at the mercy of the defendant. Hence, there are several avenues that can be taken when someone registers a domain name containing your trademark. However, in order to register a federal trademark registration is often necessary for effectively enjoining cybersquatting against unscrupulous and potentially damaging cybersquatters. Trademark infringement occurs when there is a likelihood of confusion, in the part of consumers as to the source of origins of products or services being offered in conjunction with the trademark. If the website accessed by a domain name does not contain product information or if the content of the website is not removed from the trademark owner’s products that consumers will not think there is a connection between the website and the trademark, arguably trademark infringement does not occur.

Given the ever-growing importance of the Internet, it seems only logical that trademark owners should have the ability to block domain names containing potentially confusing marks. The AppleOne Employment Services has experienced a windfall for job seekers, giving them the opportunity to find high-paying jobs by visiting AppleOne’s website. This economic condition has been an open door for job seekers, allowing the defendant to stay productive and profitable. The assistance of an employment service is a measure in the proper direction. For more information, call (800) 564-564 to reach a local AppleOne office.
Get Medical, Dental and Vision Insurance for $27

Over 100,000 families have enrolled in the Healthy Families program statewide since June of 1998. The State of California’s low cost health insurance program for children is just $4 to $27 per month, per family. “That is the fastest enrollment to 100,000 of any state-sponsored insurance program ever,” said Dr. David Lang, Health Agency Director. (909) 368-5000.

To qualify for the program, a family’s total income, after all allowable deductions, must be less than 200 percent of the federal income guidelines. For a family of four, that means an income of $1,884 per month. A family of four is only $2,784 per month. A family of six can make up to $3,724 per month.

The new no-cost medical application is a mail-in form. No in-person visits are required. Parents need to complete a simple application form and send it in to be eligible. The programs will assist low-income families in providing their children with the medical and dental care they need. A list of medical plans is available at the“Wellness Center’ and the41 County of Riverside’s Department of Health Care Services.

I.E. PEOPLE

Hard Work Brings Success for Cheryl Karns-Avent

When Cheryl Karns-Avent, regional manager for the Southern California Edison Co., applied to 26 years ago as a clerk trainee, she knew success would come with hard work. She was divorced and a single mother who was looking for a job to support her family, pay her bills and add to her retirement savings. That time frame is now the past 25 years has held various positions, and the company. During the last three years her responsibilities have expanded to include the cities of Chino, Chino Hills and Montclair.

Cheryl’s community involvement and achievements include board membership for the Chino Valley Chamber of Commerce and the Chaffey College District Foundation.

The sale of a 100,000-square-foot warehouse in the West Coast Expansion. Wal-Mart will occupy their new Mira Loma facility designed to facilities designed to accommodate up to 261,919 square feet of industrial space in Mira Loma. . . .

Advertising, Trade Shows, Business Development Corporation, a non-profit affordable housing developer, signed a lease for 261,919 square feet of industrial space in Mira Loma. . . .

Urban Retail Properties just announced that three new tenants, Image, City Styles and Ultimate Trends, have signed leases for spaces in the Carmel Mall in San Bernardino. Leasing interest at the Carousel Mall has increased since the ground-breaking of the new downtown theater complex . . .

Images of Corps (ACDA) has purchased a lease from Legacy Partners for a 61,500-square-foot headquarters for itself and its affiliated organizations in a three-story office building near Ontario International Airport.
### Messenger/Courier Services Serving the Inland Empire

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Staff</th>
<th>Headquarters</th>
<th>Ye. Est.</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
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<td>United Parcel Service</td>
<td>6,800</td>
<td>Atlanta, GA</td>
<td>1,100</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>1.</td>
<td>2000 Island Bldg.</td>
<td>1,000</td>
<td>107</td>
<td>Yes</td>
<td>(909) 563-7482</td>
</tr>
<tr>
<td>Ontario, CA 91761</td>
<td></td>
<td></td>
<td></td>
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<td>U.S. Postal Service</td>
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<tr>
<td>2.</td>
<td>4150 Chicago Ave.</td>
<td>185</td>
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<td>Yes</td>
<td>(626) 725-8777</td>
</tr>
<tr>
<td>Riverside, CA 92509-9998</td>
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<td></td>
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<td>3.</td>
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<td>100</td>
<td>Yes</td>
<td>(909) 778-8777</td>
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<tr>
<td>San Bernardino, CA 92410-9998</td>
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<td></td>
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<tr>
<td>Sky Courier</td>
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<tr>
<td>4.</td>
<td>150 S. Archibald Ave.</td>
<td>1977</td>
<td>1,200</td>
<td>Yes</td>
<td>(909) 465-2030 Ext. 6314</td>
</tr>
<tr>
<td>Ontario, CA 91761</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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</table>

| Omega Express Delivery Inc. | 94 | Toronto, ON | 50 | Yes | Nancy Cady |
| Air & Surface Couriers | 86 | Toronto, ON | 50 | Yes | Paige Cenrump |
| 1,500 Albert Ave. | Ontario, CA 91761 | | | | |
| 2,000 Airline | 119 | Ontario, CA 91761 | 79 | Yes | Yes |

| Enterprise Worldwide | 65 | Palo Alto, CA | 75 | Yes | Yes |
| 1,500 Archibald Ave. | Ontario, CA 91761 | | | | |
| ASB Express | 36 | Seattle, WA | 103 | Yes | Yes |
| 1,500 Archibald Ave. | Ontario, CA 91761 | | | | |

| A·M Couriers | 35 | Ontario, CA | 35 | Yes | L. Ray |
| 1400 E. Jamboree | Ontario, CA 91761 | | | | |

| Inter County Business Mail (ICBM) | 25 | Santa Ana, CA | 85 | No | No |
| J. E. Documents | 100 | Ontario, CA | 165 | Yes | Yes |
| Quick Silver Messenger Service | 5 | Ontario, CA | 5 | Yes | N/A |
| 1,500 Archibald Ave. | Ontario, CA 91761 | | | | |

| Rapid Express | 4 | Ontario, CA | 49 | Yes | Larry Pasley |
| 420 E. Jamboree | Ontario, CA 91761 | | | | |

| Concierge Post Messenger | 3 | Corona, CA | 3 | No | No |
| 901 E. Jamboree | Corona, CA 91720 | | | | |

| Federal Express | 80 | Memphis, TN | 80 | Yes | Yes |
| 14. | PO Box 721, Dept. 1845 | 1973 | 71,000 | Yes | Yes |
| Memphis, TN 38141-1845 | | | | | |

| Action Air Express | WOD | Ontario, CA | 6 | No | Yes |
| 12. | PO Box 4056 | 1964 | 6 | No | No |
| Alta Loma, CA 91701 | | | | | |

### Insurance for $27...

The family’s monthly income only.

Recently legislation has passed the Assembly to allow families to qualify up to $27,500 of annual income and allow parents to enroll also. The legislation must now pass the Senate and be signed by the Governor to be effective.

Available insurance programs include a wide variety of options from the leading health insurance companies such as: EHP, American Family Care, Blue Cross-EPO, Blue Shield-IMOS, Health Net, Kaiser Permanente, UHP Health Care, United Health Care, and Universal Health Care. Other insurance companies include: Delta Dental, Domicare, Access Dental, and for vision care, VSP.

For the location nearest you, or for more information, call (800) 440-4347.

### BARTER EXCHANGE

**Addison Business through Bartering**

Why barter? It’s a proven way to increase your income with additional businesses and you can keep barter in your budget.

*You can purchase things you might not be able to afford and exchange services you have for things you need.*

When you pay with cash or credit card you pay the same amount. In bartering you take any available products or services you have and exchange them for any available product or service you need.

**Why barter?**

Bartering is worth the time spent. Bartering is a legal, legitimate business activity. Bartering is a way for businesses to save money on things they need and exchange services for things they can use.

**How does bartering work?**

Barter is the exchange of goods or services for other goods or services. Barter is a legal, legitimate business activity. Bartering is a way for businesses to save money on things they need and exchange services for things they can use.

**Who benefits?**

The benefits of bartering include:

- **Increased Income**
- **Increased Sales**
- **Increased Cash Flow**
- **Increased Profits**
- **Increased Business Relationships**

**How to get involved?**

To get involved in bartering, you need to join a bartering exchange. There are many bartering exchanges across the country that can help you find patients who are interested in bartering.

**To learn more, call 800-440-4347.**

**Bede Golden 800-440-4347**

**alliance Barter**

**Addison Business through Bartering**

**Contact Information**

**Phone:** 800-440-4347

**Fax:** 800-440-4347

**E-Mail:** bedegolden@gmail.com

**Website:** bedegoldenbartering.com

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### Faces in Business

**Gary Zarubick**

**Citizens Business Bank**

Gary Zarubick has been appointed vice president and manager of the asset based lending department for Citizens Business Bank. His professional career incorporates over 30 years of banking experience with extensive knowledge and experience in credit administration and analysis. Prior to his appointment with Citizens Business Bank, Zarubick was vice president and manager of asset based lending for Semitorma Business Bank where he received his associate of arts degree from Citrus College and a bachelor of science degree in finance and accounting from the University of Southern California.

**John Stenz**

**Citizens Business Bank**

John Stenz is the new vice president and banking officer for the Upland office of Citizens Business Bank. He has 34 years of banking experience with extensive knowledge and experience in credit administration. Previously he was vice president and regional credit manager for Foothill Independent Bank. Stenz attended the University of Windsor in Windsor, Ontario, Canada where he studied business and pre-law. He also received a certificate of completion in credit analysis from Robert Morris Associates which is the National Association of Lending and Credit Risk Professionals.

**Bonnie Spears**

**Chaffey College**

Bonnie Spears was named Faculty Member of the Year at Chaffey College, in Rancho Cucamonga, for the 1998-1999 school year. Spears, a full-time English instructor was selected by the student body and was recognized at this year’s commencement ceremony. She is involved in designing programs such as on-line English courses, which will be part of a new program being offered at Chaffey College. Spears is also a distinguished member of the faculty.

**Daphne Price**

**Best Western Heritage Inn**

Daphne Price has been named sales manager for the Best Western Heritage Inn in Rancho Cucamonga. In her new position, she will be responsible for conference sales, corporate and leisure group sales, and advertising efforts of the 3-star, 128-room, mid-rise hotel located in the heart of Rancho Cucamonga at Foothill and Spruce Avenue. Daphne has been with the Heritage Inn-Rancho Cucamonga since May of 1998 and has excelled in her duties at the front desk and assisting in various other projects.

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**The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.toplist.com**
## August 1999

### Inland Empire Business Journal

**Title:** Inland SBDC Grows to Become Largest Small Business

The Inland Empire Small Business Development Center (SBDC) has received additional funding from the U.S. Small Business Administration (SBA) to provide a higher level of service to Riverside and San Bernardino county businesses—making it the largest of the 30 SBDC programs in the state of California.

This new funding will allow the SBDC to provide a full-time business consulting program in Riverside and San Bernardino counties. The SBDC's bilingual (Spanish) consulting program will grow from a part-time to a full-time program, and the successful Government Procurement Assistance program will expand from a part-time to a full-time program, dedicated to assisting small businesses in gaining access to federal, state, and local services. In addition, the funding will assist the SBDC in partnering with the state to establish "Business Information Centers (BICs)" in San Bernardino and the federally designated rural Empowerment Zone in Eastern Riverside County. BICs provide access to computer systems and business information in small businesses in areas that typically represent a full-time SBDC or SBA office.

We're excited about becoming larger in the Inland Sierra. Our expansion is largely due to the fact that the Inland Empire has a growing number of small businesses that benefit from local and state services our SBDC provides," said Mike Stiff, SBDC executive director. "The program is a true public-private partnership, as many local government, university, banks and private companies contribute funds to sustain the program, in addition to our SBDC and State of California funding."

The Inland Empire SBDC is a private, non-profit organization that was established in 1991. Based in Riverside, the SBDC also has full-time offices in Victorville and Palm Springs and part-time offices in San Bernardino, Ontario, Rancho Cucamonga, Morena-Baja, Murrieta, and Indio.

For additional information, contact Michael Smith, executive director, Inland Empire SBDC at (909) 781-2345 or Sandy Sattler, district director, U.S. Small Business Administration (SBA) at (714) 550-7420.  

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### MBA/Executive Programs in the Inland Empire

<table>
<thead>
<tr>
<th>Name</th>
<th>City/State</th>
<th>Program Offered</th>
<th>Faculty to Student Ratio</th>
<th>Full Time Faculty</th>
<th>Part Time Faculty</th>
<th>Type of Institution</th>
<th>Year Founded</th>
<th>Tuition &amp; Fees</th>
<th>Memo Room &amp; Board</th>
<th>On Campus/Off Campus</th>
<th>Grad School Salary</th>
<th>MSA Program Executive Program</th>
<th>Top Local Executive</th>
<th>Title/Phone</th>
<th>Email Address</th>
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<tbody>
<tr>
<td>California Baptist University</td>
<td>Riverside, CA</td>
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<td>NA</td>
<td>NA</td>
<td>1-3</td>
<td>NA</td>
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<tr>
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<td>30</td>
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<td>NA</td>
<td>NA</td>
<td>1-3</td>
<td>NA</td>
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<tr>
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<td>San Bernardino, CA</td>
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<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>3-5 Years</td>
<td>NA</td>
<td>NA</td>
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<td>1-3</td>
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<td>1-3</td>
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<td>NA</td>
<td>NA</td>
<td>1-3</td>
<td>NA</td>
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<tr>
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<td>Claremont, CA</td>
<td>MBA, Executive MBA</td>
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<td>NA</td>
<td>NA</td>
<td>1-3</td>
<td>NA</td>
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<tr>
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<td>NA</td>
<td>3-5 Years</td>
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<td>NA</td>
<td>NA</td>
<td>1-3</td>
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<tr>
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<td>NA</td>
<td>NA</td>
<td>1-3</td>
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<td>NA</td>
<td>NA</td>
<td>1-3</td>
<td>NA</td>
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<td>NA</td>
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<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>1-3</td>
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</tbody>
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### Business Cash Flow with Bank "Sweep Services"

By Don Caravas

If you're like most small businesses, cash flow is key. But the headache of keeping track of daily balances, same day transactions, and loan repayment can be very time consuming. Most banks now offer what are called "sweep" services to handle all this automatically.

Here's how the sweep works:

Say your business has a checking account, say, in a bank that offers sweep services. They'll set up a sweep account such as a mutual fund, and/or a loan account which is linked together. At the end of each day, the bank automatically reviews your business' checking account, then funds are "swept" in a variety of ways. Collected balances in your checking account above a predetermined level are transferred to the loan account to reduce the outstanding balance. If the loan balance is zero, the extra funds are transferred automatically to a selected investment.

Business sweep services require a minimum amount be kept in a checking account. If the balance goes below the minimum level, funds are redeemed from a money market fund or other investment to maintain the target balance.

Under an investment-only sweep, account, at the end of each business day, the account is automatically reviewed for investment opportunities. Most banks offer a choice of investment options. For example, excess balances may be automatically invested in overnight Eurodollar deposits. The investment purchase is effective on the same day, thus maximizing earnings on the funds. Or, businesses may choose from a variety of money market funds including government treasuries and corporate bonds. If you decide to sign up for sweep services at a bank, check out what investment choices they offer and select the one most appropriate for your business.

A loan-only sweep account automatically advances from your checking account when the balance falls below the targeted level and pays down your loan when collected balances go over that limit. As a business owner, you may not even be aware if your bank offers sweep services. That is because most banks would prefer larger balances remain in checking accounts and realize increased revenue through outstanding loans. But businesses, especially smaller companies with limited time and small staffs, can increase their profitability and reduce expenses with sweep services. They'll pay down loans faster, improve interest income with same-day investments, and ensure all idle balances are put to good use.

Don Caravas is vice president of Union Bank of California's Business Banking Center in Riverside.

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### Professional Women's Organizations

- Professional Women's Roundtable (PWR Chapter of the National Assoc. for Female Executives): Robbie Motter, Exec. Dir., 909-679-3484.
- Professional Women of Redlands: Theresa Lantz, 909-796-7419.
- East Valley Professional Women's Network: Terry Brown, 909-793-1311.
- Women's Referral Service: Jo A. Della Penna, 909-394-4003.

The information was provided by "For You Magazine."
PFF Bank & Trust's Outdoor Campaign
Gives Employees Star Treatment

As the face of banking continues to change, several PFF Bank & Trust employees are helping the bank put on its best face for the motorists of the Inland Empire. A new outdoor advertising campaign, which features images of nine different PFF employees on dozens of billboards, is drawing the attention of drivers from Pomona to Cathedral City—in turn, showering recognition on those PFF employees and the 107-year-old institution they are representing.

"We want people in the community to recognize that PFF is, and always has been, about serving the people of this community," said David Sweet, PFF Bank & Trust's vice president of marketing. "Nothing embodies our commitment to service or our employees and the 107-year-old institution they are representing more than the PFF's Star of Billboard Stars campaign."

PFF is hoping this campaign will raise the awareness of the local community about the quality of service and products it offers.

"The goal of this campaign is to get our message out there for people to see," said Sweet. "People tend to remember clothing that is brighter than the rest. Similarly, we want people to remember our employees, who cultivate the relationship with our own employees. They are the true star of our marketing.

"Let us help solve your insurance puzzle, no matter what your maze.

Let us help solve your insurance puzzle, no matter what your maze.

Let us help solve your insurance puzzle, no matter what your maze.

Finding the right insurance can be a difficult task. But finding the right insurance broker isn’t. For over forty years, Talbot Insurance has been helping clients manage risk through their staff of dedicated professionals, expert in a wide variety of industries such as dairy/ agriculture, government and public entities, manufacturing, construction, hospitality, healthcare, and more. With decades of experience, chances are that Talbot has the specialist for your industry to help take the risk out of risk management. Now that’s a step in the right direction.

Risk

Safety

Policies on Privacy Can Trigger Expensive Lawsuits

MANAGER'S BOOKSHELF


The ongoing battle between employers and employees takes place on new ground each decade. During the 1990's the predictable battleground has been the courthouse, and the issue is privacy. On one side of the issue are the employers, who prefer not to employ people who practice anti-social or criminal behavior. Ranged against this viewpoint are employees who claim that managers are invading their individual privacy both on and off the job.

Both sides cite no-brainer cases, such as the employee who commits workers' compensation fraud found in the employee who sets up hidden video cameras in the women’s bathroom. The courts nearly always find for the employer in the first case and the employee in the second. As author William Hubbart points out, however, most cases aren’t that clear cut. Many lawsuits disguise themselves. A dismissal for violation of the dress code may trigger an age discrimination suit. A dispute about pay may masquerade as a sex discrimination suit. Some of the cases develop parallel aspects and the only winners are the attorneys.

According to Hubbart there is a way for businesses and their employees to reduce or avoid these difficult and expensive battles: formulate your company’s policies on privacy and put it in writing. The author notes: "A well-drafted company policy will help minimize the potential for conflict over workplace privacy. A well-drafted policy coupled with a climate of respect for employees is even more powerful. All companies benefit when relations between employers and employees are positive. A company that deals with employees respectfully, practices open and honest communications,

and treats people as adults, will have a climate that encourages trust and discourages litigation."

One of the difficult portions to draft into a corporate policy manual is the area of employee after-hours activities. The author comments that most employer involvement in off-the-job conduct involves criminal and other off-duty misconduct, secondary employment, smoking and the use of other legal products off the job, employee dating, and personal beliefs and lifestyles. The problem of off-duty activity is where to draw the line between invasion of privacy and maintaining a company’s valuable reputation. There is not only a maze of federal and state statutes, but federal and state case law. Two very similar cases may have widely different results.

Hubbart’s solution is to foster a close working relationship between human resources managers and corporate lawyers representing the viewpoint of the employee. Although the book is well written, you may find it difficult to digest because the subject matter is inherently distasteful. Few people enjoy discharging their co-workers. Neither employers nor employees act like adults in these situations. Employers may take advantage of an employee’s generous behavior, while some employers are so focused on the bottom line they treat their people worse than the inventory.

Without realizing it, the author presented the issue of company losing its reputation even when it was right. In a well-known case a television anchorman was discharged for not complying with the station’s on-air dress code. She sued and lost the case, then retired the case in the court of public opinion, claiming age and sex discrimination. The company spent two years retrieving the revenue it lost when the woman was interviewed endlessly on national television.

Putting employee policies in writing is always a good idea, but you may need so many pages about privacy issues that your employee policy manual becomes encyclopedic. Complexity of policy manuals may, itself, become another issue raised in court. It probably already has.

— Henry Holtzman

Best-selling Business Books

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

1. "The Courage to be Rich," by Suze Orman (Riverhead...$24.95) *(Creating material and spiritual abundance out of money)

2. "Business at the Speed of Thought," by Bill Gates (Warner Books...$30) *(Gates forecasts how business will work in the Knowledge Age)


4. "9 Keys to Financial Freedom," by Suze Orman (Crowe...$23) *(2) How to overcome obstacles in the path to achieving wealth.

5. "Who Moved My Cheese?" by Spencer Johnson (Putnam...$19.95) *(6) A way to deal with change at work and away from work.


8. "Sarin-Back, Bolsheviks, Businessmen..." by Robert Greene with Jost Fieffers (Viking...$24.95) *(9) How to get power or defend against it.


10. "The 40 Laws of Power," by Robert Greene with Isaac Effets (Viking...$24.95) *(8) How to get power or defend against it.

—*(1)-lndicates a book’s previous position on the list.

—*(2)—Indicates a book’s first appearance on the list.
How HMOs Evolved and Why They Are Needed

In principal, managed care was born out of the belief that a health care system should work to keep people healthy, and when they are sick or injured, should work to assure the right level of care by the right person at the right time. Many different HMOs have claimed that this is what they stand for, but in the early 1970s as part of a Nixon Administration strategy to promote a greater role for government plans as a way of improving the capacity and efficiency of the nation's health care system, new federal legislation in 1973 under the name of "the 1973 Health Maintenance Organization Act," recognized the promise of HMOs and encouraged their growth and development. Since that time, understanding that at the start of that decade, there were none.

The 1960s were a period of spectacular growth among HMOs. The number of HMOs more than doubled and enrollment increased four-fold, largely in response to employers and consumers seeking access to high-quality health care at affordable prices. As competition has grown among Health Maintenance Organizations, so they have become the first choice of the majority of the population for health care. The need has arisen for many of the more corporate-minded HMOs to focus on the needs of their communities. A Pension fund-based non-profit HMO, Intermountain Health Care, is an example of an HMO that has managed to grow and succeed while never taking its focus away from the community it serves.

Like other HMOs, Intermountain has grown and expanded since its inception 20 years ago, but in contrast with competitors largely because in the early 1970s as part of a Nixon Administration strategy to promote a greater role for government plans as a way of improving the capacity and efficiency of the nation's health care system, new federal legislation in 1973 under the name of "the 1973 Health Maintenance Organization Act," recognized the promise of HMOs and encouraged their growth and development. Since that time, understanding that at the start of that decade, there were none.

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Cabazon Tribe Sets Two New Firsts

The Cabazon Band of Mission Indians are on the road to success in helping to clean up the environment—while creating more jobs for their people. Millions of used tires will now be turned into useful items that would otherwise end up in each trash can. The tribe's recycling facility will keep the tires out of the landfills, help Indian country today.

Larry Blackberry will join the Journal Broadcast Group as vice president and general manager of KMIR-TV, which the band purchased from Warner Amex Cable Systems Inc. in early 1996. He will start January 1.

Larry Blackberry will be the first Native American-owned and operated tire recycling facility in the United States, and the first of its kind in the region.

The facility, located on a portion of the reservation across from the Cabazon Resort Casino, will be used to keep the tires out of the landfills, help Indian country today.

The facility is located on a portion of the reservation, which is owned by the Cabazon Band of Mission Indians.

The new enterprise will turn out products such as crumb rubber, in various mesh sizes for use as anything from floor mats to dock bumpers, EcoPave, an enhanced formula fine-screened crumb rubber for durable road surfaces, EnviroTurt Park, a native plant nursery and landscape cover, and EnviroTurt EQ for multi-use applications.

"We're excited about the tire recycling facility because it will be a green facility, with the environment cleaner by 2 million tires per year, while providing a convenient tire disposal option for southern California," said Mark Nichols, chief executive officer for the Cabazon Band of Mission Indians.

Contingencies from China and Saudi Arabia attended FNR's grand opening at the recent Fort Myers, Florida, trade show, indicating to corporate members that there is strong international interest in their efforts.

The Cabazon Band of Mission Indians established the first high-speed train station in the United States in 1976. It was located in Cabazon at the State Route 111 interchange, which is now a part of the High Desert Business Journal.

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Economic Development...

"The High Desert population and economy are growing faster than any other region in San Bernardino County," said Supervisor Davis. "To maintain and prepare for the future growth of the High Desert, transportation improvements, especially I-15, are a top priority."

Another major improvement planned is the widening of Highway 58—from two to four lanes between Valley View Road and Agate Road near Hinkley. The cost for this project will be $11 million in federal funds. No construction date has been set.

Other construction activities include the widening of the Main Street overcrossing, from two to six lanes at the I-15/Main Street interchange in Hesperia; the conversion of the right lane to a truck climbing lane between Route 138 and Oak Hills Road on I-15; and the construction of a southeast Pacific truck lane descending between the Baker over­ cross­ ing and Halloran Summit.

Class A Office Space in a Landmark Building

Class A. . . at City Center, Class A is defined not only by the location and architecture, but by the services and amenities provided to the tenants. Located at the corner of Aspen and Foothill Boulevards, City Center was at the forefront of development in the area and has helped to define the look and character of the city of Rancho Cucamonga. Tenants here enjoy major streetfront identity in a landmark building. Ideally situated at the center of the city, the building is immediately adjacent to the San Bernardino Law and Justice Center and Rancho Cucamonga City Hall.

The location offers easy access to the I-10 and I-15 freeways, and is only minutes from Metrolink and the newly expanded Ontario International Airport. The Epicenter featuring Quakes baseball, Empire Lakes Golf Course, Red Hill Country Club, and Ontario Mills are all nearby.

City Center is a 4-story building with approximately 77,000 square feet, and offers the usual Class A features such as superior architectural design, landscaping, pedestrian plazas areas, generous parking, bathroom facilities, and state-of-the-art controls that allow each tenant individual access 24 hours a day. A stone's throw from the popular office environment.

City Center is ideally positioned to take advantage of the resurgence in the commercial development market and the next phase of building is currently in the planning stage. The high standards at City Center as well as the surrounding properties, together with the existing and future area amenities, make City Center the right choice for the discerning professional looking for the best in location and office environment.

For information on available space and lease rates, contact the management team of Dutton & Associates, Inc. at 909-980-1800.

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Dear Editor:

Recently, I had an opportunity to be both at the beautiful new Court of Appeals in downtown Riverside and the spectacularly renovated historic courthouse.

As an University of California works toward building a law school downtown, thereby completing a justice center concept, San Bernardino continues to languish with a beautiful, unreinforced, unrenovated, outdated seat of justice.

What is called for is certainly more than beauty, it is about the symbol the courthouse represents. Let us get beyond the negativism and cost of investing in a similar project for its county seat.

Sincerely,
Cristina Rose
Rose & Kindel

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How HMOs evolved...

continuing from page 42

high approval ratings from commercial and senior members. Most important to Inter Valley's success, however, is its industry standard-setting commitment to the communities it serves. Indeed, Inter Valley's board of directors originally formed the HMO 20 years ago in an attempt to benefit the specific health care needs of the inland community — a mission that Inter Valley maintains to this day.

Driven by this principal, Inter Valley has benefited from its commitment to many community functions, charitable events and wellness programs it has spearheaded during its 20 years in the Inland Empire. The company has seen steady growth over the last 20 years and has successfully illustrated that health costs can be controlled without sacrificing either the quality of care or the traditional values of the doctor-patient relationship.

HMOs have come a long way since the farmers' cooperatives of the 1920s, but it is organizations such as Inter Valley Health Plan that have managed to keep the focus on quality for care at the patient while reigning in the out-of-control health care costs of the past few decades.

Information for this article was provided by Inter Valley Health Plan, a federally qualified non-profit HMO headquartered in Pomona. Inter Valley Health Plan this year celebrated 20 years of serving the inland empire. For more information, call Cynthia O'Brien, Communications Director at Inter Valley, (909) 623-6331.

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Little Italy...Big Italy

by Joe Lyons

Inland Empire Restaurant Review

Little Italy

Inland Empire also photo's of a Roman fountain

by jerry D. mCP

Quintessa Story

Close to Napa Valley, California, is a magic place for Cabernet Sauvignon. How magic? How about one of the biggest and best of the Bordeaux-style (generally called "Meritage") in the U.S.

As we chew, we come to the conclusion that it is actually almost cellarable, but not enough to build up a collection, but only for the true wine connoisseur.

It is reasonably priced at $10.95 and $11.95, but very delicious.

The first wine named Quintessa was the young and energetic wine maker for Zaca Mesa. Byron, California, is a magic place for Byron wines.

Byron 1999 "Butterfly Vineyard" Chardonnay ($24.00) is a fruit here in vineyard, very tasty, and probably better than the one we tried in Livermore, and until recently, a very special place.

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Inland Empire Restaurant Review

Little Italy...Big Italy

by Joe Lyons

Big Italy

Come hungry to Buca di Beppo. And make sure that every­

one baby on what this pasta can

eat. This new big facility in the

Glendale Center at Food­

Hall will serve up big dinners

on big plates, Italian style. It looks

old and cluttered as if a little bit of

Fifties with the Dodgers. In fact, it

on big plates, Italian style. It looks

Griswold

Indian Hill serves up big dinners

by J

The walls are covered with

movie stills

Solving complex algebra problems

399-3287. Spaggi's, West Foothill Blvd., in Claremont.

For More Information

1-800-954-3366

1-800-954-3366

WINES

SPECTACULAR WINES

by Bill Anthony

BYRON WINES

Byron 1996 "Butterfly Vineyard" Pinot Noir ($36). (Pinot collectors alert! Don't miss this one. Really big and intense. More black cherry and plum, with a bonus of rose oil complexity. Double decant and extraction of theSanta Maria version, remembering that it was no lightweight.)

Byron 1997 "Santa Maria" Pinot Noir ($18). (Simple Pinot: Black cherry, plum and a little raw beet. Beautifully structured and balanced. Enjoyable now, but much better in a year or three. Rating: 90/90)

BYRON VINEYARD

Byron 1996 "Butterfly Vineyard" Chardonnay ($26) The fruity this here is tropical, very tasty and smoky. There's defi­

nitely more nifty, more wood, probably newer barrels with heavier char.


Byron 1997 "Santa Maria" Pinot Noir ($18). (Simple Pinot: Black cherry, plum and a little raw beet. Beautifully structured and balanced. Enjoyable now, but much better in a year or three. Rating: 90/90)

BEAULIEU VINEYARD

Merlot 1995 $22.00

Red Willow Vineyard, Yakima Valley, Washington

Syrah / Shiraz 1995 $23.99

Red Willow Vineyard, Yakima Valley, Washington

DeLash VIneyards

White Zinfandel 1995 $8.00

Sorona County, California

Chardonnay 1996

Sorona County, California

Sorona County, California

CABERNET SAUVIGNON 1994 $27.50

Russian River Valley, California, Estate Bottled

Pinot Noir 1996 $27.50

Russian River Valley, California, O.F.S., Estate Bottled

Fallbrook Winery

Sauvignon Blanc 1996 $5.99

California

Jory Winery

Sauvignon Blanc 1996 $15.00

Sierro County, New Mexico, Dry Sauvignon

"Jory Old Barrels" 1996 $15.00

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Book of Lists

California August 1999

10 California Federal Bank presents a free SBA Seminar for Entrepreneurs
Tues., Aug. 10th at 7:30 a.m. The event will take place at the Upland Magnolia Park. The park is located at 611 W. 15th Street off 15th and San Antonio is Upland. For more information, contact Cecilia R. Brown at (909) 522-9299 or call the Upland Cal Fed branch at (909) 861-2222.

12 The Inland Empire Small Business Development Center in Chino Riverside is presenting a seminar on "Entrepreneurial Finance and Accounting" Thurs., Aug. 12th from 6:00 p.m. to 9:00 p.m. This seminar will give a basic overview of accounting and financing for new businesses, and provide consultation to make sure timely and accurate business decisions. The cost is $15 per person. For reservations or additional information, call (909) 791-2945 or (909) 791-2753. Reservations at least 48 hours prior are strongly recommended.

12 The Mt. San Antonio College Small Business Development Center is offering a two-hour workshop that covers the various financing options available to small businesses on Wed., Aug. 12, 2009 from 2:00-4:00 p.m. The array of SBA loans are covered, the general qualifying criteria, the application process, and the documentation needed in applying for an SBA loan. Upon completion of this orientation, attendees will be able to make wise financing decisions. All registration fees are non-refundable, but are transferable from the Mt. San Antonio College Small Business Development Center for conference held within the current fiscal year.

16 The Center for International Trade Development of Citrus College is offering a three-hour workshop on Mon., Aug. 17, 2009 from 6:00 to 9:00 p.m. in this workshop you will receive an overview of the Border Trade Zone and specific information on the importation process including how to complete the BTZ forms, and some of the most common errors made by importers. You will also have the chance to find out if your products are covered by FTZ regulations and what to go about. For information and registration for the 25 workshop, call the Citrus College Center for International Trade Development at (909) 629-2287.

17 Professionals in Human Resource Development (PHRD) will have in District 15 meeting on Tues., Aug. 17, 1999 at 11:30 a.m. Speaker Earl J. McCracken, president of the American Business Achievement Business, Inc., will speak on the topic, "Keeping Good People - The Art of Recruitment Through Recognition and Feedback." The meeting will be held at the Fontana Valley Mining Company (10 Freedom, Daily). The cost is $15 for members and $18 for members of the host chapter. Show arrival for guests at the door, and 6 students for student reservations. For more information contact (909) 832-4271.

18 Professional Women's Roundtable of P.O. (PWR) monthly dinner meeting will be held at 5:45 p.m. Keynote speaker Lady Humanos will address the topic "She Owns a Business; What I Do To Get推广, What I Takes Daily." The dinner and seminar will be held at Canyon Crest Country Club, 975 Country Club Drive, in Ontario. Cost is $17 with reservations and $20 for non-members at the door. Call (909) 546-2776 for information or visit the Web site at www.pwrons.com.

18 The Inland Empire Small Business Development Center in Riverside is presenting a seminar on "How to Choose a Business and Franchise That is Right for You" on Thurs., Aug. 19th from 6:00 p.m. to 9:00 p.m. The seminar will cover many of the important issues in the selection and purchase of a franchise. The cost is $15 per person. For reservations or additional information, call (909) 791-2545 or (909) 791-2753. Reservations at least 48 hours prior are strongly recommended.

18 The Inland Empire Small Business Development Center in Chino is presenting a half-day seminar in Riverside on "Marketing "and your Competitors" on Fri., Aug. 20. Cost is $15 per person. For more information call (909) 791-2945 or (909) 791-2753. It is strongly recommended that you reserve your seats at least 48 hours prior to the conference held within the current fiscal year.

18 The Inland Empire Small Business Development Center in Chino is presenting a seminar on "Fundraising With a Pro" in on Wed., Aug. 25th from 6:00 p.m. to 9:00 p.m. This seminar will illustrate the difference between cash flow and how it affects a small business. The cost is $15 per person. For reservations or additional information, call (909) 791-2545 or (909) 791-2753. Reservations at least 48 hours prior are strongly recommended.

31 The Employers Group will be presenting the AB 60 "Better Banking" Aug. 31st at the Ontario Hilton. This half-day seminar will teach employers how to comply to this new law which will go into effect Jan. 1, 2001, as an analysis of the new law and its impact on your organization and steps you need to consider to prepare for overtime and exemption compliance. The role of the Industrial Welfare Commissioner is forecasting upcoming regulations. For more information contact the Employers Group at (909) 784-9430.

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Guadeloupe

EXECUTIVE TIME OUT

The Tropics With a French Accent

by Camille Bounds, Travel Editor

If you have a nautical dream of France or have ever been fortunate enough to visit that beautiful country, you will be enamored with Guadeloupe. It has all the flavors of France (sandwiches, caviar, butter, and coffee), and all the laid-back qualities of a relaxing Caribbean island that offers the most beautiful beaches, scenery and the finest gourmet fare in the entire French West Indies.

Location, location, location

Guadeloupe is located in the heart of the Lesser Antilles chain, positioned between Antigua and Dominica, about 200 miles north of Martinique island, first named by the Carib Indians Karukera ("The Island of Beautiful Waters"), is actually two islands, shaped like a butterfly. Riviere Salée, a narrow four-mile seaway, forms the center spine of the butterfly and separates Grande-Terre to the east with its 200 square miles of fully landscapes, beautiful beaches and sugar plantations; from the lesser developed Basse-Terre to the west, which is rugged and mountainous, and dominated by the active Soufriere Volcano which rises to a majestic 7,000 feet. Basse-Terre (the island), is the capital and administrative center of Guadeloupe, founded in 1640. It is a scenic city with a population of about 15,000, and has been plagued with even more misfortune than Pointe-a-Pitre. Hurricanes, insurrections, foreign attacks and continuing threats of eruptions from the active volcano La Soufriere have given Basse-Terre a surreal, uncertain feeling. The full-lit fledged eruptions were in the 16th century, and 70,000 residents were evacuated in 1758 when lava flowed (which included 1,000 tons per day). With all its hardships, Basse-Terre has evolved as the main world charm and appeal with beautifully designed government buildings, churches and town houses with picturesque wrought iron balconies. But the lushness of the island shelf makes the view worthless. Mountain trails, waterfalls, delightful masses of butterflies, lakes, and hot springs all await the exploring nature lover in this picturesque island.

Superb dining

There is an abundance of fine dining places, including Pointe-a-Pitre. A sub-standard restaurant could not survive in Guadeloupe; and, of course, fish is the star of the show. Preparation and presentation are inspiring and a gourmet delight. Prices are medium to high, but you will always feel that your francs are well spent. La Caravelle (The Sugar Can) sits a few steps from the beach, and since 1991 has built up a fine reputation for splendid food and an ambiance that challenges the finest restaurants. On the continues Beautifully arranged dishes like filet of marlin with Champagne sauce, breast of chicken stuffed with corn, and a Copper snapper drizzled with passion fruit sauce are a few of many offerings. Desserts are decadent and delicious. Reservations are recommended.

Getting there

Air France connects with many major carriers from Los Angeles, and Air Guadeloupe connects with major carriers in San Juan, Puerto Rico. Cruise lines dock at berths in Downtown Pointe-a-Pitre about a block from downtown and shopping areas.

Camille Bounds is the travel editor for Inland Empire Business Journal and Southern California's Newest Convention Destination

If you ever thought that ease of use and high technology weren't compatible, think again. If you can step off a plane at an international airport and immediately be at your convention—well, you can with Ontario, the gateway to Southern California!

The Convention Center

Ontario's exciting new 225,000 square foot Convention Center showcases all the latest in advanced technology and telecommunications. Designed with a vision for the future, the $66 million facility is one of the most technologically advanced meeting facilities in the entire nation! Its full range of high tech services are linked through 30 miles of fiber-optic cable and include video teleconferencing facilities, state-of-the-art audio equipment, computerized video recorders, and total audio and video recording and distribution capabilities.

The Convention Center is located minutes from the exciting new Ontario International Airport, and within walking distance of more than 2,000 hotel rooms offering first class accommodations. The Center offers 70,000 square feet of Exhibit Hall space, 24,000 square feet of divisible meeting room space and a 30,000 square foot Ballroom. There's also plenty to do with more than 50 attractions within a 40-minute drive of the Convention Center. Ontario is close to Disneyland and Universal Studios, as well as beaches, mountains and deserts—everything the California has to offer.

The New Airport Terminals

The Ontario International Airport added two new terminals in the fall of 1999. The terminals have 26 gates and will host ten passenger carriers including Alaska, America West, American, Continental, Delta, Northwest, Southwest, TWA, United and United Express. With a capacity for 10 million passengers annually, this expansion will enhance service for meeting attendees coming from all parts of the U.S. and overseas.

Fun in the Sun

Shopping, recreation, sporting activities are all within minutes of the Convention Center. Play golf on Arnold Palmer's Empire Lakes Golf Course, or an 18-hole championship course designed to challenge every level of golfer. The course features fivented bunkers, intimidating hazards and inspired lakes near the foot of the picturesque San Gabriel Mountains. The beautiful inland Valley, Ontario's home, bordled by the north by mountains and on the south and east by desert is dotted with picturesque lakes. Where ever you go you snow skiing in the morning and boating and water skiing in the afternoon. Natural beauty, sightseeing, recreation, shopping, nightlife—Ontario has it all!*
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