February 1999

Inland Empire Business Journal

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VOLUME II, NUMBER 2
FEBRUARY 1999

SCIA Development Contract Approved: May Recession-Proof Victor Valley, Observer Says

The operators of the Southern California International Airport (SCIA, formerly George Air Force Base) and an Orange County developer have signed an agreement which may result in hundreds of millions of dollars and thousands of jobs for the Victor Valley economy. The Southern California Airport Authority, made up of the members of the Victorville City Council, and representatives of Stirling, a Laguna Hills-based development firm, signed the agreement in mid-January. It calls for Stirling to develop the 4,000-acre retired military base into a multi-faceted commercial complex built around the aviation industry.

While Stirling is not required to make a down-payment on the property, SCIAA and Stirling will split net proceeds equally.

The agreement met with enthusiasm from local leaders. Joseph W. Brady, president of the Bradco Companies and publisher of the High Desert Report said "Anytime somebody can come up here and develop SCIA and bring 15,000 jobs in 10 years, we're supportive. I only hope they can make it 30,000 jobs." Brady said that the deal makes a bright future for the high desert.

Brady described Victorville and SCIA as being headed in the same direction as Ontario, with massive warehousing and distribution centers built around airport facilities. The difference, Brady said, is that Ontario is running out of land while Victorville has an continued on page 31

Labor Department Proposes Rules for New Immigration Law

Proposed regulations for hiring foreign professionals under H-1B visas, as changed by the new American Competitiveness and Workforce Improvement Act, have been issued by the U.S. Labor Department. The proposed rules for H-1B workers are open for public comment on or before Feb. 4.

The new law, signed by President Clinton on Oct. 21, 1998, increased the number of H-1B visas available annually from 65,000 to 115,000 for fiscal years (FY) 1999 and 2000 and to 107,500 FY 2001 before reverting to 65,000 FY 2002.

The new law requires H-1B dependent companies (or companies found to have willfully violated the law) to attest that they will not lay off any similarly employed American workers 90 days before or after filing a petition requesting an H-1B worker. They must also make good faith efforts to recruit U.S. workers for these jobs. These dependent companies continued on page 62

Kaiser Permanente Presents $25,000 Good Neighbor Grant to Children's Fund of San Bernardino County

Kaiser Permanente Medical Center in Fontana recently awarded a $25,000 Good Neighbor grant to Children's Fund of San Bernardino County during their 10th Annual Celebration of Giving event. The grant will be used towards an emergency medical fund for outpatient services for indigent children which Kaiser created last year.

Children's Fund has cases referred to it by case managers, teachers, school nurses and other agencies that service low-income families. The grant also gives Children's Fund the resources to provide medications, continued on page 39
A Global View at the Top of the Hill

Congressman David Dreier, now One of the Most Important People in Washington D.C., Sees the Inland Empire’s Economic Fortunes Tied to Trade, Exporting

by Robert Parry

He is the highest ranking member of the California congressional delegation ever. He is among the five most powerful people on Capitol Hill. He is a strong, committed advocate of business, especially small and medium-sized businesses. He is from our own backyard. He is Representative David Dreier, and he has emerged as the next Drum Major for California, as he taps the House Rules Committee in early January. That body has immense control of all of the nation’s legislation. It is the Rules Committee which determines the procedures by which all bills that go through the House will be considered.

The congressman is not shy about the opportunity he has. “I really feel very honored to be in a position to help the people of the Inland Empire and all of California,” said Dreier, a Claremont Republican, who became chairman of the House Rules Committee in early January. That body has immense control of all legislation. The House Rules Committee is the body that sets the ground rules for conducting the business of the House. It is the most powerful committee in the House, he said.

“in short, I have a long history of working with California, and I am so proud to be a member of the Inland Empire’s Economic Development Commission,” said Dreier. “But the most exciting thing is that his top priority is to improve the ability of California to compete and win the global economy.”

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“A New Era for Indian Gaming

Peak Performance! You Can’t Fall to the Top

by Roger Harvey

“Office work is an oxytocin for me,” said Mark Rosand. “It doesn’t take me much time behind a desk. Mark and I exchanged pleasantries in the lobby of the nearby Omgoodnan Resort, the most popular spot for families. He sees one of the cornerstones of this effort to improve the sovereignty of each and every tribal nation. Honoring this historical and Constitutional relationship between the state of California and the tribal nations that inhabit part of this great state will reinforce the respect between our peoples that has been lost.

This election sends a very strong message that California with all its cultural diversity can be a model for the rest of the world; that we can appeal to our cultural values and common desires to bridge ignorance and cultural barriers, and prove that we can work together for the benefit of all the peoples who happen to reside in the borders of California. This is one of the cornerstones of this effort to improve the sovereignty of each and every tribal nation. Honoring this historical and Constitutional relationship between the state of California and the tribal nations that inhabit part of this great state will reinforce the respect between our peoples that has been lost.

The tribal nations represented here today, along with federal, state and local governments, make up the American family, and as such, we are at the same time a mirror to and a testament on the lifestyles of the whole world. They have their own way of life, and that is why we are a unique part of the world’s mosaic. The only way to work with them effectively is to learn about them, their cultures, and their backgrounds.

There is a Forest Service block-house continued on page 18
Another Example of Emp-o-phobia

There is such a thing as Emp-o-phobia: the fear of admitting that you live or work in the Inland Empire. The worst example of the ones committed by governmental entities, and the powers that be is Rancho Cucamonga’s. The ones who have the least reason to deny themselves. They have a vacant, 103-acre lot on Baseline, which was supposed to have become a park years ago. Having sat unused for too long, the city has now determined there is no way of finding out if anyone still wants the area to become Central Park. Forget for a moment here that for years the area around Baseline and Haven has been referred to as City Center. Rancho Cucamonga’s Redevelopment Agency has decided to sell the lot for $76,000 to a private developer. A private developer with no plan to build on it. Huh. Of course, there are number of reasons to deny this matter.

San Bernardino and plots have been decided to serve the Inland Empire by defending the integrity of the process.

A Stunt Defense for Process

In recent weeks, the county borough council in San Bernardino has been rocked by allegations of conspiracies and plots involving the jails. A member of the district attorney’s working group, Dennis Brown, has tenaciously, but not overzealously pursued the matter. Public interest in ensuring that the political and administrative processes of major decisions are followed. Our interest in this issue is not wrapped in the particulars. We will not necessarily advocate the public interest in the other. The truth will be determined by a jury which will be in the hands of public officials. The only thing between San Bernardino and Nevada is opportunity. But with those opportunities come opportunities for graft, deceit and abuse. It will be the charge of the sheriff and his successors to ensure that these opportunities are dealt with in fairness and integrity.

The San Gabriel Valley is facing a few post-War II planning and economic decisions that will determine the future influence of bribes, payoffs and favours. We applaud Mr. Stunt for standing up for the taxpayers and businesses in the Inland Empire by defending the integrity of the process.

How Many Times Should We Pay for One Orange?

by Joe Lyons

How many times should we have to pay for a California orange? I, for one, am a great supporter of the California orange industry. So I understand that if the orange growers of Central California lost their crops to a freeze, they lost their investment for the year. And I understand that the Riverside citrus growers will wind up being paid off. It’s called supply and demand. It’s how the system works.

And if I have to pay for more of my oranges because of that, then it’s just how things are. I am sorry if the Central California citrus farmers lost their crops and they had a bad Christmas, and their kids are reading community college brochures instead of talking to Stanford recruiters. Everyone knows that every year’s crop is another roll of the dice. And it should be.

But here comes Governor Pete Wilson to the rescue. Just before leaving office, he signed a multi-million dollar relief program for the four northern counties whose farmers lost their lemons. That means, that insurance or not, citrus crop or not, the farmers up north are covered. And they are covered by our tax dollars.

Do the math. You pay more for the oranges that survived this frost and you pay taxes for the ones that died. What’s wrong here? Is it any wonder people refer to us as the Left Coast? Such socialized agriculture must be the envy of Cuba and Red China.

This is why I ask. “How many times must I pay for one orange?”

Many years ago, my grandmother showed me an orange with the letters C.A.L.I.F. printed on it in blue. This was before the Post Office stopped using stamps only a letter abbreviation.

Grand Dad asked me if I knew what C.A.L.I.F. stood for, and I said I didn’t know. He said it meant Come Alive In Florida. Grand Dad never knew Pete Wilson. But he had the right idea.

A Love of Legislation

Nell and Phil Soto have been married for 14 years, when he passed away in September of 1997. She still speaks of their union and sometimes Phil, as well. In the present tense. Phil, as electrical engineer, ran the business with Nell until he was elected to the State Assembly in 1982. She had a short stint in a different business, a dress shop in La Puente called The Doll House, but because it wasn’t making money she closed it so she could help Phil.

While Phil was serving in Sacramento, Nell was finding that the political process worked and what was required. Soto has been involved in business, and has served on the Pomona City Council for over 40 years and developed what she terms “a love of legislation.”

I’m a big mouth for small business, Soto declared out to find a way to help and soon started an SBA loan guaranty to buy the necessary equipment. Later, Soto helped put together a “keen Soto’s” restaurant on a lightfooted political platform in Santa Monica and another who is running to fill the seat Nell held on the Pomona City Council. Soto is through with the politics and gained more insight on small business. One of her sons operated a restaurant and Soto said that some of the biggest difficulties he faced were in dealing with government regulations and permits. One of the most annoying, she said, was the sign ordinances which limited his ability to advertise. "If people are going to elect me public officer 20 would not be so many regulations on business," Soto noted, "business needs money for capital."
The Issue: The workers' compensation penalty laws, often enforced by employers, make it difficult for injured workers to receive the full benefit they are entitled to. These laws are designed to deter employers from filing for workers' compensation benefits, but they may actually hurt workers who have already been injured and are trying to access their benefits.

One out of every five injured workers did not receive weekly benefit payments due to them on time.

One out of every three permanently disabled workers did not receive the first weekly benefit payment due to them on time.

The purpose of penalties is to deter employers from filing for workers' compensation benefits, but they may actually hurt workers who have already been injured and are trying to access their benefits. The penalties are intended to make the process more challenging and time-consuming.

For example, in California, if an employer fails to pay weekly benefits to a worker on time, they may be subject to severe penalties. These penalties can include back payments, fines, and even criminal charges. However, the benefits are designed to help injured workers, not to punish them further.

The penalties are designed to make the process more challenging and time-consuming. However, they may actually hurt workers who have already been injured and are trying to access their benefits. The penalties are intended to make the process more challenging and time-consuming.

In 1991, E. Elwell Averbeck was founded by a few owners who wanted to provide better compensation for injured workers. Since then, the company has grown to include thirty-five employees who serve clients in the Inland Empire and beyond.

The company's mission is to provide the highest level of service and compensation to injured workers, so that they can focus on their recovery and not on the complexities of the compensation process. The company has been serving the largest U.S. brokerages and insurance companies for over 30 years, and is dedicated to providing excellent service and compensation to injured workers.

The company's success is attributed to its commitment to providing the highest level of service and compensation to injured workers. The company is dedicated to helping injured workers receive the benefits they are entitled to, and is committed to continuing its growth and success in the future.

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Corporate Video Editing Comes to the Desktop for PC & Mac Part 2

by Kevin Lamb & J. Allen Leinberger

Last month, we delved into the wondrous world of desktop video editing with the new Premiere editing machine. This month, we look at the "how-to's" of video production.

Getting Started: The Nuts and Bolts

I start up Premiere, use my Premiere/FreeMac software and actually, connect my camera with my Mac keyboard and mouse. Premiere grabs it and dumps it into its simple interface. Premiere lets me drag the video clips into a timeline where I can manipulate my footage. I can trim clips I have imported by selecting the "in" and "out" points, I can rearrange the order in which my video clips appear. And I have total control over the sound that goes with the clips. I can overlay animation, sound, music, or music, color, or color, video. Premiere gives me an astonishing 99 tracks of video and 99 tracks of audio simultaneously.

And how difficult is it for me to retrieve something? I simply use my cursor. Premiere is as simple as cut, paste and drag and drop.

So if you are in charge of making videos for your company and you have spent countless hours supervising your project at an editing house in Burbank, well, now you can do the same work yourself, at your office or at home.

Another cool thing: Premiere is fully compatible with other Adobe programs such as Photoshop and Illustrator. Just import your work from these applications and you're ready to integrate them into your new video. With Premiere and After Effects you can even animate Photoshop layers!

Premiere 5.1 Goes Pro

When Premiere first appeared in 1991, it was more of a novelty program than anything else. Today it has become the software standard for professional video editing. It is there for a reason: it's powerful, it's reliable, and it's easy to use. Premiere has evolved into a robust and intuitive interface that is easy to learn and easy to use. It is the go-to solution for a variety of tasks, from simple video editing to complex animation and special effects.

Effects

Premiere now offers a wide range of effects and transitions that can be added to your video. These can include everything from simple fades and dissolves to complex animations that can transform your video into something truly spectacular. With Premiere, you can create just about any effect you can imagine, from simple transitions to elaborate motion graphics.

Adobe After Effects 3.5

In this program, you can also create animations and special effects. Adobe After Effects is a separate program that can be used in conjunction with Premiere to add even more power and creativity to your video projects. After Effects is designed to complement Premiere, allowing you to create complex visual effects and animations that can transform your video into something truly unique.

Getting Organized

A Balanced New Year

by Cyndi J. Torres

Getting organized and losing weight usually are among the top five most popular New Year's resolutions. So, do you start back to work with a clutter-free desk and clear mind, or was it clutter-free mind and clear desk. Either way, being organized really does help being balance to your work life and personal life. Let me guess, you probably already love the fact that Premiere now supports the NTSC 29.97 standard. It's amazing to see this capability come to the Desktop for television, you can be dead-on with the broadcast requirement. The old version of Premiere only supported the 30fps standard, which inevitably caused sound sync problems when creating broadcast-ready videos. And Premiere can now handle long projects. It supports three-hour projects, up from the one-hour limit that Premiere 4.2 had.

Effects

Premiere is stealing some of After Effects' thunder too. That's OK. The new version of After Effects this year, will be a killer app. In the meantime, the new Premiere user gets animation and motion graphics! Premiere lets you fly into past and present video and images in and out! "Early in life" or "In Picture" is simple. More remarkably, you can do "Blurscreen" work in Premiere. That is, shoot a person or object against a blue or green background and then drop that footage seamlessly onto a different video footage. It's just like when they drop your local weatherman in against the map behind him. You can now do the same with your video, objects, photos or typography. You pretty much bet there is a way to do it. It's not the high-intensity 3-D wireframe object creation. After Effects can pretty much make any idea or concept come alive on the screen. This program is a standard for digital post-production and animation. These effects you love so much in Photoshop can make your video clips look just like your still images.

Audio

Without going into great detail, let's just say Premiere has a 99-track recording studio inside. You can create pan, stereo and volume right from within the Timeline. And you can get dozens of high-end filter effects like reverb, flange, echo, digital delay and more. And you can save sound in high bandwidth with good enough for making CDs, or you can save sound in smaller sizes perfect for the economy of Web publishing.

Tilt

Tilt is greatly improved. If you can do Word or PageMaker, you can do tilt in Premiere. You get to use all of your Adobe fonts, even TrueType fonts. This is amazing! It's so simple that some thousand dollar editing stations require another computer or programs for the font feature for video. You can apply all imaginations into a font. The control over shading, shadow and gradients is incredible! Basically there are hundreds of improvements in this program. So, if you are not sure what Premiere will do "bluescreen" with some pain that is when you are finished working on a project. If you did not get "titling" this year, I'll bet you that you will do this year. Premiere lets me drag the video into the Timeline. And how difficult is it for me to retrieve something? I simply use my cursor. Premiere is as simple as cut, paste and drag and drop.

So if you are in charge of making videos for your company and you have spent countless hours supervising your project at an editing house in Burbank, well, now you can do the same work yourself, at your office or at home.

Another cool thing: Premiere is fully compatible with other Adobe programs such as Photoshop and Illustrator. Just import your work from these applications and you're ready to integrate them into your new video. With Premiere and After Effects you can even animate Photoshop layers!

Premiere 5.1 Goes Pro

When Premiere first appeared in 1991, it was more of a novelty program than anything else. Today it has become the software standard for professional video editing. It is there for a drawback for using a software-based solution rather than a dedicated hardware solution like the Avid or your computer to render the transitions! No. With the release of the fourth version your Macintosh about 45 minutes to render a standard dissolve from one video to the next. I prefer not to wait for long renders, you can spend $50,000 for a dedicated video editing machine. I'll pass.

Premiere lets me instantly "scrub," or preview, transitions to make sure the effect is exactly what I want. Premiere has integrated these rogue elements into just a few modules that are much easier to see and use. The new "Timeline" window allows you to do cuts and transitions within a single track, and you can add layers of text or other video into the substracks for layering effects. You can collapse and hide these tracks too.

In other words, when you are finished working on a track, you can "put it away," thus reducing clutter. But much of the basic editing of a clip can be done in the new "Monitor" window, which also acts as an editing interface. It lets you see your clip large and up close for frame-by-frame editing. When you are satisfied with the work you have done in the "Monitor" window, you can bring it into the Timeline.

Premiere 5.1 also incorporates true "3-Point" editing. That's the standard for high-end dedicated systems. It's amazing to see this capability come to the desktop.

Broadcast users will generally love the fact that Premiere now supports the NTSC 29.7 standard. This means that when you are making documentaries or commercials for television, you can be dead-on with the broadcast requirement. The old version of Premiere only supported the 30fps standard, which inevitably caused sound sync problems when creating broadcast-ready videos.

While Premiere can now handle long projects, it supports three-hour projects, up from the one-hour limit that Premiere 4.2 had.

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Employer Rights at Time of Termination

by Luna Bonner

Employers are required to take certain actions to prevent employees from filing a claim for benefits.

1. The employee’s name and social security number.
2. The employer’s name.
3. Whether the change in status is due to layoff, discharge, leave, or change in independent contractor status.
4. The date of the status change.

Details of a termination are not required and a notice is not necessary when the person voluntarily quits, is promoted or demoted, steps down due to a trade dispute, or has a change in location or work assignment.

Also, EDD will not recognize a private agreement made between an employer and employee regarding termination. If an employee is discharged, the employer agrees to record the termination as a voluntary quit, the former employee should be encouraged to file a claim.

Luna Bonner is the Unemployment Insurance Claims Supervisor for the Employers Group. The 100-year-old, not-for-profit association is one of the largest employer representatives for human resources management issues in the nation.

The group serves 4,000 member firms which employ approximately 2.5 million workers.

INLAND EMPIRE BUSINESS JOURNAL
FEBRUARY 1999

Faces in Business

Dennis J. Smith

Professional in Human Resources Association

The Professionals in Human Resources Association (PHR®) recently elected Dennis J. Smith as their new president of the board for 1999.

"I look forward to the challenges of heading a dynamic group of professionals," said Smith. "PHR® will continue to serve as an advocate and source of expert information on human resources for employers and human resource professionals."

Smith is president of the Smith Group, a human resources consulting group in Claremont offering industry-specific solutions to human resources problems. His clients include manufacturing and service companies in the healthcare, aerospace, communications, financial and consumer product fields.

Smith received his bachelor’s degree from the University of Wisconsin, and master’s degrees from the University of Evansville. He has lectured for the UCLA Executive Management Program and the University of Redlands Adjunct Faculty. A resident of Claremont, Smith served on the planning commission of the city of Claremont for eight years.

William A. Maier
SunLine Transit Agency

William A. Maier was recently named chief financial officer (CFO) of SunLine Transit Agency, announced general manager Richard Cromwell, III.

SunLine is a joint powers authority that operates the Coachella Valley’s public transportation system and the SunLine Services Group (SSG), which is responsible for programs including regional street sweeping, bus shelter maintenance and graffiti removal, alternative fuels, taxicab administration and facilities management.

Throughout his 36-year career in the areas of aviation and real estate services, Maier has been responsible for developing a variety of real estate and infrastructure projects, including work with the Transamerica Corporation.

Maier earned his CPA credentials while with Price Waterhouse & Company in New York City. His bachelor’s degree from Hofstra University in New York is in business administration. He is a member of the American Institute of Certified Public Accountants.

Kathy Gonzales

Citizens Business Bank

D. Lisa Wiley, president and chief executive officer of Citizens Business Bank, has announced the appointment of Kathryn Gonzales to the position of vice president and banking officer for the sales and service division.

Ms. Gonzales’ professional career includes over 18 years of banking experience with both Security Pacific National Bank and Wells Fargo Bank. Prior to her appointment with Citizens Business Bank, she was vice president and manager of the Small Business Banking Group for Wells Fargo Bank.

INLAND EMPIRE BUSINESS JOURNAL
FEBRUARY 1999
CORNER OF THE WORLD
Three Ways to Grow Your Business
by Ron Burgess

Small and privately-held companies often don’t know how to plan for growth. There seems to be an endless number of strategies to consider, but how do you pick the ones that will work for your business? You have to have a plan, therefore each needs to be

Skilled, or even product businesses have more to do. The market, be in a growing market, three ways: increase your share of

40% of a market has a tough job, increasing business that one that has only 8 percent of the market (unlike the size factor gives a product/pricing advantage). With any tool and the growth of the company, it can be

The, luck, and the market, plain and simple. The need for new plans, and the need for new plans, and the need to plan, or for that matter, to plan, are spent on

However, successful companies indicate that

It is also possible to be positive to position growth twice as fast and not realize it, thus asking for too lit­

ducers. They will do this on a competitive pro­

FEBRUARY 1999
10 Tips for Effective Exporting

by Susan Thomas

Exporting has become a vehicle for growing the U.S. economy. Exporting results in a lower trade deficit, and creates jobs at a rate estimated to be double that created by domestic sales. For the Inland Empire, recent Department of Commerce statistics indicate an astounding export growth rate of 81.2% between 1993 and 1996. With nearly $2 billion in total exports in 1996, the Inland Empire ranked 56th in the country and ninth among Pacific States.

The D.O.C., with its mission continuing and stimulating export planning portion has a road map to

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ducers. They will do this on a competitive pro­

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size factors give a product/pricing advantage. With any tool and the growth of the company, it can be

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Journalism is the lifeblood of the Inland Empire Business Journal. We could not accomplish such a
How to Enforce Your Judgment
by Lazar E. Fernandez

The more common methods of collecting rely on the writ of execution and judgment lien. However, there are other arrows in the creditor’s quiver with which to collect. By using an Order to Appear for Examination ("OKAP"), the creditor obtains a lien (the "OKAP" lien) on the debtor’s nonexempt property that lasts for one (1) year. Using the judgment debtor examination in possession or control of the judgment debtor for purposes of a writ of execution and turnover order.

This procedure also allows you to learn about property not subject to execution and/or lien. For example, the debtor may own property, or the identity of persons who may possess or control property by which the debtor has an interest, or who are themselves indebted to the judgment debtor. The procedure is available for both judgment debtors and third parties.

If the debtor receives rents, commissions, profits, royalties, accounts receivable, copyrights and/or patent payments, you would use an order assigning these payments to you. This can also be used if the debtor has out-of-state assets. This is a better choice for the enforcement of a money judgment.

Payments can be made directly to the creditor or to the creditor’s attorney until the judgment is paid in full. The use of a receiver is a good idea if a writ of execution cannot be obtained. The receiver is appointed by the court to take possession of the property and hold it for the creditor until the judgment is satisfied.

Suppose your debtor is a partner in a partnership. A charging order enforces a money judgment against the debtor’s partnership interest. There are two points to keep in mind: first, remember that a partner’s right in specific partnership property is not subject to enforcement of a money judgment except on a claim against the partnership. Secondly, you cannot execute on a partner’s interest in a partnership unless the partnership itself is a judgment debtor.

If, however, a money judgment is rendered against a partner but not the partnership, the judgment debtor’s interest in the partnership may be applied toward the satisfaction of the judgment debt. The procedure allows you to identify property in which the debtor has an interest, or property that is not subject to enforcement of a money judgment.
Peak Performance ...

continued from page 5

up there with a 360 degree view of Southern California that takes in every­thing from Catalina Island to Palm Springs," he said.

Mark spends occasional nights up there as a volunteer watching for forest fires after a lightning storm. He is a guy that likes the view from the top.

Ten Ways To Get the Most Out of Your Team Building Investment:

- Decide on what you want to get out of your training. A good team building vendor can help you articulate educational and behavioral objectives for higher achievement.

- Differentiate team building from recreation. They’re both valid, but require different approaches to get the most benefit for the company.

- Get consensus support from management and communicate it to everyone.

- Involve as many employees as possible. Cultural changes require critical mass. Tenting as it is today, “the managers will get Partner two,” this seldom happens.

- If part of a larger meeting, schedule team building early (probably first) to harvest the benefits of improved relationships in the rest of your sessions.

- Know your group. Help your vendor really understand the partic­iants and unique culture of your organization, so they can best fit the program to the players.

- Prepare participants. Besides maximizing positive expectations and minimizing negative anxiety, forewarning or introducing concepts can help them prepare mentally.

- Plan for follow-up. You can’t cure a disease in a day. There are many ways to “milk” more benefit from team building during the months following the program.

- Select a vendor with experience, references, professional staff and insurance who truly can com­municate the experience for your organization. Ask a lot of ques­tions.

- Relax and expect the best!

“After I thought I wanted to be a professional soccer,” Mark explained. “I got my bachelor’s degree in youth leadership and worked for a few compa­nies that conducted high adventure expe­riences. Noticing that I liked the tips we did for corporate executives, I changed direction.” Mark went on to earn an MS in experiential education from one of the only two colleges in the country with such a specialty. In 1994, he started the company which became Peak Performance! He now runs the company with partner John Ryan and 32 part-time trainers – some of whom are interns from college programs in the area. Working with Mark is a great way for them to break into the growing number of companies now specializing in experience-based training. His enthusi­asm for the work shines as he explains how participants get absorbed in the activities and become deeply invested in outcomes. “It is the perfect learning environment – challenge, problem solv­ing, immediate feedback and transfer. The experience makes lasting, positive organizational change.”

We walked to a natural amphithe­ater overlooking the lake. Like a lizard baking in the sunshine I stood up Mark’s lifetime observations of group dynamics. He isn’t just another thrill­seeking extreme sport enthusiast – even the place he chose to talk to me was deliber­ate and purposeful. He explained that they use different vistas for each challenge, problem solv­ing. Participants start and end in the same area, making it easier to recal­citrant and communicate learning experiences when clients get back home.

“Remember what we talked about in that little lake? That’s what’s happening here,” is a common shortcut used for problem-solving in the workplace.

Mark explained how a program is designed. “An individualized needs assessment starts every relationship. No two courses are alike. I won’t name the company, but I once worked with a group where we already concluded that the corpo­rate culture was, ‘We lie, then we cheat, then we lie about cheating.” The compa­ny makes a lot of money. Our job is not to influ­ence a moral adjustment. I am there to help the company do what they do only better. I have training instruments that emphasize tran­sformation. We didn’t use them. We worked on other skills instead like creative problem solving, unambigu­ous communication and leadership.” Mark quickly added that there are things he won’t help a company do.

But groups never do. Facilitators fre­quently overlook something like, "The way we all worked against each other instead of working as a team is exactly what happens in the office."

Peak Performance! just finished training over 200 sales people, account execu­tives, managers and some technical folks from AT&T. I asked about safety. "Our most serious injury came as the result of a person walking along looking at the scenery instead of the trail. She tripped and broke her ankle. There is always a job on the ground for members of a group who don’t like to climb; but frankly, most people try the high super course than you’d imagine. Once I get someone in a safetyianne I can control what happens. I can’t do that while they are moving from site to site. Our indus­try’s twenty-year safety record parallels that of real estate or financial busi­nesses.” He speaks with authority; he is the lead accredit­ation reviewer for Association Experiential Education (AEE) — one of the professional orga­nizations for his industry.

"There are not risks in our training, but they are very well controlled. The per­ceived risk is what makes experiential education so indi­dualistic,” says Mark. I agree. Experiential education can transform people and change their workplace experience.

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So if you want more information or a closer look at the new Arrowhead Regional Medical Center, just call toll free 1-877-USE-ARMC. Soon we’ll be opening both our doors and our hearts to the community.
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Rhicky Santos         William Pyle
Jon Sorokowski      Scott Wilson

Looking Forward to an even better 1999
Population, Economic Growth Predicted for State, Region

Two recent predictions of the condition of California's economy predict that the state and the Inland Empire will enjoy both long-term and short-term growth. One evaluation, from First Security Bank, predicts that the state will see a growth in personal income levels of about 6.0 percent, or a total of about $903.3 billion, while the population will top 33 million.

First Security Chief economist Del Kiley K. Matthews predicted that unemployment will average 6.1 percent. Nationally, First Security CEO Spencer F. Eccles predicted that unemployment will rise to 5.7 percent at year-end. The bank also predicted that the Dow Jones Industrial average will reach the 10,500 mark, possibly by the second quarter of the year. Favorable interest rates and inflation are predicted.

The Seattle company, a 90-year-old Los Angeles County based commercial real estate firm, has made healthy long-term predictions for the local economy. A new survey from the company predicts that about 1.6 million people will work in the area by 1980. Matthews predicted that unemployment will average 10 percent by the year 1980, a total of about three million people while employment will grow 15 percent (about one million jobs). Half of the employment growth will be split between the Inland Empire and the Los Angeles area.

As a result, commercial real estate growth is expected to explode. The demand for office space continued on page 36.

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PVHMC's Yochum Named Good Scout of the Year

Pomona Valley Hospital Medical Center president and CEO Richard Yochum has been honored by the Old Baldy Council of the Boy Scouts of America with that group's Good Scout of the Year Award for 1998. The award was presented at a January dinner which featured a number of local dignitaries, including Congressman David Dreier, Pomona Mayor Eddie Corder and others.

A Navy veteran of the Vietnam War, Yochum holds a bachelor's degree in health care administration from Loyola Marymount University. He has been at PVHMC for 20 years.

Yochum is a former Cub and Boy Scout. "Scouting is an issue of developing leadership. You build real integrity. You build responsible leaders for the future," said Yochum.

Two Major Projects Underway in Ontario

Construction has commenced on a mammoth Ontario distribution center for Mr. I Imports. It is one of two major projects currently underway in the city.

The 750,000 square-foot Pier 1 facility will serve nearly 190 of the company's stores in 15 states. When it opens in the spring, the building will feature 14,000 square-feet of office space and 80 track doors. There will be 100 people employed there.

The new Ontario Plaza shopping center is a mixed-use development located on Mountain Avenue at Fourth Street. The new concept, which features a retail center mixed with 80 senior apartments. Total cost of the development is about $23.5 million.
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* Up to 9/30/99, interest rates may vary

FEBRUARY 1999

Dawn Prather
down Prather, a 23-year resident of the Greater Menifee/Sun City area, is the branch manager of Downey Savings/Sun City branch.

City Bank
An active community member, Dawn is involved with the Rotary Club, the Paloma Valley High School Interact Club and is the secretary of the Greater Menifee Valley Chamber of Commerce. Dawn also has been involved with the PTA's and the high school's Education Foundation. Dawn and her branch also support projects for the Community Cupboard and the Lake Menifee Women's Club.

A personal concern for Dawn is elder abuse prevention. She has trained her branch staff to look for red flags that may indicate their senior citizen customers are at risk. She also put together an Elder Abuse Prevention package, which she gives to her senior citizen customers upon request.

Dawn invites all Inland Empire residents and businesses to visit her at Downey Savings for competitive banking and home loan products and services. Her phone number is (909) 672-1971.

Stephen G. Hoffmann
Stephen G. Hoffmann is the president and executive officer for Canyon National Bank, the only locally-owned community bank in Palm Springs. It opened its doors July 10, 1998. He has over 26 years of experience in the banking industry. Mr. Hoffmann has been in the desert for more than 10 years, originally as president and CEO for Palm Springs Savings Bank.

A founding director of Canyon National Bank, Mr. Hoffmann maintains extensive professional and community ties. He is a founding director of the North American Native Banker's Association and a director of the board. He is also a founding director of the Palm Springs Chamber of Commerce.

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Learning to lead...

In the endless layers of big bank backing-off, the manager still has to assume the role of an effective coach on the '90s, learning to stop being the quarterback and run a hospital. But the toughest task is getting a hospital to grow. Being tied to the rules of exponential growth is getting a hospital to grow. Being tied to the rules of exponential growth is much easier than getting a hospital to grow. Being tied to the rules of exponential growth is much easier than being tied to the rules of exponential growth.

Predictably, the banking industry (which for years has been trying to study people losing credit) has nuded the credit unions' federal regulator in this month's report, hoping to halt the new regulations. Unfortunately, the banks don't seem to know how to join a credit union. So the banks consider this latest lawsuit, the new regulations remain in effect.

Credit unions, however, can take deposits from or lend money to the members, not only the general public. To belong to a credit union, you must have membership. To belong to a credit union, you must have membership. To belong to a credit union, you must have membership. To belong to a credit union, you must have membership. To belong to a credit union, you must have membership. To belong to a credit union, you must have membership. To belong to a credit union, you must have membership. To belong to a credit union, you must have membership.

Credit unions have historic ties with their local businesses and work, they provide a non-profit alternative to the financial services industry— one that assists consumers in achieving financial self-sufficiency and a better quality of life through prudent saving and lending programs. Credit unions have been a part of the financial services industry since even before the days of the Cold War. You can sign up! We'll get you started!

Credit unions are non-profit financial institutions and affect the way consumers use credit, saving, and investing. Credit unions are non-profit financial institutions and affect the way consumers use credit, saving, and investing.

In the new year, even more credit unions plans to build a proton beam cancer treatment center in Taiwan. The new year is not over yet, and even more credit unions plans to build a proton beam cancer treatment center in Taiwan.
Indian gaming ...

continued from page 5

with tribes that prosper and flourish within the borders of this great state.

Together, my friends, we will do this. So I ask you to join me and my wife, Sharon — who, by the way, will be the first Democratic first lady in 32 years in the state of California. Our Attorney General insists she brings the humanity quotient to the Davis family. She brings a lot more than that.

I just want to close by telling you today we begin a journey together — a journey that will last for at least four years, hopefully eight years, where we can walk together, serve together, pray together, harvest together, and prepare the next generation for the task of leadership that will fall to them.

Every one of us, as we give thanks this holiday, must acknowledge the contributions of the peoples that came before us — people who fought battles, people who fought and died in wars, people who built businesses and hospitals that provided as opportunities that they couldn’t even dream of.

We pay them back by being adults, by showing leadership and by preparing the way for the next generation.

So I ask you to join me in this journey to serve our respective peoples, to walk together in friendship and cooperation, to find ways to bridge past differences, and to set an example for the other 49 states.

I believe that if we work together, we can recapture that almost mystical belief that all things really are possible in the state of California, where we are a people and a state of destiny.

Who’s who ...

continued from page 25

has approximately $69,000,000 in assets and has three branches, two in Riverside and one in Fullerton.

West was appointed president in June of 1993, having been with the bank since 1988 — previously serving as a lender, branch manager and the bank’s credit administrator. She has been a community banker for 18 years in California, Arizona and Nebraska, specializing in construction lending and special assets. Prior to that, she was employed in the commercial insurance industry, specializing in bonding.

Her current community activities include the California Bankers Association, Mission Inn Foundation, Greater Riverside Chamber of Commerce, California Independent Bankers, the Athena Association, Silver Eagles Association, and Inland Empire Boy Scouts of America. She is chairman of the board of the United Way of the Inland Valleys. She has been a member of the Chancellor’s Executive Roundtable and the A. Gary Anderson School of Management Executive Roundtable for four years. She is director of the Inland Empire National Bank and First National Bank of North County.

Ms. Wiest was featured on the cover of the national trade publication Independent Banker in December of 1997. She was the founding president of the Inland Empire Lenders Community Development Corporation, a consortium of Inland Empire financial institutions lending to small businesses that do not qualify for traditional bank credit. She was named an Athena recipient as a YWCA Woman of Achievement in 1995.

Lynn Smith

Lynn Smith has the best of both worlds, a job she enjoys being a mother and a job that takes her out of the office and into the community.

"I enjoy the diversity of my job and the challenge of meeting new people," Smith said. "Everyone I meet becomes a friend." As a vice president with City National Bank, located at Riverside Commercial Banking Center, Smith is responsible for sales and marketing of the Inland Empire Region. She said the most fulfilling aspect of her job is the opportunity to meet numerous people and to learn in writing.

"You earned your judgment, now get out there and collect on it!"

Lazaro E. Fernandez is a partner in the law firm of DeJardins, Fernandez & Smith, LLC, located in San Bernardino, California. The firm concentrates its practice in the fields of business and civil litigation, trial work, real estate and bankruptcy litigation. Mr. Fernandez is a former law clerk to the Honorable Mitchell R. Goldberg, United States Bankruptcy Judge in Riverside, California. The article is for discussion purposes only and is not intended as legal advice. Readers are urged to contact counsel with fact-specific questions.

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How to Enforce Your Judgment ...

continued from page 16

federation of the judgment.

By using a judgment debtor examination, you may loan a suit against the judgment debtor where the debtor is involved. You can then acquire a lien in a pending action by a judgment debtor for money or property, and on the rights of the debtor under any judgment subsequently procured.

Pending release of that lien, the debtor’s recovery in that other case may not be enforced by suit or otherwise. Moreover, there can be no compromise, dismissal, settlement or satisfaction of this second lawsuit or any judgment obtained in that second lawsuit unless there is a court order or the creditor consents.
A new partnership to address numerous other properties, and for Capital Corp., owner of the Mission Inn in Riverside among Klemme, a former senior executive its biggest business names. Robert VIB's 1998 earnings were a percent increase from the begin­ning of the year. It provides low-cost, long-term, fixed-rate financing, up to 90 percent of the loan value. This is the newest service offered by Southland EDC includes: affordable economic development; loan program service and administra­tion; and program sponsorship and funding. For more information, call Julie at (888) 560-5363.

**Mortgage Prepayments Cause Drop in Mission Savings' Earnings**

Mission Savings and Loan has reported that fourth quarter 1998 earnings dropped nearly 18 percent compared to the same peri­od in 1997. Earnings per share came in at $.18, a drop of six cents per share. Total earnings for the year were off about 8 percent for the year. The institution's total assets dipped 3.5 percent for the year.

**Bank of America Names Aurora Mariscal District Manager of Pomona Valley District**

Bank of America has promoted Aurora Mariscal to the position of district manager of its Pomona Valley area. Mariscal will be responsible for 23 Bank of America banking cen­ters in the Pomona Valley area, which encompasses the areas from Claremont and Glendora to Ontario and Riverside. Her main office will be in Pomona. According to Leigh Cross, sen­ior vice president and manager of the bank's southeastern banking region, Mariscal brings a vast amount of experience to her respected district.

With this new appointment in one of our most important districts, I'm extremely pleased that we have selected a manager who has spent many years working with our val­uable clients in the neighborhoods she has represented," said Cross. "Aurora will continue to work with area banks to help increase both consumer and busi­nesses banking products throughout the Southland." Mariscal, an 11-year associate of the bank, most recently worked as a regional service operations manager in Los Angeles. She has held positions in banking center management, operations and mar­keting. Mariscal attended California State University, Los Angeles from 1981 to 1983, where she majored in business administration. She is an active member of her local United Way, Junior Achievement and Greater Valley Diversity Network.

**OMAR Offers SBA Loans to San Bernardino County Businesses**

The Southland Economic Development Corporation is offering several Small Business Administration (SBA) financial programs to businesses in San Bernardino County. This loan is designed to both assist businesses with a three- year history of expansion in achiev­ing new and promote local job growth. It provides low-cost, long-term, fixed-rate financing, up to 90 percent of the loan value. This loan is for real estate acquisition. Loan officer Julie Phillips described it as "one of the most successful economic develop­ment programs ever sponsored by the federal government." The SBA Pre-Qualification Loan Program is the newest service provided by Southland EDC. It is designed to promote business loan programs to women and minority­owned businesses. This program assists prospective borrowers in developing viable loan applica­tions. Additional services provided by Southland EDC include: afford­able housing development; loan program service and administra­tion; and program sponsorship and funding. For more information, call Julie at (888) 560-5363.

**SCIA development ...**

Continued from page 3

The agency calls for SCIA to develop, market and lease the revenue producing portions of the complex. Construction will begin this spring to improve the infra­structure of the site. SCIA is oblig­ated only to pay for $40 million of the $110 million in anticipated improvements to roadways and utilities which will be required to make the site commercially viable. Current plans are to triple the current cargo traffic through the airport over the next 16 years. Stirling plans to invest $418 million to make the airport, which has 360 days of good flying weath­er each year, into a worldwide dis­tribution hub with high-tech, bio­tech, manufacturing and multi­media companies. There are already 35 businesses operating at SCIA.

**At deadline ...**

Continued from page 3

... will bring much needed high-tech and upper management jobs to the area, improving the economy. Stirling has announced that CB Richard Ellis will handle property brokerage and marketing for the complex. Construction will begin this spring to improve the infra­structure of the site. SCIA is oblig­ated only to pay for $40 million of the $110 million in anticipated improvements to roadways and utilities which will be required to make the site commercially viable. Current plans are to triple the current cargo traffic through the airport over the next 16 years. Stirling plans to invest $418 million to make the airport, which has 360 days of good flying weath­er each year, into a worldwide dis­tribution hub with high-tech, bio­tech, manufacturing and multi­media companies. There are already 35 businesses operating at SCIA.

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**Inland Empire Business Journal - Page 31**
San Bernardino Firm Continues Pursuing Overseas Opportunities for Breakthrough Cancer-Fighting Technology

Optivus Technology Inc. Finalizing Deal with Taiwan Hospital; May Turn Region into World Leader

by Robert Parry

Negotiations to build an extremely high-technology cancer treatment center in Taiwan are nearing completion. An official from San Bernardino-based Optivus Technology, a world leader in the field of proton beam therapy, said that the project in Taiwan will be operational by 1998. The company recently announced a major expansion of its facilities in Taiwan, which will include a new proton beam therapy center.

"Proton Beam Therapy is a highly effective method of treating cancer..." Optivus Technology Inc.

Pain's progress for proton beam treatment at Loma Linda University Medical Center..." Optivus Technology Inc.

The Proton Beam Treatment Center accelerator at Loma Linda University Medical Center.

Five-year-old Optivus has about 65 employees in its San Bernardino headquarters. The company recently announced a new proton beam therapy center in Taiwan, which will be operational by 1998. The company recently announced a major expansion of its facilities in Taiwan, which will include a new proton beam therapy center.

Economic May Hit Speed Bump, But California's Housing Market Will Race Forward in 1999

by David Chapman

Although Asian troubles have taken the wind out of California's economy, pent-up demand and low-interest rates will create strong demand for housing..." ISLAND EMPIRE BUSINESS JOURNAL - PAGE 33

Building & Development

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by David Chapman

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Whether you are a doctor building a new clinic or an entrepreneur constructing your first office building, using a knowledgeable construction lender can make the difference between building on to your dream or turning it into a nightmare. Consider some of the common obstacles that can crop up during a project such as lack of property, lack of access to title insurance or construction change orders. A misstep can delay your project and lend itself to financial trouble that "time is money." In the worst-case scenario, delays can sink a project entirely.

So, how can you avoid some of the perils and pitfalls? Here are some helpful hints that should help you find a construction financing and get your project started correctly from the beginning.

Get One Loan
Find a lender who will provide one loan to close out your financing needs. The loan can include construction financing, renovation or tenant improvements. Be sure to follow all local laws and ask about the maximum loan amount. One loan means no delays in closing. It means just one closing, one set of documents, one rate, one fee and one negotiation. It eliminates surprises.

Quality Control
Lenders who are experienced in construction lending can also help you select a qualified contractor. This helps assure the suitability of the contractor and it is also a built-in check-bal- system. A lender that has an experienced construction lending department will know the tricks of the trade, cover the requirements of the building permits, and deliver a loan that is tailored to the project, thereby making it easier for the lender to manage the project.

Interest Reserve
Have your lender include an interest reserve. This assures that there are adequate funds to pay interest during the term of the construction loan. Ideally, funds are automatically deducted from the loan. This reserve prevents disruption of construction due to cash flow problems.

Cost Analysis and Insurance
"Measure twice cut once" is one of the first lessons is carpentry. In a way, the same applies to your construction job. A quality lender can help you double-check your cost analysis so there won't be any surprises. An experienced construction lender can also catch any overlooked elements of the job.

Also, make sure your lender provides insurance against things like unexpected costs and events. This protects you and the lender against catastrophic loss resulting from a mishap on the project.

Control Disbursements
Even relatively small construction projects can costs hundreds of thousands of dollars. On a daily basis, vast sums of money are paid out to vendors and subcontractors. To help guard against the danger of misappropriating funds, your construction lender should be able to handle your fund disbursements. This helps keep the job on time. If you are in default, the lender will come close to helping your business and assure its making in large and in time and on budget.

Construction Financing Doesn’t Have to be a Nightmare

by Mark Hogan

Experience
Finally, there is no substitute for experience. When shopping for a construction loan, ask a prospective lender about his construction project experience. As a borrower, you will be happy just keeping your business running, so you’ll need to rely on the knowledge and experience of your lender.

Whether the project is ground-up construction, renovation or tenant improvements, an experienced lender at the very least, will provide a sense of security and could make the difference between the success and failure of your lender.

Mark Hogan is a business development officer with The Money Store Commercial Lending Division (THEM) in Irvine. THEM has been one of America’s leading small business lenders since 1979. Mr. Hogan may be reached by calling (949) 251-9010.

Del Webb's Sun City Palm Desert Sets Sales Records

Del Webb Corporation announced that its Sun City Palm Desert development had record sales during the second quarter of the company’s fiscal year. The project posted 97 net home sales from Oct. 1 through Dec. 31, 1998. That represents a six percent increase over the 91 homes sold during the same period last year.

Sun City Palm Desert also saw record sales for the first half of the fiscal year with the sale of 230 homes from July 1 through Dec. 31, 1998. This represents a significant increase over the 197 homes sold during the same period last year.

We continue to set records with seven new model homes as well as expansion into our next phase, we are on our way to making 1999 our best year ever said Helen McElroy, vice president and general manager.

As of Dec. 31, a total of more than 2,100 homes had been sold at the community, with 1,923 closings reported. The community has a population of more than 3,400 residents.

The East Valley office of Del Webb Corporation, based in Phoenix, is the nation’s leading builder of active adult communities, and is the seventh largest builder of single-family homes in the United States. Sun City Palm Desert is a residential community for adults over 55 and over who want to maintain an active lifestyle. The Del Webb communities nationwide have been named one of America’s best retirement communities by New Choices magazine for six years in a row.

The Power Behind Peace of Mind

A Southern California Edison, our Energy & Business Development Managers are committed to finding the right solution to your unique challenge—whether energy efficiency and environmental concerns in productivity and job creation. For more information on how we can help your company focus on solutions for productivity and revenue, call our Energy & Business Development Managers at 1-800-46-SUNCO.

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http://www.edison.com
Economy may hit speed bump ...

continued from page 33
1990s when an uncertain job environment and low consumer confidence caused people to delay forming new households. Sluggish recovery of job markets continued to impact demand into the mid-1990s, and only in the last two years did buyers become more active in forming households and buying homes. However, as indicated by unusually high levels of doubled-up households, substantial pent-up demand remains in urbanized coastal counties. Currently, new housing construction falls well short of accommodating the state's rapid population growth. According to Tom Leiser, executive director of the UCLA economic forecast, "we are building a deficit in housing." As a result, home prices should continue to rise until the rate of home buying in California exceeds 200,000 units annually.

In evaluating their business strategies for 1999, builders should keep in mind several emerging trends:

- Acceleration of demand growth in well-located inland markets such as San Diego, Santa Monica and Temecula.
- New methods for reaching younger and more affluent buyers using Internet-based marketing and mortgage services.
- Shift in ethnicity of consumers, particularly for entry-level housing.
- Emphasis on developing innovative management and marketing concepts to enhance long-term relationships with employees, subcontractors and customers.
- Shift of private builders away from head-to-head competition with public companies and towards dominance in specialty niches.

As a whole, 1999 is shaping up to be another strong year for both builders and buyers. Concerns about the economy and affordability levels should be treated with respect in the planning stages of land acquisition and product design. But builders who are tuned into the specific housing needs of the home buying public within their market areas are entering what should be another year of tremendous opportunity.

David Chapman is director of real estate lending for the Newportbased Bank of California. White LLP, a speciality real estate accounting and consulting firm (657-536-1812) for more information.

Population... continued from page 22

space alone is projected to require the addition of an area equivalent to that in City of every 16 months, which will grow at a rate of 2 percent annually, about 10 million square feet, mostly in growing submarkets with reliance on the Inland Empire. Warehouse space should grow at a rate of 3 percent annually, reaching levels in the national and regional standards. A similar growth rate is predicted for manufacturing space, but that will likely be focused in cities like Los Angeles and Orange County centers.

Unfortunately for the Inland Empire, the anticipated 5 percent annual growth in technological ("R & D") activities is lower than that in the Bay and West Side areas. A similar growth rate is predicted for manufacturing space, but that will likely be focused in cities like Los Angeles and Orange County centers.

And express our appreciation to the following contributors:

FEBRUARY 1999

Who's who... continued from page 28

about different companies, their products and their business opportunities.

"Being able to fulfill their financial needs and achieving and expanding that is a very rewarding part of my job," she said.

Over the past several years, Smith has been very active in civic, community and professional organizations. She currently serves on the boards of Inland Valley Humane Society. Other involvements include the Inland Valley Chamber of Commerce, Ontario Chamber of Commerce, American Heart Association, Chino Valley YMCA, the Inland Empire Business Journal Women's Business Event Executive Advisory Council and Financial Women International.

In recent years, Smith was named the Woman of the Year and Woman of Achievement for the San Gabriel Valley YMCA. In 1997, she was the master of ceremonies for the Women & Business Expo and, in 1994 and 1995, she won the Award of Achievement by the Women & Business Expo for outstanding promotion and for furthering the advancement of women in business.

City National Bank recently opened a commercial banking center in Ontario as well.

Caroline B. Harkins

As regional vice president of Imperial Bank's Orange County and Inland Empire regional office, Caroline B. Harkins manages commercial lending activities in Orange County and Inland Empire area. The regional office primarily serves local manufacturing, technology, health care and service businesses.

Since Harkins joined Imperial Bank in 1993, it has more than quadrupled the loan portfolio growth in the Orange County regional office. She is a 1995 and 1997 recipient of Imperial Bank's President's Club Award, given to employees with outstanding achievements in bringing profitable new loans to the bank. Before joining Imperial Bank, she served as regional vice president at the Bank of the West in San Diego. She has 20 years' experience in the industry.

Harkins is a board member of the Orange County Business Council for the Arts and serves on the Investment Advisory Committee for CalOptima. She graduated from Cal State University in Los Angeles with a bachelor's degrees in history and anthropology. She married with two daughters and lives in Newport Beach.

Bill Phipps

Bill Phipps serves as a vice president in Imperial Bank's Small Business Lending Division. He is responsible for development in the Inland Empire. The division provides financing primarily under the SBA's 504 and 7a loan programs and offers loans to a wide variety of small businesses located in California, Nevada and Arizona.

Prior to joining Imperial Bank in 1997, Phipps served as vice president/manager of Valley Bank's SBA Lending Center in Moreno Valley where he developed the SBA loan portfolio in excess of 110 loans to an outstanding balance of approximately $43 million. Prior to joining Valley Bank, Phipps operated California Financial Services in Corona, Ca which provided SBA loan packaging and origination of SBA loans to various SBA lenders in the Los Angeles, Orange and Riverside Counties. Phipps also held senior credit officer positions at American Commercial National Bank to American Commercial Bank in Tustin and Western States Bank in Duarte.

Mr. Phipps earned his graduate degree from the University of California's Graduate School of Banking.

Eric P. Weber

Eric P. Weber serves as a senior vice president in Imperial Bank's Orange County regional office. Weber is responsible for commercial business development and management of mid-sized business in the Inland Empire and Orange County.

In 1998, Weber received Imperial Bank's President's Club Award for outstanding achievements in business development. Prior to joining Imperial Bank, Weber served as senior vice president of Wells Fargo Bank's Business Credit Division in Los Angeles, California. In 1999, he received Wells Fargo Bank's Huzen Cross-Section Award for the highest internal referrals and doubled his average new relationships per year to 30. He also developed a database management system program used to track corporate prospects in a particular area, which was later introduced for use by other divisions.

From 1986 to 1993, Weber served as vice president of Wells Fargo Bank's Commercial Banking Group in San Diego, primarily responsible for the development of middle-market lending, cash management and general banking services for companies in the San Gabriel Valley and Southern California. In his capacity, Weber serves on the board of the Western Pension & Benefit Council in Orange County and past ambassador for the Industry Manufacturers Council for the San Gabriel Valley Cities and Consortium.

Ralph Padilla

Ralph Padilla's bank may have a new name, but he is certainly well known as a long-time lender in the banking industry in the Inland Empire.

Padilla had been a manager with the Sumitomo Bank for 21 years, the last five spent at the Pomona office, prior to its acquisition and change to California Bank & Trust. During that time he firmly established himself as a leader in his community and involved with a wide variety of Inland Empire activities. Padilla is a member of the Board of the Inland Empire Economic Development Corporation. He has served as Double Distinctive President of the Breakfast Optimist Club of Pomona, an honor he received after only six years of the more than 4,200 Optimist Club presidents nationally. He has received an "Award of Excellence" from the Los Angeles County Fair Association.

Padilla attended Whittier College and the American Institute of Banking. He and his wife, Julie, continued on page 51
FEBRUARY 1999

INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL/DUFF & PHPELS, LLC STOCK SHEET

THE Gainers
Top Fives, By Percentage
Company
Current Bag of Month Change
% Change
American States Water Company
29.44 27.25 2.19 8.0
Fleetwood Enterprises
36.50 34.75 1.5 5.0
US Filter Corp
23.88 22.88 1.0 4.4
Lehman Financial Corp.
24.50 24.00 0.5 2.1
Modtech Inc.
15.88 15.25 0.6 3.1

THE LOSERS
Top Fives, by Percentage
Company
Current Bag of Month Change
% Change
Watson Pharmaceutical Inc.
54.13 62.88 -8.75 -13.9
CVB Financial Corp.
22.75 22.75 0.0 0.0
National RV Holdings Inc.
24.50 25.75 -1.19 -4.6
KeyStone Automotive Inc.
20.00 20.94 -0.94 -4.5
Provider Financial Holdings
16.88 17.06 -0.19 -1.1

Notes: (5) Stock hit 52 week high during the month, (L) Stock to 52 week low during the month, NM - Not Meaningful

Duff & Phelps, LLC

Monthly Summary
Date/26/99
P/E
Share
Advances 10
Declines 5
Unchanged 1
New Highs 4
New Lows 0

Five Most Active Stocks
Shares
Month Volume (000's)
American States Water Company
10,914
US Filter Corp.
8,351
Watson Pharmaceutical Inc.
7,551
Fleetwood Enterprises Inc.
2,963
KeyStone Automotive Inc.
2,680
Hot Topic Inc.
1,652
D & PB/BTV Total Volume Month
31,407

March
Beer
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Financial Institutions
March 3
(4th Quarter, '98)
E.L. Mails and Retail Stores
March 23
March 23
Health Care
March 29
Executive Search Firms
March 20
Mark Hawkes

March 23

Stewart Hopkins Its Public Relations Department
Stewart Holt, advertising, a full-service agency offering strategic market planning, award-winning creative and E-commerce expertise, has added two people to its public relations department.

Brendan Lopez joins the agency as public relations specialist. A graduate of California State University at San Bernardino, he has an extensive media and journalism background. Most recently, he was technical editor for Custom Home magazine.

Jennifer Gilbert, who has been with the agency a year, was promoted to public relations assistant.

She also attends Chaffey College in the evening, where she is studying business.

"Brendan brings us a valuable combination of writing skills and media experience which will greatly benefit our clients," said public relations director Ron Rappene. "It's not every day you find someone who has such a solid journalistic background combined with strong client-con- tact skills. He added, "Jennifer's agency experience, organizational know-how and work ethic will ensure that the department continues to operate smoothly as our growth continues."

Kaiser Permanente presents ...

continued from page 3

docent visits, health fairs and other services to lade in.

"We feel a social responsibility to tend the healthcare needs of the indigent children in our communities," said William Meyer, Medical Group Administration. "Our mission is to find someone who has that sort of social background who is combined with strong client-con- tact skills. He added, "Jennifer's agency experience, organizational know-how and work ethic will ensure that the department continues to operate smoothly as our growth continues."

The firm was formed in September of 1998, but had hit its half of the down-slide.

Regardless, analysts have continued to put

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INLAND EMPIRE BUSINESS JOURNAL • PAGE 39

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### Residential Real Estate Builders Serving the Inland Empire

<table>
<thead>
<tr>
<th>Firm Address</th>
<th>Sales $ 1998 Volume</th>
<th>Sales $ 1999 Projection</th>
<th>Number of Units</th>
<th>Units Constructed in 1998</th>
<th>Single Family</th>
<th>Town Homes</th>
<th>Condo</th>
<th>Year End Inventory</th>
<th>Top Local Executive</th>
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<th>Phone/Fax</th>
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<td>89</td>
<td>89</td>
<td>Lori Smith</td>
<td>Division President</td>
<td>(909) 481-1192</td>
<td>(909) 481-1192</td>
</tr>
<tr>
<td>2. Richmond American Homes, 23751 Redbud Ave., Suite 130, Irvine, CA 92614</td>
<td>$257,000,000</td>
<td>$310,000,000</td>
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<td>N/A</td>
<td>N/A</td>
<td>Bob Stotz</td>
<td>President</td>
<td>(949) 868-7575</td>
<td>(949) 868-7575</td>
</tr>
<tr>
<td>The Forecast Group, 13070 Civic Center Dr, Rancho Cucamonga, CA 91730</td>
<td>$198,000,000</td>
<td>$224,000,000</td>
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<td>0</td>
<td>Maximum</td>
<td>Maximum</td>
<td>James P. Privett</td>
<td>President</td>
<td>(909) 841-1780</td>
<td>(909) 841-1780</td>
</tr>
<tr>
<td>Ryland Homes, 45373 Innovation Dr., Ste 300, San Diego, CA 92128</td>
<td>$160,000,000</td>
<td>$175,000,000</td>
<td>600</td>
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<td>0</td>
<td>100</td>
<td>100</td>
<td>Chris Reeser</td>
<td>Division President</td>
<td>(619) 675-6000</td>
<td>(619) 675-6000</td>
</tr>
<tr>
<td>Century Green Communications, 1935 South &quot;P&quot; St., Ste. 208, San Bernardino, CA 92405</td>
<td>$70,000,000</td>
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<td>29</td>
<td>29</td>
<td>J. Pavlis/H. Crowell</td>
<td>National Sales Director</td>
<td>(909) 381-8760</td>
<td>(909) 381-8760</td>
</tr>
<tr>
<td>U.S. Home Corp, Central Cal, Div., 4371 Latham St., Ste 204, Riverside, CA 92501</td>
<td>$41,000,000</td>
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<td>230</td>
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<td>21</td>
<td>21</td>
<td>Michael J. Latz</td>
<td>Division President</td>
<td>(949) 775-7898</td>
<td>(949) 775-7898</td>
</tr>
<tr>
<td>Schofield Homes, 34604 Central Ave., Riverside, CA 92506</td>
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<td>1</td>
<td>Ed Hupp/John Abil</td>
<td>Members</td>
<td>(909) 274-3769</td>
<td>(909) 274-3769</td>
</tr>
<tr>
<td>Fieldstone Communities, Inc., 300,000,000</td>
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<td>N/A</td>
<td>N/A</td>
<td>Steven C. Cameron</td>
<td>Regional Manager</td>
<td>(949) 440-9090</td>
<td>(949) 440-9090</td>
</tr>
<tr>
<td>14 Corporate Plaza (Inland Empire), Newport Beach, CA 92660</td>
<td>$25,000,000</td>
<td>$45,000,000</td>
<td>90</td>
<td>90</td>
<td>0</td>
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<td>N/A</td>
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<td>Stefan Markowitz</td>
<td>President</td>
<td>(949) 790-6330</td>
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<tr>
<td>1570 Technology Dr., Irvine, CA 92618</td>
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<td>John R. Young</td>
<td>President</td>
<td>(949) 477-6747</td>
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<td>Young Homes, 30100 Commerce Center Dr., Ste 150, Rancho Cucamonga, CA 91730</td>
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<td>$30,000,000</td>
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<td>Robert Rollin</td>
<td>Executive VP</td>
<td>(626) 912-4125</td>
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<td>15. 3845 E. Gate Ave., #205, Indio, CA 92203</td>
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<td>Richard K. Ashley</td>
<td>President</td>
<td>(909) 381-4300</td>
<td>(909) 381-4300</td>
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<td>17. 14735 Village Dr., Fontana, CA 92337</td>
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<td>David Kasut/Barry J. Casper</td>
<td>President</td>
<td>(760) 386-7466</td>
<td>(760) 386-7466</td>
</tr>
<tr>
<td>18. 2351 E. Main St., Ste 210, Irvine, CA 92614</td>
<td>$3,500,000</td>
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<td>18</td>
<td>Andrew B. Wright</td>
<td>Division Director</td>
<td>(949) 481-3150</td>
<td>(949) 481-3150</td>
</tr>
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</table>

**What does the face of the future look like?**

In a special supplement in the March issue of the Inland Empire Business Journal, we'll show you the faces of the future. We will identify, profile and honor forty young professionals whose success in business and organizations of all kinds is setting the pace for the future of our region. We are looking for innovative achievers who are already making a mark for themselves with their energy, ideas and commitment to excellence. Nominations are welcomed from all sectors of the community.

- **Deadline for nominations:** February 25, 1999
- **Nominations must be 39 years old or younger as of December 1, 1999**
- **A panel of judges will do further research on each nominee and make final selections.**
- **The final Forty under Forty will be profiled in a March 1999 issue of the Inland Empire Business Journal at a networking breakfast.**
- Use the form below to nominate your candidate.

**Nominee:**
- **Current Position:**
- **Company/Organization:**
- **Company address:**
- **Phone number:**
- **City/State/Zip:**
- **Company Phone Number:**
- **Birthdate (must be included):**
- **Age (as of December 1, 1999):**
- **Deadline for nominations:** February 25, 1999
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**INLAND EMPIRE BUSINESS JOURNAL**

Fax form to: 40 under 40 at (909) 391-3160 or mail to:

Jerry Strauss
1999 40 under 40
Inland Empire Business Journal
8560 Vineyard Ave., Ste. 306
Rancho Cucamonga, CA 91730-4352
REAL ESTATE

Barratt American Suit May Affect Building State

by Charlie Rojas

All real estate eyes are focused on the town of Murrieta, located in Riverside County. A trial is taking place in the town that may have major repercussions in the way cities and home builders do business.

As reported in the November edition of the Inland Empire Business Journal, a San Diego-based Barratt American, is suing the city of Murrieta because it believes the city is illegally charging the builder more than the cost of its inspection services. And a recent Murrieta study seems to indicate that it is indeed charging as much as twice the cost of these services.

The legal issue hinges on a state law which says cities can only charge home builders the costs of services that are required by inspections. According to figures released by the home builder, Murrietta charged $1,000 for structural inspections that cost no more than $500. If the Murrieta study is correct, then it would seem that Barratt American was charged twice the legal amount.

Barratt contends that the overcharges should be refunded, not to the home builder, but to the home buyer. And if it wins the suit, the city, it is going to write out a check to each of its homeowners for the overcharged amount. This has never been done in California before.

The builder has kept the money in the name of representation that they were overcharged and deserved a refund. But Barratt wants the money to go back to the buyers in order to show that it is the consumer that pays the inflated fees. In the scheme of things, it is a rather novel concept. Barratt officials are hoping that if they win the suit, it will put cities on notice that they no longer have carte blanche to overcharge builders - and home buyers -- for building inspection services. With the level of building that's taking place in the Inland Empire, that could potentially amount to millions of dollars.

In other less literary news, the Ontario office of Grubb & Ellis has announced the affiliation of two transactions this month. Universal Forest Products, a lumber company out of Grand Rapids, Michigan, has purchased a $118,000 square-foot building in Riverside. The facility is located in 2100 Avalon Street and will be used for milling and distribution of lumber products. The transaction was valued at $1.2 million. Bruce Springer was the Grubb & Ellis associate and represented the buyer.

And Grubb & Ellis was involved in a build-to-suit Riverside lease deal valued at $2.8 million. K & N Engineering, a manufacturer of automotive and mobile phone air filters, has signed off on a 20-year lease in a property that will encompass 271,000 square feet and will serve as corporate headquarters. The property is being developed by Citrus Partners and will be located, appropriately enough, on Citrus Avenue. K & N is slated to occupy the facility the first quarter of this year. Bruce Springer was again involved in the transaction.

It's promotion time at CB Richard Ellis. The company has promoted retail specialist Christian Jacobs to vice-president. Jacobs has consistently ranked as one of the company's top retail brokers in the Inland Empire. In the last four years, she has been involved in more than 25 years Jerry Bell has blended his European Craftsmanship International. Bell construction guarantees their work 100% to your satisfaction, and offers a variety of services at the lowest reasonable price. Call today for a free estimate.

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6 SFRS WATT GAR
Owner: Dela West Calif. Corp., 39759 Berkeley Dr., Palm Desert, CA 92261
1/8/99
Re #30
CONTRACTOR: Donald Mickus, P.O. Box 29040
Palm Desert, CA 92268-2904
PROJECT: 7888 Daffodil, 7309-924-4299 Pinkedahl Ave.

NEW
16 SFRS A&T GAR FROM $67,998 TO $105,761
Owner: Lewis Homes, 1156 N. Mountain Ave., Upland, CA 91786
1/17/99
Re #7
CONTRACTOR: 1261-1565 Dandelion, 648-651-516 La Ca
Corona 12633-12633 Oakdale St.

NEW
14 SFRS WATT GAR FROM $62,400 TO $103,704
Owner: Dela West Calif. Corp., 39759 Berkeley Dr., Palm Desert, CA 92261
1/6/99
Re #29
CONTRACTOR: Donald Mickus, P.O. Box 29040, Palm Desert, CA 92268-2904
PROJECT: 7317-3721 Medijo Ave., 7317-3721 Medijo Ave., 7317-3721 Meiji Ave, 7317-3721 Medijo Ave, 7317-3721 Tumby Ave

NEW
25 SFRS GAR & GARAGE FROM $58,033 TO $81,697
Owner: Richard American Homes, 100 W. 94th Grand, Elcoinsido, CA 92252, 760-745-1605
1/1/99
Re #9
CONTRACTOR: 450-948-1489 Bristow Pl., 4241-2217-2217

Southern California Construction Reports
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**ANDALUSIA: The captivating capital of Southern Spain**

by Camille Boundu

What makes Andalucia?

Only one of the most beautiful areas in Southern Spain. It is a region of mountains and valleys. Here in the valley by the Guadalquivir River, we find Seville, the capital of eight provinces in this area. The Andalucians are known for their early charm, their grace, their relaxed approach to life and to a slightly conspiring attitude toward the rest of Spain. Seville creates a perfect example of what Andalucians are all about.

City with a cosmopolitan flavor

Seville is surrounded by Cordoba and Granada and have the flavor and ambiance of the countryside, but Seville has the personality of the countryside with the sophistication and flavor of a cosmopolitan city. This is what makes her special. In the past, her reputation reached poets and composers around the world. They were inspired by her into their prose and opera without having ever stepped foot on her soil.

Home of opera singers

It was the birthplace of the gypsy Carmen, amorous Don Juan, and their famous barber, Figaro. Even if Seville is not a giant opera set, with its baroque architecture, romantic gardens, and streets lined with orange trees, it certainly looks like one. Given Seville's passionate nature, it definitely feels like one. Don Quixote, the creative knight of La Mancha, was penned by Miguel de Cervantes while he served in a Seville debtor's prison.

Rich history

Established by the Romans, developed by the Moors, by Spain's Carthaginians, and made wealthy by the New World riches that poured into its ports, Seville is layered with culture.

Indomitable beauty

At its heart lies La Giralda, a former mosque whose beautifully designed polygonal spire is the city's emblem. Built between 1184 and 1196 and the Almohad dynasty, La Giralda was held many secrets. They say that Moors that they planned to destroy it rather than let it fall into Christian hands. Four gold-encrusted mosaics caught the rays of the sun and the glint could be seen by travelers as much as a day's journey away. By 1356, as an earthquake demolished part of the mosque and the famous balls, but the minaret still stood.

When the Christians took over the area, they tore down the mosque, but the beauty of the tower impressed them to the point that they incorporated it into their new cathedral as the bell tower. In 1656, a tower and belfry were added with 24 bells, for each of Seville's parishes and the Christian king. Do not fool yourself with the facade of Ferdinand III in the Reconquista. A bronze statue of Faith was added, which turns as a weather vane Griseldis (translation "something that turns") hence the name Giralda. It still stands today and now it is considered the world's largest Gothic Cathedral and is said to contain (of many so claimed) the tomb of Jesus. Many wonderful stories could be told by the cobble-stoned streets, the gerrman-bung houses and tiled places. This colorful area is not to be missed.

Something for everybody

Dining and lodging are available at varied prices with seafood and sher- ty being the specialties of the area. Many sports are available, including soccer and golf.

Night life abounds with theater, movies, casinos (gambling is legal here), music, bars, cafes and Flamenco dancing. Since many of Spain's best-known festivals take place in this area, it is wise to make reservations months in advance for major festivals.

Discover's Park was built for the '92 Expo. Covering 175 acres, it is a combination entertainment center and amusement park, with state-of-the-art attractions. A spectacular light show that utilizes laser beams is projected on the water, includes firework displays, and is illuminated by electric fountains. This can all be viewed from restaurants while doing, and from other outdoor areas in the park.

A city to savour

Seville is a city to be looked at during the day and savored at night. She is friendly and beautiful, with a relaxed attitude that immediately makes friends of strangers.

Camille Boundu is the travel editor for the western division of the Spanish Empire Business Journal.

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**EXECUTIVE NOTES**

Frank Wilson & Associates has named former Oxnard city official George Urko to be its new director of public affairs. The firm specializes in political, public relations and marketing services.

Claremont-based Pacific Research Strategies Inc. has announced the professional designation of "Certified Community Association Manager" for Richard Montson of Montclaire-based AMC Property Management. The designation requires certain educational and professional training standards and all 613 respective state laws.

The San Bernardino Convention and Visitors Bureau has named MK Walker as its new director of sales for the Inland Empire. The firm specializes in professional, public relations and marketing services.

The California Association of Community Managers has awarded the professional designation "Certified Community Association Manager" to Richard Monson of Montclaire-based AMC Property Management. The designation requires certain educational and professional training standards and all 613 respective state laws.

The Toronto Police Department detectives have turned the business of closing down the drug business into a different business of their own. Beautiful buildings, the freedom of movement, the minaret still stood. By 1220 the Muslims had held the minaret. The present tower, which dates back to the 12th century, is still known as the "Tower of Gold." The minaret is the city's emblem.

Miguel de Cervantes, the first true Spanish writer, died in Seville in 1616. His tombstone bears the words: "Here lies Miguel de Cervantes, the true author of Don Quixote."

**SECONO PAGE 3**

**MK Walker Tapped for Lead PR Role**

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OSHA Warns Against Effects of the Cold

The U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) has provided tips to employers for protecting workers in cold environments. Secretary of Labor Alexis M. Herman said that more than 700 people in the U.S. die from hypothermia every year.

The most important thing, OSHA advised, is to ensure that workers wear the right protective clothing. In addition, providing employers the opportunity to come in from the cold on a regular basis is also important, as is having systems to check on workers more frequently.

Contact with water can worsen the effects of the cold and result in the condition known as trench foot. About 60 percent of the body's heat is used to heat the body in the cold, and that fuel demand becomes more extreme the colder the weather gets.

AirTouch Package Makes Cellular More Accessible

AirTouch Cellular has created a simple way for consumers or business people on budgets to enjoy the convenience and safety of cellular phone technology. The company's "Prepaid Phone in a Box" system is sold at retail outlets such as Circle K convenience stores. The box includes a phone, battery, charger and a $20 phone card good for 60 days of limited air time. There are no credit checks, contracts or monthly bills with the system which gives prepaid-package users access to an affordable wireless phone service, said AirTouch vice president Nancy Hobbs.

The package is available for approximately $50.

Telcos Jump into the Telecommunications Race

Atlanta-based Talbot Insurance and Financial Services Inc. has announced the acquisition of Putnam, Knudson & Wicking Inc. of Concord, California effective Jan. 15, 1999. Founded in 1927, the highly respected firm, Putnam, Knudson & Wicking Inc. (PKW) will serve as the starting point for growth in Northern California as Talbot expands their agency location throughout the West.

"This acquisition marks Talbot's first presence of a property and casualty agency in Northern California and extends our service and market strength to all of our customers previously represented here in Southern California," said Roy H. Taylor, executive vice president for the pacific division and head of California property and casualty operations. Mr. Taylor added, "the addition of PKW, with its 36 allocated employees, will not only benefit our clients who have been operations in Northern California, but conversely, PKW's customers will be rewarded with our large network of offices and market strengths."

The newly acquired PKW will only add to the rapid growth of Talbot Insurance and Financial Services whose Southern California presence began just 10 years ago. Talbot's phenomenal growth within the Inland Empire is largely attributed to previous acquisitions of five local insurance brokerage firms within the past decade.

Inland Empire Top Broker Moves Into Northern California

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Who's who ...

continued from page 27

Ann, have three daughters and three grandchildren. In his spare time, Padilla enjoys fishing, camping and reading.

Larry M. Rinehart

Larry M. Rinehart, president and CEO of PFF Bank & Trust, is a truly one of the few who can call the Inland Empire "home." Rinehart is a graduate of Pomona High School, a Vietnam veteran and recipient of the Army Commendation Medal for meritorious military service. He earned his bachelor's degree in education at the University of La Verne, and in 1977 joined PFF Bank & Trust. He was appointed as PFF's president/CEO in 1992.

His commitment to the Inland Empire and surrounding communities is stronger than ever. He has served as fund-raising chairman of the Pomona Red Cross and Mt. Baldy United Way and board member of Casa Colina. Rinehart was selected recently as board member of America's Community Bankers (ACB), representing, at the national level, both the Inland Empire and other community banks in the state of California.

Gregory C. Talbott

Gregory C. Talbott is the chief financial officer for PFF Bancorp, Inc. and its wholly-owned subsidiary, PFF Bank & Trust. He joined PFF in 1987 as assistant chief financial officer and was promoted to chief financial officer/treasurer in 1989.

Born and raised in Riverside, Talbott is a native of the Inland Empire. He graduated from California State Polytechnic University (Pomona) with a bachelor's degree in accounting.

Talbott is a certified public accountant, Eagle Scout and retired reserve police officer. In 1990, he was acknowledged as the city of Irvine's Reserve Officer of the Year.

In 1996, he played an instrumental role in PFF's initial public offering of stock. PFF Bank & Trust is the largest publicly-owned community bank headquartered in the Inland Empire.

Kevin McCarthy

Kevin McCarthy, senior executive vice president and chief operating officer of PFF Bank & Trust (PFF), has served the bank for more than two decades.

McCarthy is a graduate of Claremont High School and Claremont McKenna College (CMC) where he earned his bachelor's degree in economics. McCarthy, like many of his colleagues at PFF, finds his roots in the communities the bank has served for over a century.

In 1992, under his leadership, PFF consolidated its entire loan operation into its state-of-the-art loan center in Rancho Cucamonga, providing PFF customers efficiency and convenience in purchasing a loan.

McCarthy has served as president of the Appraisal Institute and has contributed his time as board member of Casa Colina, Le Roy Haynes Center and Pomona Valley Hospital Medical Center.

Alain J. Lane

Alain J. Lane is president and CEO of San Bernardino-based Business Bank of California. He joined the bank in August of 1985 as chief financial officer and was appointed CEO in March 1998. His diverse business background, encompassing CEO positions in private industry and government, gives him an expanded perspective of business strategy. Under his direction, the bank received the SBAs PLP lender status and has invested in a newly-formed technology firm, providing state-of-the-art computer solutions to the financial industry.

A father of five, Lane is an active member of St. Catherine's Church in Temecula and participates in many youth programs.

Steven Janda

Steve Janda is senior vice president and manager of the real estate finance department of Business Bank of California. In October 1996, he launched the bank's construction lending/real estate finance division. The department's success, funding over $85 million dollars in its first six months of operations, is credited to Steve's unique technical knowledge and experience.

Much of his free time is spent in industry-related activities, such as his membership in Baldy View Chapter of the Building Industry Association and the San Bernardino Chapter of the Home Aid of America. Free time is almost always spent on the golf course! He is a avid golfer and a member of the Bear Creek Golf Club.
"Don’t Worry, Make Money" by Roger Harvey

Dr. Richard Carlson’s book, "Don’t Worry, Make Money," is a must-read for anyone aiming to eliminate financial stress and enjoy life more. The book is easy-to-read chapters of only a few hundred words each, with a recommendation that could very well change your life. For example, Chapter 19 "Experiment With the One Hour Solution" describes the vast numbers of financial opportunities available to those who want one, and are open-minded to doing something a little different. He says there are numerous part-time, home-based businesses that are turning ordinary people into millionaires.

Carlson asserts that the greatest dream-statcher is fear. That’s the catch. He recommends an experiment — "The One Hour Solution." If you banish worry from your consciousness and the catch, he recommends an illuminating recommendation that could very well change your life. As you read words of encouragement, such as the words above, you don’t have to quit your job, change careers, or take on a great deal of risk," he says.

Carlson advises spending time investigating what’s out there. To look at your options, I recommend an illuminating 2-page book by Daren Falter called "How to Select a Network Marketing Company," which covers over 200 of the top MLM’s. He predicts that if you pick a business you love, and you faithfully spend your hour doing the key parts of the business, that within two years you will be well on your way to complete financial independence.

"Don’t Worry, Make Money" is published by Hyperion, 114 Fifth Avenue, New York, NY 10011. Most retailers have it. You can get a copy of "How to Select a Network Marketing Company" for free if you collect your name, address and phone number in my voice mail box at (714) 903-6092.

Roger Harvey is vice president of the Inland Empire Business Journal.

Barratt American suit... continued from page 42

200 transactions totaling more than $130 million in total value. His expertise is in representing tenants in the acquisition or disposition of freehold and leasehold interests and marketing of Inland Empire shopping centers in the Inland Empire.

The year 1996 was very good for CT Realty Corporation, a real estate investment and development firm based in Newport Beach and well-located in Inland Empire transactions. CT Realty acquired four new properties, aggregating $44.5 million, which marks the most productive year in the firm’s history. Included in those acquisitions are the Inland Empire Village Oaks, located on Chino Hills. Construction for the 200-unit property was $20.5 million. And the principals at CT Realty foresee Temecula as an optimal investment location. The company purchased two multi-unit apartment units in that city. The first was the 124-unit Summertime Apartments, purchase price $8.75 million. The second transaction was the 220-unit Vintage View Apartments, purchase price $12.65 million. Frequent Investment and Loan provided financing for both of the Temecula acquisitions. Equity was provided by 4 percent by CT California Fund and other individual CT Realty investors.

One hundred new homes are under construction in the Lake Elsinore region. Cornerstone Communities, a San Diego home builder, has begun grading and model construction in the hills overlooking the lake. Named Summerhill Trails, Cornerstone will finish the first phase, consisting of 20 homes, by April 1. Prices range from $144,900 to $159,900. Cornerstone is betting that the Lake Elsinore area, including Murrieta and Temecula, is emerging the next hot home market in Southern California.

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Inland Empire Restaurant Review
Room Service Comes to the Mountain

by Joe Lyons

The history of Lake Arrowhead is barely a century old. It used to be Little Bear Valley, sister to Big Bear Valley, some thirty miles away. Like Big Bear, some one proposed a reservoir and power supply system and the lake became a reality. Investment in the property has been spotty. Speculators do not always have the money they think they do. But the value of property around the man-made lake has been constantly on the rise. It is not uncommon to read about a million dollar cabin for sale in the area.

The current 177-room resort was built literally on the ashes of the old Arrowhead. Originally it was the Arlington Hotel. Later a new version became the Arrowhead Hilton. Rumor had it that Donald Trump was looking at buying the entire village about 10 years ago. There must not have been enough art in that deal.

Today it is the Lake Arrowhead Resort. And it is a popular destination for Southern Californians who want to show their kids what the other season looks like. Skiing, leaves turning, buds blooming...you don't see things like that down here on the ground.

The center of Lake Arrowhead activity has traditionally been the hotel. Originally it was the Arlington Hotel. Later a new version became the Arrowhead Hilton. Rumor had it that Donald Trump was looking at buying the entire village about 10 years ago. There must not have been enough art in that deal.

Inland Empire Restaurant Review
Room Service Comes to the Mountain

by Jerry D. Moad

All About Bubbles
Buy your Champagne and sparkling wine in moderate sized bottles. At Cal. Prohibition, 2000. You heard me, if you're planning any kind of large celebration for Valentine's Day, then you'd do well to buy your bubbles right now.

Some experts (usually those with Champagne or sparkling wine to sell) are actually predicting a surge in the under-performing, effervescent wines.

I'm not really buying into the shortage story, but a couple of things are pretty obvious to anyone with an even remotely clear crystal ball.

Easy prediction No. 1: More sparkling wine will be sold and consumed this year, 1999, in combination with New Year's Eve, than has ever before been consumed in history.

Easy prediction No. 2: Champagne and sparkling wines of all kinds (except the really inexpensive bulk process stuff selling for $4 to $7) will never cost less than they cost right now, until Jan. 2, 2001.

Let me explain. Traditionally, more bubbly wine is sold in December than in any other month of the year. At the end of December, you do not see a lot of unsold bubbly wine, but if you were looking for the same bubbly wine in January, you might find a store that will put a discount on the remaining stock.

I must point out that my prediction is for a couple of reasons: This is a very competitive market and the price is not going to go down simply because there are players in the market that want to make a profit.

Sparkling Primer
A few words about the traditional wine terminology, what it is and how it is made.

Most frequently asked question on the subject is, what's the difference between Champagne and sparkling wine?

The French will tell you that Champagne is a place, a growing region about an hour and a half northeast of Paris, with stringent rules on grape varieties permitted as well as on the techniques employed to create the bubbles. If it's made in France, it must be called Champagne, it does indeed come from that place. Other French sparkling wines cannot call themselves Champagne.

But what I call "lower case" champagne is a perfectly legal generic-semi-generic name in the United States, Canada and a few other places. To use the name here, it must be preceded by a geographic qualification as in "California Champagne" or "New York State Champagne."

And more the really inexpensive bubbles from California call themselves champagne as an image enhancer, but then highly regated and relatively expensive products such as Schrammsberg and Korbel call their products champagne.

The laws of most states require supermarkets and restaurants to buy their wine from wholesalers, even though they could buy it cheaper from a large retailer. Not to mention the price for consumers, but no business must be forced by law to buy its goods at a higher than necessary cost.

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California Women's Chamber of Commerce, weekly, 7 a.m. at 935 Caminito St., Rancho Cucamonga. The club meets to discuss maximizing business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 917-0270.

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cocoa's Cafe, 3021 Del Rio Blvd., Rancho Cucamonga. Contact: Rick Hurlbut, (909) 703-5055.

All Lanes' Leaders Club, Claremont, weekly, 7:15 a.m. at the Claremont Resort, 455 W. First Street, Claremont. Contact: Philip Boyd, (909) 626-7327.

Western Regional Office: (909) 707-8625.

Wednesday


Business Network International, Victor Valley Chapter, weekly, 7:30 a.m. at Tim's Cafe, 3021 Del Rio Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 949-3524.

All Lanes' Leaders Club, Claremont, weekly, 7:15 a.m. at the Claremont Resort, 455 W. First Street, Claremont. Contact: Philip Boyd, (909) 626-7327.

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Thursday

Consumer Business Network, weekly, 7 a.m. at Michael's 203 Vineyard Ave., Ontario. Contact: Faye Kester, (909) 419-5131.

Business Network International, Island Valley Chapter, weekly, 7 to 8 a.m. at the New Inn, 10959 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 949-3524.

Little League Club, Claremont, weekly, 7:15 a.m. at the Claremont Resort, 455 W. First Street, Claremont. Contact: Philip Boyd, (909) 626-7327.

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Friday


Business Network International, Victor Valley Chapter, weekly, 7:30 a.m. at Tim's Cafe, 3021 Del Rio Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 949-3524.

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Helping People to Keep Dream Alive, weekly, 11 a.m. at the Peoples Place, 131 W. First Street, Claremont. Contact: Dr. D.M. Yes, (909) 624-6644.

Sunday

Claremont Master Motivators Club, weekly, to 7:30 p.m. at the Eagles Building at Claremont Graduate School, 185 E. 10th St., Claremont. Contact: Andy Sietsema, 806 S. Duarte Rd., Claremont, 91711.
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**For FEBRUARY 1999**

**New Food Regulations Spur Local Entrepreneurs**

Generally, businesses are included in any deal. But in some cases, impinging on an entrepreneur's ability to make a profit. But, the dictionary can be misused, misinterpreted, or misused, near as one who organizes or manages... usually with considerable interest and risk. So, that can be spread by improper food handling which includes typhoid and hepatitis. The leading cause of food poisoning is poor hygiene. Know why.

In San Bernardino County, anyone who works with food is required to take a two-hour course or exams that can go to work. "I hope they continue that," Solis noted, "because the regulations require only one trained staff member per location.

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Dr. Anthony J. Keyser, a professor of pathology at the University of Southern California School of Medicine, says that literally hundreds of people every day are treated for food poisoning at county hospitals. Some, very often the very young, even die. Diseases that can be spread by improper food handling which includes typhoid and hepatitis.

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Page 60 - INLAND EMPIRE BUSINESS JOURNAL

Bankruptcies


Walter Alpern, Helen J. Alpern, 11791 Center Avenue, Corona (714) 634-1797, Chapter 13.

Carl Angoff, Mary E. Angoff, 76-439 New York Street, Corona (714) 232-0510, $126,575, Chapter 7.

Deiter C. Augustin, aka Deiter Augustin, 1351 S. Arizona Avenue, Loma Linda (909) 373-9309, not available, Chapter 13.


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