A Special Message To You

Thanks to you, the Inland Empire Business Journal has ended the Millennium with its most successful year to date.

We appreciate the confidence placed in us by our advertising partners, as much as they and our readers appreciate the efforts of our columnists, correspondents, writers and staff.

Over the past decade, we have evolved in our style and our perspective. What began as a large tabloid-style paper, has become a business friendly, monthly publication with its thumb on the pulse of Riverside and San Bernardino Counties.

Each month of the past year was the best month of its kind ever for this publication.

We believe that such success and such support will continue, with even better reporting and even better marketing of our area’s businesses in the year 2000.

Your continued success is our continued success.

INLAND EMPIRE BUSINESS JOURNAL

"No one covers Inland Empire business like the Business Journal!"
Great Music is Only Part of the Program for Local Philharmonic

by Georgie Loveland

An orchestra in full cry, performing glorious compositions for attentive and appreciative audiences, is the image most people think of when the Riverside County and Inland Empire Philharmonic is discussed. These images reflect concert-goers’ experiences of time, talent, professional musicians and guest performers.

According to a study conducted by the University of California at Irvine, students with training in the arts score 59 points higher in verbal skills, 44 points higher in mathematics, and 80 percent intelligence than their playmates.

—Neil Birnbam, executive director, Riverside County Philharmonic

The purpose of life is to believe, to hope, and to serve:

Ingrid Vanis

It is only when we realize that life is taking us somewhere, that we realize we are building a dream and tomorrow is only a vision of hope, and then in a person’s life, they may appear. Seventy percent of our body cells have already been mapped. Even in a mere century ago, the use of hecch and the practice of bleeding to treat diseases was commonplace in some countries. Especially in the past 12 years, amazing discoveries have come to light. In the field of "New World" of biological research and computational biology advances in state of the art and beyond procedures, investigations into "self mapping" are currently underway in several countries. "Mapping" the structure of cell may soon inform the scientific community of the position to certain diseases and conditions, and when in a person’s life they may appear. Seventy percent of our body cells have already been mapped. However accurate this perception is, it is only part of the picture, and the overall mission of the organization. Based in Riverside for 41 seasons, the orchestra is enjoying its inaugural season as the Inland Empire Philharmonic.

Sharing his basic thoughts about the dual mission of the organization, he is executive director, Neil Birnbam expressed his belief that "Education and community outreach are vital for the spiritual health of our communities.

Two years ago, a study conducted by the University of California at Irvine revealed that scientifically, children who study music in elementary school, reach 58 points higher in verbal skills, and 44 points above their non-musical counterparts in mathematical ability. "They were 80 percent higher than their playmates in spatial intelligence, as well," Birnbam noted. "Music can change their lives forever." According to a study not only to the students to benefit in this manner, are planning on musical careers or are child prodigies, it is; however, showed that those who had the opportunity to take lessons and enjoy music for its own sake, reaped further important developmental rewards. Two test groups were involved in the study: those who were involved in the arts and those who were not, in grades eight-through and also third-grade.

Riverside County Philharmonic supports several educational programs that reach every student on a daily basis. Professionals from the orchestra are invited to schools and to schools, in a highly interactive program, and even provide busing for the kids. They are taking the infrastructure and the machine of the Inland Empire," added Birnbam.

All of these advantages to the youth and future of the Inland Empire comes at great cost, and not all of it can be raised by performances alone. "If every ticket to every concert is sold, we would have only 50 percent of the total continued on page 44
Managed Care Is Still a Good Idea

by Deborah Acker

(Exclusive to the Inland Empire Business Journal)

If you are looking for a good read — with action packed, hi-level concepts and a resolution — you are in luck. "Is managed care dead?" asks Deborah Acker in her essay for the Inland Empire Business Journal.

The author delves into the topic by exploring the implications of managed care, its role in the healthcare industry, and the potential for it to continue to be effective. Acker highlights the challenges faced by the healthcare sector, particularly in the context of rising costs and increasing demand for services. She suggests that managed care is not dead, but rather evolving to meet new challenges.

"The seeds were already here; the force was ready for new challenges. This school is much better positioned itself, but now it is beginning to believe in itself and things are starting to click. The seeds were starting to click. The seeds were already here; the force was ready for new challenges. This school is much better positioned itself, but now it is beginning to believe in itself and things are starting to click." - Deborah Acker

Acker's conclusion is that managed care is not dead, but rather evolving to meet the needs of the healthcare industry in the 21st century. She argues that managed care can continue to be effective if it adapts to new challenges and continues to evolve.

"We are on a fine road in the direction of the United States Small Business Administration National Small Business Week, which was in 1996. Then, deciding it was time for another change, he headed to California. In 1982, Calloway, at the age of 63, joined the faculty of the University of California, Berkeley, and graduated from the Los Angeles School of Law in 1967. Following his admission to the California State Bar, Dye joined the United States Air Force as a member of the Reserve Officers Training Corps. He served as defense counsel, trial counsel, military justice, and staff judge advocate during his five years of service, which prepared him for the private law practice of Rehal, Babbage, and Cull, that he joined in 1975. He relinquished his partnership in that firm in 1982 to begin his own law firm, Dye, Thomas and Lehrs, existing in 1991, when unwaged by the desire to grow in a new direction.

He had formerly served as legal counsel to the Los Angeles County Public Counsel, the founder of the видео游乐园, and the winery in Tocoma, which sold the winery in 1980. In 1982, Calloway, at the age of 63, joined the faculty of the University of California, Berkeley, and graduated from the Los Angeles School of Law in 1967. Following his admission to the California State Bar, Dye joined the United States Air Force as a member of the Reserve Officers Training Corps. He served as defense counsel, trial counsel, military justice, and staff judge advocate during his five years of service, which prepared him for the private law practice of Rehal, Babbage, and Cull, that he joined in 1975. He relinquished his partnership in that firm in 1982 to begin his own law firm, Dye, Thomas and Lehrs, existing in 1991, when unwaged by the desire to grow in a new direction.

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$1.3 Billion Increase - Is The Sky Finally Falling?

by Mario C. Troma and Marty Callahan
California Casualty Management Company

California’s Insurance Commissioner, Chuck Callahan, recently announced his recommendation that Workers’ Compensation carriers increase rates an average of 141 percent. The increase was suggested by the Workers’ Compensation Insurance Rating Bureau (WCIRB), a non-profit, non-partisan agency that analyzes the state’s Workers’ Comp data to assist state regulators in their rate recommendations. The increase, if adopted fully by the carriers, would mean a $1.3 billion increase in premiums paid by California employers.

California employers have enjoyed a premium decrease of almost 50 percent since the 1995 deregulation. There has been rising concern over the last few years that intense competition has deteriorated the rate setting process, and employers are currently selling coverage at a substantial loss. Some experts have identified the rate increases as the result of failures and sudden and dramatic rate increases. For those monitoring the market, the question seems to be “is the commissioner the one they are recommending the increase?”

The following is a brief description of the major law changes affecting employers and employees in California.

### Workers’ Compensation Laws

#### Overtime

Overtime is now defined as returns to daily overtime in 2000. Overtime will be paid after eight hours worked in a day, in addition to all overtime in excess of that amount after 40 hours worked in a week. Time-and-a-half will be paid after eight hours worked in a day, and double-time will be paid after 48 hours worked in a week.

#### Health and Safety

Employers who willfully violate workplace health and safety laws will face increased penalties. In cases where a willful violation results in a death or serious injury, the employer or any agent of the employer who failed to correct the violation may be subject to a fine of up to $50,000.

#### Disability Insurance

State disability benefits will increase in 2000 from $336 per week to $490 per week. Under the new law, employers will pay 0.5 percent on the first $46,247 of their employee’s annual income, and then on $46,247 for each additional $4,999. The new law also allows private plans to be exempted from the mandate.

### Corporate PROFILE

Instead of Buildings, Former Architect Builds on Dreams in Palm Springs

by Geolovedish Loveland

William G. Kleindienst, mayor of the vibrant civic district of Palm Springs, generates the same kind of momentum as the wind turbines resident in his city. Ever aware of the possibility of economic downturn, he helps to see through possible residual and commercial additions to the city that keep the community alive. The right time was met when the community of joining the mayor, motivated and energetic, was in a position to take part in the economic development of the city.

Honoring those who came before, the city of Palm Springs is the result of people of vision and dedication, with the support of the American youth, veterans, and on the first Saturday in December, the annual parade, the Festival of Lights is held. Everyone joins in — floats, marching bands, twirlers, bands, helicopters, fire trucks, and entries of every description. He drives a cornorta. He has also recently received a grant to develop an electric bike program.

Palm Springs was incorporated on April 12, 1938, and the current mayor, Richard S. Callahan, generates the same kind of momentum produced by the giant wind turbines residents may also see in the future. Opportunities are now available to commercial additions to the city that keep the community alive. The right time was met when the community of joining the mayor, motivated and energetic, was in a position to take part in the economic development of the city.

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by Cyndi J. Torres

Happy New Year, and happy new resolutions! If you’re frustrated because “getting organized” is still one of your New Year’s resolutions, then this year it was, perhaps, for 1999, give yourself a break. Remember that organizing skills are learned, and that taking time to organize now will help you find your files in the future. If you don’t keep your office files to current year, plus one. Anything older than 1999 should be archived in a separate filing cabinet or archive. Even the volumes and older files in a storage facility, it still offers the old service that the phone no longer offers. This index of archives should be somewhat detailed, although you needn’t list every single file. If you keep inactive files in filing cabinets onsite, and older files in an offsite storage facility, be sure to indicate the exact storage location on your index. List the archive box number and label. Then list the full file categories, along with one or two levels of sub-folders. For instance, let’s say the box no. 1 (for 1998) contains 9 years project folders. The next line on your index would list the first project, followed by a list of that project’s sub-folders. Then list the next project and its sub- folders, etc. Keep the index in your desk drawer labeled “Index of Archives” or “Archives Index”. What it does is to keep track of what you kept in your files, or which folder to look in. There is always, of course, the nice feature, but simplicity in setting up computer folders and sub-folders is the key.

Cyndi J. Torres is founder and principal of Streamline Organizing, a home-based consulting business specializing in information and time management. Her clients range from corporate executives to small business entrepreneurs. Cyndi is also available for in-house seminars on the subject of organization. She can be reached by e-mail at streamline@earthlink.net or by calling (909) 241-2060.

INLAND EMPIRE BUSINESS JOURNAL • PAGE 2

GETTING ORGANIZED
Archiving

Top Ten Marketing Trends for the Millennium Are...Well, Just One!

by Ron Burgess

In the recent past, the Internet has changed from a marketing tool to a marketing necessity. Not only because the Internet itself has captured every marketing activity (that will never happen), but because the Internet is already so big that it is causing ripples outside itself. So, this is the second version of the column.

Top Ten Marketing Trends for the Millennium

1. E-mail
2. Chat Rooms
3. Internet Advertising
4. Interactive Television
5.病毒式营销 (Viral Marketing)
6. Virtual Reality
7. Augmented Reality
8. Location-based Marketing
9. Social Media
10. Mobile Marketing

In the past, marketing was about creating a buzz, but now it’s about creating a buzz that resonates with the target audience. The Internet is the perfect platform for this, as it allows for immediate feedback and real-time interaction.

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ask your cable company where to find us!

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FEATURES
HEALTH BREAK
SPORTS
ENTERTAINMENT

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ask your cable company where to find us!

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3. I'm too busy
4. I can't afford it

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We are looking forward to speaking with you.
The Attack of the Killer Dotcoms

by J. Allen Leinberger

"X-Files" chat room or pictures of Terri Hatcher on your computer have survived. They told you so very little disappeared. "surfed" BA.

The on-site onslaught has turned computer nerds into millionaires overnight... and the worst is yet to come. Nearly 25 percent of this past year's Christmas shopping was done online. Anyone who tried to park near a shopping mall may not agree, but the numbers are there. Postal services, who were losing money on e-mail, are seeing it all back in shipping charges. Pick up a current copy and read the real bad news. This year, the majority of commercials during the Superbowl broadcast will be for Web sites. Write them all down. They will expect you to sign on before the game is over and the potato chips are vacuumed up. It would appear that marketing people all over this land have determined that what we want is to jump up any time of the day or night and order their product on live. This, of course, means that "they" have determined that we all have computers, access to the Internet in our sitting rooms, right next to the DVD player and High Definition TV home entertainment center. We used to order Slim Whitney records at 2 a.m. Now, the market is wide open. As one lady told me, "If I can find size 5 1/2 shoes, I'll buy a bunch of them right now."

And yes, a lot of people have decided that ordering on-line is better than arguing with some part-time clerk who doesn't know when the backorders of this year's hot toy will be in. Can you taste it? Can you test drive it? Can you try it on? No!

But if so, what if you can click on it today and have it shipped tomorrow, that's just as good.

In fact, many so-called "brick and mortar" businesses are rapidly converting to "click and mortar." Most even advertise as such. Visit the store. Read the catalog. Call the 800 number. Call up the Web site.

Herein lies another problem. Many businesses spend a lot of time on trademark searches. They find regulations, the government uses.gov, non-profit organizations use .org, etc.

If your business in Sri Lanka doesn't have already a lock on their .com, the worst is yet to come. Suddenly all of the ads are for some Web site that can change your life. "Make room for the future," "Nordstrom.com. Petopia .com is there. "Because pets can't drive." Petopia.com says, "Pet owners would love to feed that talking sock to the Taco Bell Chihuahua."

Here is the really bad news. This year, the majority of commercials during the Superbowl broadcast will be for Web sites. Write them all down. They will expect you to sign on before the game is over and the potato chips are vacuumed up. It would appear that marketing people all over this land have determined that what we want is to jump up any time of the day or night and order their product online. This, of course, means that "they" have determined that we all have computers, access to the Internet in our sitting rooms, right next to the DVD player and High Definition TV home entertainment center. We used to order Slim Whitney records at 2 a.m. Now, the market is wide open. As one lady told me, "If I can find size 5 1/2 shoes, I'll buy a bunch of them right now."

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Grief in the Workplace

by Pete G. Peterson

This week’s it’s a series of deadly hurricanes pummeling the east coast, last week it was devastating earthquakes; next week it is likely to be a rash of skiing accidents. No matter how it actually happens, whether it’s a natural disaster or a man-made catastrophe, when a sudden death hits home, you are likely to be quite unprepared to handle the grief. While it’s hardly a topic many study in the business school, handling a sudden death in the workplace is an important and the outcome can be an enriched work environment where people are a little more cognizant—both in the hallway —of their emotional selves.

We recently experienced the abrupt, unexpected death of a vibrant and much-loved employee. Many of us around in the fog for a rest of the week, and felt awkward and confused in the process of supporting each other and the surviving family. The feelings that a sudden, tragic loss engenders require discussion and communication. The grief process has to begin with acknowledging it, and in so doing you may discover that employees feel real responsibility for not stopping, preventing, or changing the will of God. "Why didn’t he?" or "Why didn’t she?" can engender feelings of shame in other people who knew and worked with the victim. Discussion and sharing of these feelings can lessen that shame and bring people together, not that no one could have prevented it; no one is responsible or guilty.

There are several known phases of grief that employees close to the deceased may experience, individually and they subtly change the rules of engagement. Some feel the tasks of mourning are testing the reality: experiencing the pain, adjusting to the permanent loss of a loved one, and finding the time and energy back into life. We need to respect the different ways of moving through the grief, and we need to franchise any employee’s grieving process.

According to researcher Carol Stadlucher in her book "Men and Grief," men and women both go through the same grieving stages, but first, trying to manage the pain and anxiety, the shock and the numbness, guilt and orientation and denial. It takes a while to begin working it through, and it can take men much longer than it takes women.

Men are more apt to confront and especially men who have been raised stereotypically to be strong and not show emotion. The men paint themselves into a corner, alone, where the grief can’t be acknowledged and help is sometimes available. Women, however, will begin to work the death through emotionally, sooner than men, with a variety of responses—thinking, talking, crying, and writing about the dissolution in their lives. Women may find themselves weeping unexpectedly in the midst of a happy moment. They may have difficulty remaining objectively about important duties, as their emotions play out over time. But they will be more willing than men to talk about their grief both within the workplace and outside it, to family and friends who know them well. They will have more contacts available, and discover that work friendships get deeper by the time. And for grief, it may be a little longer to get there, and we may mistake this delay as a detachment from the victim. Men who have been raised not to talk, cry, or reach out for support and to bottle up the grief, which in turn can create physical ailments, such as heart attacks. Men who do express, release or completely work through their grief, are the exceptions rather than the rule.

Men excel at the task of resolving, reorganizing and restructuring. They have a built-in ability to downsize a lot of thinking—rather than feel. They may adjust to the same environment, take on a new identity, and can more quickly redefine and develop new goals. Stadlucher’s research defines four typical male coping styles that are both legitimate and acceptable alternatives to working through grief.

According to medical experts, "Men must keep the pain to themselves. The non-communication helps protect themselves, their families, their colleagues, and their clients. They engage in "secret" grief. This is a method of solitary mourning activities to separate their grief from the outside world and endure—especially men who are strong and not show emotion. They begin to work the death through talking, crying, and writing about it. Weeping unexpectedly in the midst of a happy moment, however, have difficulty remaining objectively about important duties, and finding the time and energy back into life. We need to respect the different ways of moving through the grief, and we need to franchise any employee’s grieving process.

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Legal reform outlook...continued from page 15

In January, a bill (AB 823- Floyd) to weaken summary judgment law is expected to receive an early hear­ ing. While its subject matter appears complex, its effect would be simple and bad. Enacting this bill would make it harder for a judge to dismiss a meritless law­ suit, giving attorneys bringing such suits more leverage to up­ fend defendants in court and squeeze out higher settlement.

Businesses would be targeted by a new brand of job-injury law­ suits under an expanded liability proposal (AB 934- Steinberg) that personal injury lawyers brought to the legislature in early 1999. It would allow--regardless of work­ ers compensation coverage--independent contractors' employee­ to bring personal injury law­ suits against a company or person hiring the contractor or retaining overall control over the location where work is being performed.

Managing care...continued from page 6

Much as patients and their physicians may dream of the unmanaged, open-ended “golden age” of medicine, a return to that regime is unthinkable. In the last years of that open-ended contract, physicians may dream of the unmanaged, open-ended health care (paid for by the employer) and the employees see unaware of this.

The defendant community would face another dangerous trial lawyer proposal soon after its passage--the EDM-CDH bill (AB 934-Steinberg) that personal injury lawyers brought to the legislature in 1999. It would allow--regardless of workers' compensation coverage--independent contractors' employee to bring personal injury lawsuits against a company or person hiring the contractor or retaining overall control over the location where work is being performed.

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- Fritium & Eutin

MANAGER'S BOOKSHELF

The Top Ten List of Business Books and Book Review


Despite what you may think, Microsoft's business edge is not lying, producing vaporware, and restraining trade. At least not according to Julie Bick. She survived and thrived at Microsoft for five years, a truly formidable task because, from the start, she had to survive Bill Gates' inevitable first question after a presentation: "Did you ever get to the third minute of thinking about this??" Second, she had to learn how to play hardball with competitors whose goal was to eat Microsoft's lunch—without becoming Microsoft's dinner.

Even though the people at Microsoft are notorious for being intensely focused, the author shows they aren't without humor. She cites the instance when her boss was publicly called a "road" by an executive of a competing company. The next morning he had placed a plaque outside his office reading, "Officer of the Toad."

In addition, she lists "Ten Things That You Wanted to Say in the Office But Didn't." Here is a brief sample: "Yes, I am an agent of Satan, but my duties are largely ceremonial"; "I see you've set aside this special time to humiliate yourself in public"; "Someday we'll look back on this, laugh nervously, and change the subject."

Perhaps Bick is suffering a former employee's blind spot, but she may be a bit naive in stating, "Fabulous luck and some competitor mishaps have paved Microsoft's road to success, but unless the principles in this book had been at work, the road ahead would've lead to nowhere."

As the government recently proved, restraining trade was a factor, too.

There's much in the book to like. It's well written and concise. The case studies are so real you can hear the managers setting down their coffee cups as they speak. The only problem with the book is that there's much here that simply isn't new. It's like a brief visit with several other authors who take twice as long to say the same thing.

Come to think of it, there are times when a light bunch of ideas is far easier to digest — and far more desirable — than a heavier meal.

—Henry Holtzman

Best-selling Business Books

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

1. "Who Moved My Cheese?" by Spencer Johnson (Putnam $19.95) (2) A way to deal with change at work and away from it.

2. "The New Rules, " by Seth Godin (warner@Penguin $25.95) (3) Brief views on the kind of people who work in Silicon Valley.


9. "The Brand You 50 (Reinventing Work)," by Tom Peters (Knopf $15.95) (10) 50 ways to position yourself at work as Mr. Inc.


\( \times \) Indicates a book's previous position on the list.

\( \times \times \) Indicates a book's first appearance on the list.
Rite Aid Thrives in Inland Empire...

continued from page 3

protection divisions of both the Riverside County and the San Bernardino County District Attorneys' offices confirmed they had received no complaints from Rite Aid customers nor had they filed any charges against the company, a columnist for the Los Angeles Times noted in a July 22 commentary that one Inland Empire resident refused a prescription that had been left on a shelf for 24 to 36 hours, despite a package label noting refrigeration was required. Rite Aid's out-of-date products crisis—whether a public relations gaffe or a deliberate corporate decision to improve profits by selling manufacturer-discounted items at full price, even though their shelf-life expectancy was near expiration—is just one in a series of problems that have plagued the drug retailer since it began its aggressive nationwide expansion in 1995.

In September, the drugstore chain was slapped with a racketeering lawsuit by the attorney general of Florida, who said the company overcharged 29,000 uninsured customers for prescription drugs between 1994 and 1996. Rite Aid denied those charges. Last month, while denying rumors that it intended to sell all of its West Coast stores, the company said it was in fact considering selling 350 of its Pacific state outlets. No closures are planned for the local area, according to Dunaway. While corporate growth has slowed somewhat because of a new senior management team and a new accounting firm in December, he said Rite Aid intends to build more pharmacies here because the Inland Empire is growing so rapidly.

Meanwhile, problems continue to surface. The California Board of Pharmacy reported they received 179 consumer complaints about Rite Aid in the fiscal year 1998-99, up 40 percent from the preceding year. And in Orange County, a former employee has filed a wrongful termination suit against the company, claiming he was fired in retaliation for revealing to the state board that a Costa Mesa Rite Aid store had no pharmacist in charge, which is a violation of state law. Rite Aid stock lost almost 86 percent of its value in 1999, falling from a high of $50 per share at the beginning of the year to a low of $4.50 on Nov. 11. The stock rebounded after the announcement that grocery store executive Robert G. Miller would take over the helm of the beleaguered drug chain.

Outrageous Lawsuits...

continued from page 22

540 million class-action anti-trust suit against United Parcel Service met with a UPS lawyer and offered to drop the suit in exchange for "fines" of $8 to $10 million—with no payment to any members of the class.

Lawyers as Plaintiffs... Two attorneys who were longtime friends and ski buddies crashed into one another on the slopes at Alpine Meadows resort. One sued the other for damages, citing a county ordinance requiring skiers "to be safe and reasonable manners."

Wannabe Lawyers as Plaintiffs... A failing law student sued Western State University College of Law for not adequately warning her that students with admission exam scores like hers have a minimal chance of becoming lawyers.

Where is the Inland Empire Economy Headed in 2000?

You'll hear about the Inland Empire's growth areas and trends for different industries including media entertainment, real estate, health care and the financial markets. You'll also have the opportunity to question the experts and to network with top Inland Empire executives.

- BANKING IN THE MILLENIUM
- CUBA, CHINA AND SOUTHERN CALIFORNIA
- INLAND EMPIRE ECONOMY 2000
- TRI-COUNTY AREA ECONOMY 2000
- HEALTH CARE CHANGE AND MORE CHANGE
- REAL ESTATE BOOM OR BUST
- TOURISM — "THE NEXT FIVE YEARS"

Date: Feb. 25, 2000
Time: 11:30 a.m. to 2:00 p.m.
Venue: Ontario Marriott

2000 Economic Forecast Conference
California's Most Outrageous Lawsuits of the Decade

The headlines set new highs in frivolous lawsuits, arm-twisting settlements, and runaway jury awards. The Civil Justice Association of California (CJAC) has reviewed landmark lawsuits in these categories from the past 10 years and now issues the following selections as California's most outrageous lawsuits of the decade:

Risky Recuperation

The Balboa Health Club in Torrance was sued by a couple for loss of consortium and emotional distress after the man launched a serious, though temporary, cyber-stop when he threatened to assassinate someone with a knife on the Internet. The couple tried pinning the blame on Billy because, if the man had cut his hand on a towel dispenser then and there, it could have led to their current divorce

Criminal Complaints

A barber making his get away from an Oakland bank stuffed a bag of money in his pants not knowing he'd been given marked bills and a tear gas device with a timed delay. The tear gas gasp as planned, the barber was captured, and he filed a $2 million suit against the bank, the police, and the city of Oakland for causing his burns

"Good Sam" Suit

A mugger sued a San Francisco taxi driver who heroically broke up a mugging and captured the crook by pinning him against a building with his cab. The mugger bunched back from his conviction by suing the cab driver for $24,000 and winning! Congratulations to California voters for passing a ballot measure (Proposition 213 of 1996) which included a provision to end such nonsense.

Life in the Fast Lane

The city of Huntington Beach had to deal with a $60 million lawsuit filed by a driver accusing the city of racketeering after its police had awarded him three speeding tickets.

Disney Unmasked

Disneyland was hit with a lawsuit from the emotional distress incurred by several children who observed some of the park's Disney characters taking off their costumes and discovered that they were, in fact, male-believers.

Rocky Road

The city of Simi Valley was stunned by a lawsuit accusing it of maintaining its property in a dangerous condition after an 11-year-old boy ran over his own finger while skateboarding on a city sidewalk.

Wanted: Hot Tub Lifeguard

The YMCA in Santa Clara County was accused of negligence in a lawsuit claiming it had failed to provide a lifeguard for a hot tub that was 7 feet 4 inches wide, 7 feet 10 inches long, and 3 feet 6 inches deep. The Civil Justice Association also nominated cases for recognition in special categories:

Clawless Action No. 1

Lawsuit in class-action "shareholder" lawsuit against Occidental Petroleum were set to get $3 million in fees while the people they supposedly represented were to get zero. When a shareholder tried to provide the lawyers' fees, they claimed he had no right to appear in court because he didn't have a stake in the settlement.

Clawless Actions No. 2

A Bay Area attorney bringing a suit.

January 2000

Disputed Lease Negotiations Embroil Ironwood Country Club

by Jane Carey

Disputes over the alleged failure of the board of directors of Ironwood Country Club in Palm Desert to properly exercise an option to extend a 391-acre land lease covering 28 holes of its 36-hole golf club and to inform club members about other negotiations with the Coachella Valley Water District, have led to the filing of several lawsuits against the county club and several members of its past and present boards of directors.

One suit filed by "Concerned Members of Ironwood" has already been dismissed, according to Jim Brown, secretary of the country club.

Four other suits are pending.

Four individual club members, plaintiffs in three suits, are suing for personal damages in excess of $35,000 each, to cover their return of their initiation fees and other damages that they claim resulted from the board's failure to extend the lease when it expired in 1996, and to disclose such information to prospective new members.

A fourth suit, if successful, would award damages to the county club rather than individual members. This so-called "derivative lawsuit," which gives shareholders of an association the opportunity to file a suit against its board for alleged failure to properly exercise its duties, would award damages to the club, rather than to individual members.

In a review of the history of the disputed lease negotiation, Brown said that the water district had agreed to reinstate the land lease on its original terms and that the Ironwood board had agreed to purchase 50 acres of developable land from the water district, with a seven-year option to buy the remaining 341 acres. However, the deal fell through in January of 1999, when the CWVD board of directors informed the Ironwood board that they would not honor the agreement, after an appraisal came in that valuing the 391 acres of leased property at $2 million.

The CWVD decided the property had become too valuable and directed the Ironwood board to "make an offer" to purchase the formerly leased land, said Brown. The board offered to purchase the property at its appraised value, a deal approved last April 1999 by a 94 percent vote of the Ironwood membership and consummated on Oct 18.

Brown said that some of the individual claimants, plaintiffs in a suit filed July 1999 by the country club director the renegotiation process, and they now allege that the Ironwood board knew there were problems with the lease and did not divulge them to the membership.

Brown added that the Ironwood board apparently had sent a letter of intent to exercise its lease option in May, 1996. However, the letter was not delivered and the CWVD never received it. The water district subsequently informed Ironwood that it had not properly exercised its option to extend the lease.

Tom Levy, general manager of the CWVD, confirmed that the water district had also backed out of the agreement to extend the lease. He said that the water district had also been named as a defendant in the lawsuit filed by "Concerned Members of Ironwood," which was subsequently dismissed.

Attorney William Bonheim, of Anderdoh & Bonheim of Indian Wells, who is representing at least one club member in a civil suit against the Ironwood Country Club, did not return telephone calls requesting comment on the pending legal action.

The 470-acre Ironwood Country Club consists of two 18-hole championship golf courses, plus a driving range, tennis and fitness facilities. Ironwood has approximately 350, golf, tennis and social members. The club was built in 1973.
Money-Managing—Why Is Time So Important When It Comes to Saving?

by Cheryl Hilton, the Professional Women’s Roundtable

A $1 million nest egg by age 65 it’s a nice thought, but such a nest egg will not happen magically. Accrue it, build the initials to your name will become your own and will be yours. 

The key is to understand what the investment success does not depend solely on the lottery, or on the luckiest of the market, time, market highs and lows, or discover the next great fund manager. The deposits and the interest generated on them are sayings—"The church music was fabulous," she said, "so many young people came. Singing taught me what the arts can do for the spirit and how lives can be changed." The little girl grew up and mar­ried Bill Kinison, brother of the late, comedian, Sam Kinison. Together, they ministered and traveled. For 15 years, all their denominational, insur­ance agents were well attended. One time, Kinison commented, a concert paid them $20,000 which had some of the finest musicians. Her father brought an old movie the­ater and converted it into a church, called the Musical. "The church music was fabulous," she said, "so many young people came. Singing taught me what the arts can do for the spirit and how lives can be changed." The little girl grew up and mar­ried Bill Kinison, brother of the late, comedian, Sam Kinison. Together, they ministered and traveled. For 15 years, all their denominational, insur­ance agents were well attended. One time, Kinison commented, a concert paid them $20,000 which had some of the finest musicians. Her father brought an old movie the­ater and converted it into a church, called the Musical. "The church music was fabulous," she said, "so many young people came. Singing taught me what the arts can do for the spirit and how lives can be changed." The little girl grew up and mar­ried Bill Kinison, brother of the late, comedian, Sam Kinison. Together, they ministered and traveled. For 15 years, all their denominational, insur­ance agents were well attended. One time, Kinison commented, a concert paid them $20,000 which had some of the finest musicians. Her father brought an old movie the­ater and converted it into a church, called the Musical. "The church music was fabulous," she said, "so many young people came. Singing taught me what the arts can do for the spirit and how lives can be changed." The little girl grew up and mar­ried Bill Kinison, brother of the late, comedian, Sam Kinison. Together, they ministered and traveled. For 15 years, all their denominational, insur­ance agents were well attended. One time, Kinison commented, a concert paid them $20,000 which had some of the finest musicians. Her father brought an old movie the­ater and converted it into a church, called the Musical. "The church music was fabulous," she said, "so many young people came. Singing taught me what the arts can do for the spirit and how lives can be changed." The little girl grew up and mar­ried Bill Kinison, brother of the late, comedian, Sam Kinison. Together, they ministered and traveled. For 15 years, all their denominational, insur­ance agents were well attended. One time, Kinison commented, a concert paid them $20,000 which had some of the finest musicians. Her father brought an old movie the­ater and converted it into a church, called the Musical. "The church music was fabulous," she said, "so many young people came. Singing taught me what the arts can do for the spirit and how lives can be changed."
**FACES IN BUSINESS**

**Steven Goldman**

**Hostemaker and Master of Balance**

Steven Goldman is the general manager of the 300-room Ontario Airport Marriott, where he oversees 250 employees. Aside from a one-side job as a Marriott Consulting, Goldman has been in the hotel industry since college when he worked as a bar tender in a Catskill Mountain resort and later at the Sheraton Hotel in Manhattan.

A native of northeastern New Jersey, Goldman graduated from Syracuse University and has been named an accomplished hostemaker by Inter State Hotels. Goldman is passionate about working with several organizations for the development of destination marketing for the city of Syracuse.

Goldman's employer, Goldman and his wife, Maria, live in Upland with their two children, ages three and eight.

**Zachary Tucker**

**Director of Development**

Zachary Tucker of Redlands has been appointed to the newly created position of director of development for the Colleges of Natural Sciences and Social and Behavioral Sciences at Cal State, San Bernardino.

A 1991 alumnus of Cal State, with a bachelor of arts degree in 2000.

**Prfesse1ional Women's Roundtable**

**continued from page 25**

Female Executives puts you in control of your career? Get a one-year membership for just $29 and receive terrific NAFE benefits. Only you know what success means to you. What are your professional goals? Advancement? Experience? Financial security? NAFE can help pave the way to your success. It is the largest business association in the country, more than 150,000 strong. NAFE provides the resources and services, through education, networking, and advice, to help our members succeed.

What does a 1-year membership include?

- A one-year subscription to Working Woman magazine, featuring career strategies, managerial advice, profiles of successful women, and an exclusive Executive Networking Guide.
- Access to affordable health, life, and dental insurance
- Financial planning tips for small business-owners and startups
- American Express Financial Planning Services
- Discounted travel services
- Discounts on self-study courses
- A FREE Career Profile Evaluation, a $150 value
- A chance to win Gold MasterCard on approved credit
- Quality legal personal services
- Professional networking events, conferences, and much more!

**Praise From My Heart**

**by Jessica Miller/The Journal**

This story is written in appreciation of my husband, William V. Miller Jr., who is the President of Royal & Alliant Insurance Company, and the many firefighters, EMSs, and police officers who give their lives in the dedicated pursuit of saving others.

As I wander down the hall into my husband's office, I notice many plaques on the wall. As I read the captions, I start to get a sense of the heartbreak that is not easily explained for the work that he does. It is for the well done by the man I love, it makes him happy to have the abilities to help those who need it.

I have spent countless nights listening to him cry out for those he has tried to save and failed. Also, I have heard him cry for his fallen comrades who worked by his side, after day, after night. He sometimes helped to keep them alive. He was recently received a letter from a co-worker, Helen Lynch, who was the first female firefighter for all the men who gave their lives for others. Helen remembers her father's and her 35 years of service as a firefighter. He was so lucky enough to retire and be with his family. In memory of his firefighting

**Americans Support Employers Partnering With Other Professionals**

The United States Chamber of Commerce and the American Corporate Counsel Association's combined poll finds that 70 percent of Americans favor change professional laws to allow lawyers and other professionals — such as accountants, financial planners, and real estate consultants — to work together in the same firm.

"This provides clear evidence that the public supports the idea that they want their lawyers who give their lives for others. Helen remembers her father's and her 35 years of service as a firefighter. He was so lucky enough to retire and be with his family. In memory of his firefighting

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**Care Career Profile Evaluation, a $150 value**

A chance to win Gold MasterCard on approved credit

- Quality legal personal services
- Professional networking events, conferences, and much more!

**CPC Celebrates Another Year with No Lost Time Work Injuries**

The oldest cement company west of the Mississippi River, California Portland Cement Company of Colton has logged another year without a lost time work injury.

"We want to provide a safer environment for our employees comes ahead of the production of cement," said Brian C. Kazlauskas, president and CEO of CPC. "Our safety procedures ensure that the plant is in good working condition and that all safety procedures are followed," added Robertson.

"At any time injury is when an employee is injured and misses or his next regularly scheduled work shift. The Colton Plant retains employees for every 100 days of work without lost time accident.

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Pomona Valley Hospital Medical Center is One of Nation’s Top 100

Pomona Valley Hospital Medical Center has once again been recognized by HCIA, and the Health Network as one of the nation’s top 100 hospitals. This is the third time in four years that PVHMC has received this national designation and we’re very proud of the on-going efforts of our employees, physicians, volunteers—said this award acknowledges our efforts,” said PVHMC’s President, Richard Ketchum. “Only three hospitals in California have received this honor and PVHMC is the only California hospital to be recognized.”

The study identifies top performing hospitals, based upon quality of care, efficiency, and safety of services, and hospital effectiveness. Researchers found that the hospitals which patients faced the highest risk of dying in the year following their angioplasty.

“The market can offer physicians a new tool for providing targeted therapy to those patients most at risk in the year following angioplasty,” said Mun K. Hong, M.D., the study’s lead investigator and an interventional cardiologist at the Cardiovascular Research Foundation, Washington Hospital Center, Washington, D.C. Researchers found that those with the highest elevations of the protein — five times the normal level — were the most likely to die in the following year.

Researchers examined 1,956 patients who had angioplasty to unblock the culprit artery of a heart attack. They found that those who had previously been used a graft during heart bypass surgery. The nephrogenic leg vein was used to do bypass surgery to re-route blood to the heart.

The advent of a new millennium, employment services have become more sophisticated, recruiters. In its thirty-fifth year, AppleOne is meeting the challenges of today’s tight tempo-to-hire, and full-time placement head-on. AppleOne specializes in career counseling, including career planning for individuals, and growth programs for emerging businesses. Serving two customer groups, AppleOne’s unique position of observing employment and economic trends from both an employer’s and employee’s perspective. AppleOne president and employment service pioneer Bernard Howroyd has observed marketplace trends for the past 20 years, ever since the company’s inception in 1964. “Nowadays,” he observed, “an employment service should provide a networking environment, and act as a full partner in the growth of the business it serves. The only way to do this is to provide the services clients need, at the cost they can afford.”

“Go one are the days when employment agencies meant only the company with the most clerical workers,” said President Howroyd. “Today, our clients demand variety, and so we recruit at all levels—from the front desk to the executive boardroom—and we offer more services than ever before.”

Thomson has responded to changes in the marketplace by providing everything helpful in employing people. Howroyd said that his goal is to give every company—small, growing, and large—the tools to gain and grow sales, and create a better workplace for all.

AppleOne offers a wide variety of value-added services that include: time and attendance, payroll, taxes filing, onboarding, recruiting, training, screening, and employee retention programs. It provides specialized staffing services for high-tech, financial, accounting, and travel. At-A-Chance, AppleOne Technology, manages, recruits, and places technical professionals in the information systems, manufacturing, electronics, biotechnology, and high-tech environments. “The demand for good, qualified technical people is huge,” said Donald Averill, President, and founder.

Accounting Advantage, specializing in providing companies with higher level accounting and finance personnel, and Pro Travel, which manages, recruits, and places travel professionals for client companies, have achieved similar success.

“With today’s availability of the Internet, we can offer a wide range of services to clients, and allow them to view real-time applicant data,” said Donald Averill, President, and founder.

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The American Society of Training and Development (ASTD), the largest professional association for training and development, announced that its Inland Empire chapter will kick off its millennium year with Robert Davis as its speaker on the topic, "Finding a Business Pathway from Referral Magnet to Relationships and Business Referrals."

The date is Wednesday, Jan. 12, from 6 to 8 p.m., and the chapter will meet at Maltese Grille working at 11:30 a.m., followed by lunch and the presentation at noon. The cost is $20.

For reservations, location, and information, call Ann Ronan at 909-551-2870. For membership information, call Janet Rinehart at 909-400-6552, or register on-line and check out our new website on ASTD on logging in at the website at www.astd.org.

Robert Davis is a talented business owner and seminar leader. In his last book, he shares some sure-fire techniques to generate new business. He will explain how to find a business path from referral magnet, to relationships and business referrals.

He received his MA from the University of San Francisco and his doctorate from Pomona College. ASTD recently elected its slate of officers for the year 2000. The new board members are as follows:

By-Committee
Co-presidents, Cindy Whittaker and Amy Frost; past president, 1998 and 1999, and Toni Johnson; chief financial officer, Curtiss Witt; directors, Pamela B. Gann, president, Robert Davis, director, programs; Ann Ronan, director, distance learning, Mary Nolant; director, professional development administration, Paulina Sato; director, public relations, Robb Metter; director, marketing, Effie Elhardt, and director, small-business outreach, Toni Johnson. One other position, director, internal communications, will be filled in January.

The mission of this non-profit organization is to provide leadership and self-development opportunities to achieve work-related competencies, performance, and fulfillment.

The group meets second Tuesday of each month—afternoon dinner and lunch meetings in various locations and in association with Orange County, Riverside County, and San Bernardino areas. Meetings are open to members and guests.

California State University Prepares Workforce for Millennium

by CSU Chancellor Charles R. B. Reed

The California State University system is planning now to ensure that its graduates will be successful in the new century. CSU is preparing a high-quality, and highly affordable education, and plays a critical role in the economic well-being of the state. Without the CSU, California would be hard-pressed to remain competitive in this complex and constantly changing state and global economy.

Without a defense and aerospace-based economy, California is now one of the world's leading information, idea and knowledge-based economies. The good news is that California has fully emerged from the worst recession since the "Great Depression" by re-tooling the economy. The bad news is that unless we recognize and respond to these dramatic changes, it is unlikely that the state's universities will produce enough graduates to meet the needs of "at risk" students.

Too many students entering college today are unprepared for college-level courses. In the fall of 1998, 40% of first-time CSU freshmen needed remediation in math and 47 percent of CSU and UC freshmen received no support in English. What these statistics show is that students are graduating from high school before they have learned basic high-school-level skills. This trend must be reversed. While the job market is tight, the community must ensure that students learn these skills before moving on to the next level. The mission of the CSU and the UC to provide the necessary support, especially in preparing at-risk students. Because the number of students entering college is decreasing by the year 2003 and 2005, this problem will only get worse unless the higher education communities work together to develop and implement effective solutions.

If California is to continue to grow, prosper, and compete effectively in the world marketplace, access to higher education for students from all ethnic and socio-economic backgrounds will become even more of one of our highest priorities.

Without top-notch public colleges and universities, the state will not have the human resources required to sustain a strong economy.

As the seventh-largest economy in the world, — schools, businesses and public agencies must have access to higher educational opportunities to train and skill California's students to fill these opportunities at the K-12 and higher education levels.

California State University, full-time equivalency, includes campuses and branch campuses, and serves on the advisory board of Business Networks International and the Business Provisions Development Institute. He was coin founder and executive director of the Small Business Outreach Program, and Toni Johnson. One other position, director, internal communications, will be filled in January.
As California stands at the threshold of the 21st Century, some alarming statistics are creating concern about the future quality of life for the state's citizens. By the year 2020, the state's population of 33 million is projected to reach 45.3 million, an increase of 37 percent. At the current rate, the state is adding nearly 4 million people, or the equivalent of the population of Los Angeles, every seven years. Pressures of growth are taxing the physical infrastructure. State mandated reforms in educational practices, including bold measures like class-size reduction, have created the need for more and better educational facilities. Poor planning decisions are stretching other forms of public infrastructure to the limit, and consuming economic vitality from cities and towns. What is needed is a means by which current programs, practices, and policies developed at every level of state, regional and local government, can coalesce to address these challenges with smarter strategies for planning and implementation.

New schools, better neighborhoods, more livable communities

source material provided by the Metropolitan Forum Project of Los Angeles, with support from the James Irvine Foundation of San Francisco

New schools, better neighborhoods, more livable communities

The need for more and better education facilities in California is dire. As the state's population of 33 million continues to grow, the need for more and better education facilities becomes even more critical. At the current rate, the state is adding nearly 4 million people, or the equivalent of the population of Los Angeles, every seven years. Pressures of growth are taxing the physical infrastructure. State mandated reforms in educational practices, including bold measures like class-size reduction, have created the need for more and better educational facilities. Poor planning decisions are stretching other forms of public infrastructure to the limit, and consuming economic vitality from cities and towns. What is needed is a means by which current programs, practices, and policies developed at every level of state, regional and local government, can coalesce to address these challenges with smarter strategies for planning and implementation.

Proposition 26 Launches New Web Site for Spanish-Speaking Voters

The Proposition 26 campaign aimed at investing in California's public school facilities formally unveiled its new Spanish language Web site: Fix Our Schools. New Web site for the Proposition 26 campaign. The site will enable Spanish-speaking voters in California to have access to the information they need about the benefits of the "Let's Fix Our Schools" initiative on the March 2000 statewide ballot.

As the former (immediate past) president of the California Hispanic Chamber of Commerce, I encourage everybody to visit this Web site. It is very informative and one of the best I've seen. Proposition 26 receives exciting new information from major California newspapers about Proposition 26 and how it invests in kids with strict accountability for every dollar spent. It also provides the full text of the initiative, including how Proposition 26 would help California's schoolchildren in alleviating overcrowding and building additional classrooms to help reduce class size. It also includes background information on how Proposition 26 would put the power to decide local school bond elections back into the hands of a majority of voters.

"If the state of California would make it easier — may I even say mandatory — for school districts, libraries, and parks and recreation departments to work together to build new facilities in older communities, then one of the strongest motives for urban sprawl would be reduced."

—Charles Nathanson, Ph.D., Executive Director, San Diego Dialogue

Your Turn

Where are you in your career? Moving on up, or standing there watching?

Maybe it's not your fault, though. Maybe you didn't realize how much a degree from Chapman University can help.

We have a number of outstanding, accelerated programs available. All of our programs are designed for recent graduates and working professionals, with flexible evening and weekend times, and taught by experienced faculty.

Call us right now for more information. With a degree from Chapman University, there's no telling how high you can go.

Are you climbing the ladder of success or holding it for someone else?

Chapman University Offers Degree Programs for Working Adults

If you are a working adult looking for career enhancement or a change, look to Chapman University, ranked in the top-tier of Western Colleges and Universities by U.S. News and World Report. Chapman is known for its commitment to providing a quality education to the children of alumni and faculty members already employed in the workforce. Chapman University is a leader in offering programs that are designed for greater community access and engagement. "Smarter schools" can also take advantage of a wide range of community resources, such as museums, zoos, and other existing facilities to create integrated learning centers.

Chapman University offers state-of-the-art curriculums in leadership theory and practice, providing education not only about leadership, but for leadership. Our focus is on the development of the whole person and the conceptual skills which are essential to success at all levels of administration. The degree was selected as the nation's outstanding leadership program by the Association of Leadership Educators in 1998, and has seen enrollment increases.

Chapman's human resources program prepares its graduates to attract, retain, and develop human resources within complex organizations. You will be prepared for careers in the development of human resources and in leadership of human resource systems. You'll be prepared for positions as: systems analysts, systems project managers, database administrators, and systems managers.

Professional development programs include Microsoft certified systems engineer certification, day-time computer training, and professional certifications.

Chapman University is fully accredited by the Western Association of Schools and Colleges. Financial aid is available for qualified students. For more information, or to find out when you can attend our next information session, call (888) 578-CHAP or look for us on the Web at www.chapman.edu/ll.

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Administrative CLEAR CLAD Certificates
Tier I & II

Not all programs available at all campuses.

1-800-578-CHAP

www.chapman.edu
Organic and kosher line of dog treats arrived
motto of Dancing of Howlin ' Gourmet's bakery
fresh treats . The new product line has been named the first pet food to receive the Gold Medal Food and Beverage award in York City on March 6, 2000.

That healthy pet treats are gaining recognition of this stature should not come as a surprise. The market for holistic pet products and healthy pet food is exploding. Natural pet products sales increased from $4 million in 1992 to $65.5 million in 1997 — an increase of more than 1500 percent. More than 70 percent of natural product consumers own pets. Dancing Paws products are available at the Montclair Petco store, 9197 Central Ave., and in Rancho Cucamonga, at 7271 Haven, as well as many other locations in Southern California. More information on Dancing Paws products may be obtained by calling (888) 644-PAWS, or visit the website at http://www.dancingpaws.com. Petco also sponsors adoption days for homeless animals, the annual "Tree of Hope," which raised $600,000 nationwide in 1999, and promotes spay and neuter programs and other animal welfare activities. Call your local Petco store for dates and information.

At deadline ...

With You Every Business Moment

PFF BANK & TRUST offers a complete portfolio of business financial services that focus on accessibility and customized banking. With the assistance of your PFF Branch Manager, PFF BANK & TRUST can design a financial service package that caters specifically to your business needs. As big as you need, as small as you like. Call 1-888-DIAL-PFF or visit us at pffbank.com for more information.
Bowhead Credit Union Celebrates Groundbreaking for New Branch

Executives from Arrowhead Credit Union, along with elected officials from Norco, including Mayor Barbara Carmichael, Mayor Pro Tem Frank Hall, and about 50 members of the community, together to break ground for the credit union's new Corona-Norco branch.

"Arrowhead Credit Union is proud to be part of the community," said Larry Sharp, Arrowhead Credit Union's President. The new branch, Arrowhead Credit Union's 14th, will be shared with First Financial Credit Union of West Covina, which serves members of the California Teachers Association. In addition to the Corona/Norco branch, Arrowhead Credit Union also shares space with First Financial Credit Union at its Riverside, Victorville and Chino locations.

"The cooperative spirit of credit unions allows us to come together to provide services to our members from shared locations," said Richard Ghysels, CEO of First Financial Credit Union. "Our membership in the Corona-Norco area isn't big enough to support a separate branch. Our partnership with Arrowhead Credit Union will allow our members access to your services right in their own neighborhood." In July 1999, Arrowhead Credit Union appointed Marilyn Logan of Norco as branch manager of the new branch, which will be located at the Gateway Town Center in Norco. Since July, Logan has been assisting customers of the new branch.

PFF Bank & Trust Helps Makes Home Ownership Possible for Disabled

PFF Bank & Trust, the largest community bank headquartered in the Inland Empire, provided loans to two adults with developmental disabilities, enabling them to purchase condominiums in the San Fernando Valley. The bank partnered with the Easter Seals Home Select Program, which puts homeownership within reach for many low-income people with disabilities, and their families, throughout Southern California.

With a loan from PFF, other special financing and Easter Seals' support, 29-year-old William Rayher, who is legally blind, has cerebral palsy and a mental disability, is moving out of the group home for people with disabilities where he's lived for more than six years. He is moving into a one-bedroom condominium that he purchased in Canoga Park, Calif. Anna Krawczyk who is 50 years old and has a disability, also purchased a one-bedroom condo in Reseda, Calif. As a homeowner, Anna will have more money in her pocket each month.

Through special financing, her monthly mortgage payments are $70 less than her previous rent. Anna and William never have to worry about her payments increasing. They stay the same for the life of the loan.

PFF Bank & Trust utilized the Fannie Mae® HomeChoice mortgage product to issue loans to William and Anna. Home Choice is a budget-based qualifying method developed specifically for low-income people with disabilities. HomeChoice addresses the unique housing and home-buying needs of disabled individuals by offering new underwriting flexibility, including lower down payments, more versatile use of second mortgage financing for down payments and closing costs and home modifications to ensure accessibility.

"PFF is proud to have helped William and Anna buy their first homes," said Larry Rinehart, president and CEO of PFF Bank & Trust. "It's exciting to see that the team at Easter Seals, PFF and Fannie Mae have paid off by making homeownership a reality for disabled home buyers. We look forward to providing more mortgage opportunities to individuals with disabilities." The Easter Seals Home Select Program, which is based in Van Nuys, Calif., provides home buyer education and training for low-income individuals with disabilities, or people who have a member with a disability living with them. Easter Seals helps participants locate homes for sale. The organization also evaluates the homes to ensure they meet requirements under the Americans with Disabilities Act. In addition to William and Anna, more than 130 people from throughout Southern California are expected in the Home Select Program. Eleven participants already have been pre-approved for loans, and that number continually increases. Easter Seals Home Select assists people with disabilities in establishing a non-traditional credit history and helps them access special home financing.

For more information about Easter Seals Home Select, please contact Director Aetha Wallace at the Easter Seals Van Nuys office. (818) 996-9902.

Fallbrook National Bank is Finalist in “Outstanding Web Site Awards”

Community Bancorp Inc. announced that its subsidiary, Fallbrook National Bank, was selected as a finalist in the “Outstanding Web Site Awards” for community banks under $2.5 billion in assets.

Sites were judged by an expert panel of Internet technology and marketing specialists. Along with the judges, judges nominated finalists out of a total of 2,513 companies—comprised of manufacturers, distribution and financial institutions—based upon the performance of each company's Web site in five broad categories: information, customer service, design quality and connectivity elements.

"We pride ourselves in staying current with the technology needed to provide our customers with services like Internet banking to assist in their cash management needs," stated Tom Swanson, president and chief executive officer of Fallbrook National Bank and its parent company, Community Bancorp Inc.

"We are proud of our Information Systems group, who designed and created the Web site internally, instead of hiring an outside firm." Fallbrook National Bank

MCB Financial Lists on the American Stock Exchange

MCB Financial Corporation announced that its stock has been approved for listing on the American Stock Exchange (AMEX). The company discontinued trading on the OTC Bulletin Board and began on the AMEX on Dec. 28.

Charles O. Hall, president and CEO of MCB commented, "We are very excited about the changes that the market structure will result from the transfer to the AMEX. We believe that the AMEX and its state-of-the-art trading system will provide an efficient market for our stock by improving liquidity and reducing bid and ask price spreads, thereby improving shareholder value."
I.E. PEOPLE

Cyndie O'Brien
Communications Director

As director of corporate communications for Inter Valley Health Services, Cyndie O'Brien manages a six-person staff and is responsible for public relations, special events, advertising, and internal communications, including the quarterly member magazine. She is priced at $50 per hour.

Business Owners Should Register Early for Space at Festival

San Bernardino area employers are encouraged to take advantage of a new opportunity starting in 2000. The County of San Bernardino is offering local employers the chance to register for space in the new year.

As we look ahead to the first three months of the new century, the San Bernardino County Chamber of Commerce is urging local employers to take advantage of this opportunity. We need to seriously examine what we can do to ensure our economic strength, which is largely related to our airport. It's time now to move off the sidelines.

Acker & Associates can be reached at ontagead@aol.com (Communications are urgent and do not necessarily reflect the position of this publication.)
Developers of RogersDale U.S.A., the controversial western-themed retail and entertainment complex that faced numerous lawsuits, have decided to restructure their business model.

"The complex will ultimately comprise 500,000 square feet that will include an indoor sports arena, a 1,000-seat amphitheater, a 2,400-seat performing arts theater, and a hotel."

"By the time we’ve realized the second half of our operations, we will have three professional sports teams here," Buffman predicted, noting that RogersDale is in negotiation with the West Coast Hockey League, a mid-size professional league that includes the cities of San Diego, Bakersfield and Colorado Springs.

"We would be well served by the West Musical Festival from Tucson to Murrieta, along with the Mystery Writers Festival. We anticipate a blend of events from the more$rowy-type western days on the Murrieta site," Naggar added.

"If workable this will be primarily a historic trip through California in that time period," Buffman observed, "Looking back at the long history of festivals in Temecula and Murrieta, said Buffman, "those revenues would be like a historic trip through California in that time period."

"We're very optimistic because the Murrieta city attorney 'took the position that JPAs are exempt from referendum.'" Naggar added, "But Naggar questions whether such piecemeal improvements are sufficient because "RogersDale could host up to 600 events a year," that "they're giving to have a tremendous impact on the community."" Naggar added.

"It's going to be a historic trip through California in that time period," Buffman said, "Those revenues would be like a historic trip through California in that time period."

-Roy "Dudley" Rogers Jr.

"There is a strong history of festivals in Temecula and Murrieta," said Buffman. Buffman had previously served as the Western Musical Festival from Tucson to Murrieta, along with the Mystery Writers Festival. "But Naggar questions whether such piecemeal improvements are sufficient because "RogersDale could host up to 600 events a year," that "they're giving to have a tremendous impact on the community,"" Naggar added.

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## January 2000

### Involuntary Bankruptcy Petitions: The Ultimate Debt Collection Device?

by Wesley H. Avery, Esq.

An involuntary bankruptcy case is initiated by a requisite number of creditors filing a petition and a summons with the clerk of the United States Bankruptcy Court, which requests that an order for relief be entered, and makes a subject debtor a "debtor in a case under a specified chapter of the United States Bankruptcy Code of 1978." The petitioner must also file a petition and summons are filed, the petitioning creditors must also pay the appropriate filing fee. Under the bankruptcy code, a Chapter 7 or a Chapter 11 petition may be filed against anyone (or anything) that may be a debtor under the case in which such code is commencing, but an involuntary petition may not be filed against a farmer or small business operating (i.e., non-profit) institution. In general, an involuntary petition is not filed against a farm or corporation that has less than three of those creditors, each of which is either a holder of an unsecured claim against the debtor that is not contingent as to liability or the subject of a bona fide dispute, and which aggregates at least $10,775, as of the petition date. If an alleged debtor has fewer than 12 creditors, only one creditor, who holds an unsecured claim of at least $10,775, is needed. Alternatively, if the involuntary petition is contested by the debtor or a creditor, the court finds the petition that was filed in bad faith.

### Involuntary Bankruptcy Petitions

In a Chapter 7 case, the debtor is allowed to continue to stay in business by means of a plan of reorganization which must meet statutory criteria. Creditors will be paid from the ongoing cash flow of the business. A Chapter 7 case, on the other hand, usually involves a termination of operations and a quick liquidation of the debtor's assets.

There are two situations under which a debtor becomes eligible to be the subject of an involuntary bankruptcy. The first situation arises when a petition is filed by the creditors. The second occurs when creditors file a petition, a custodian is appointed or taken possession of the alleged debtor's assets, such as an assignee for the benefit of creditors, that individual or entity is also eligible for involuntary relief under the bankruptcy code. If an alleged debtor has 12 or more creditors, an involuntary petition may be filed by no less than three of those creditors, each of which is either a holder of an unsecured claim against the debtor who is not in contempt as to liability or the subject of a bona fide dispute, and which aggregates at least $10,775, as of the petition date. If an alleged debtor has fewer than 12 creditors, only one creditor, who holds an unsecured claim of at least $10,775, is needed.

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Involuntary bankruptcy should be the creditor's remedy of last resort, after all other avenues of collection have been exhausted. This is because the assets of the debtor will be used to pay all creditors who hold an allowed claim against the debtor's estate, not just the claims of the petitioning creditors, if allowed. Because petitioning creditors may be liable for actual or punitive damages if the case is dismissed, it would be prudent to confer with experienced bankruptcy attorney before relief is obtained or sought under the involuntary provisions of Title 11 of the United States Code.

Wesley H. Avery

### Gene Discoveries Among Top 10 Research Advances

Four important gene discoveries lead the list of the top 10 research advances in heart disease and stroke during 1999, according to Lynn Smolich, M.D., Ph.D., president of the American Heart Association.

1. **Gene Discovery**
   - **Title:** Heart failure gene discovered
   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

2. **Gene Discovery**
   - **Title:** Heart failure gene discovered
   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

3. **Gene Discovery**
   - **Title:** Heart failure gene discovered
   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

4. **Gene Discovery**
   - **Title:** Heart failure gene discovered
   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

5. **Gene Discovery**
   - **Title:** Heart failure gene discovered
   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

6. **Gene Discovery**
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   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

7. **Gene Discovery**
   - **Title:** Heart failure gene discovered
   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

8. **Gene Discovery**
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   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

9. **Gene Discovery**
   - **Title:** Heart failure gene discovered
   - **Institution:** University of Medicine and Dentistry of New Jersey, Newark
   - **Nature:** Nature

10. **Gene Discovery**
    - **Title:** Heart failure gene discovered
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    - **Nature:** Nature

### UFDI

This discovery followed the identification of other genes included some involved in forming a natural heart. These findings and future discoveries of genes responsive for malformations, heart, and the promise of the development of life-saving interventions for diseases.

### Answers to hard questions about faulty genes:

Understanding how a faulty gene may be involved in the development of diseases.

*Note: This text continues on page 46.*
**Great Music is Only Part of the Program...**

continued from page 5

Howard Shaw and Hyman donated nine acres in a low income area of San Bernardino for development as a golf course for the youth of the city. The Hyman Shane Youth Golf Academy is being designed by Tom Settle, an architect of PGA Senior Tour professional, Dave Stockton. The Golf Academy is named after Shane because he passed away shortly after he and his partner inc. to take the tires for proper dis­posal. On Nov. 6, the clean-up began, and volunteers removed 4,500 tires to be recycled.

Hard-working, dedicated volun­teers from these companies and the city of San Bernardino were being assisted by members of Los Padres Youth Services in this ongoing proj­ect.

Laid off: Los Padres

employees clean up a nine-acre tract of old tires from the former cement plant.

According to Charles Seymour, director of the organization, "the goal of the academy will help young people to play golf. Golf is a game that teaches youth to be honest. In other games, you hope the umpire doesn’t call you out or foul. Golf tells the young people the honesty and dedi­cation they need to be successful in life." Seymour is also the founder of the "Adopt-A-Bike" and "Adopt-A- Computer" programs, which provide bikes and computers to at-risk youth.

The immediate problem volun­teers faced was the clean-up of the site, which had been used as a dump for about 10,000 tires and other debris. California Portland Cement Company’s Cotton plant contracted Lakin Tire Company of California to work on the site. A Tony Lakin of Lakin Tire (from left) and several Tire employees load tires into a truck.

Hyman Shane Youth Golf Academy Site in San Bernardino is Prepared by Volunteers, Including Former Gang Members

**Winter and Spring – Year 2000**

Winter and Spring - Year 2000

Riverside County Philharmonic at the Riverside Municipal Auditorium: Jan. 22, 8 p.m. – "Midwinter Fantasies." Citrines, March 25 at 8 p.m. – "The Seasons"; May 13 at 8 p.m. – "Two Ti­tans of Vienna." All at the Riverside Municipal Auditorium.

Inland Empire Philharmonic at the Gardiner Spring Auditorium in Ontario: Jan. 21, 8 p.m. – "New Millennium" Concert; March 24 at 8 p.m. – "The Seasons"; May 13, at 8 p.m. – "Two Titans of Vienna." All at the Gardiner Spring Auditorium in Ontario.

**P.S.**

**CANDACE BENGTSON ADDS INSURANCE MARKET TO DUTIES AT WESTIN RESORT**

Candace Bengtson, director of group sales for the 512-room Westin Mission Hills Resort since 1993, before switching to a career in the hospitality industry.

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Gene Discoveries... continued from page 43

gene causes disease is the key to prevention and treatment. Microarrays — microchips that contain thousands of pieces of DNA, can rapidly probe genes in individuals with inherited diseases. In a process called hybridization, microarrays can be used to probe DNA replication, remain the leading cause of death for infants in the Western world during the first year of life. Researchers have identified a gene that may contribute to the congenital heart defects associated with DiGeorge syndrome, a common disorder marked by heart and face defects.

Congenital heart defects, often the result of mutated or missing genes, remain the leading cause of death in infants in the Western world during the first year of life. Researchers have identified a gene that may contribute to the congenital heart defects associated with DiGeorge syndrome, which is often accompanied by mental deficiencies. Congenital heart defects are caused by an abnormality in the development of the heart's structure, leading to malformations that can be life-threatening.

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California Restaurant Association Moves to Rancho Cucamonga

The California Restaurant Association (CRA), historically located in Los Angeles, recently moved its main office to Rancho Cucamonga.

"Moving to Rancho Cucamonga has been a great change for me," said John D. Dunlap, president and chief executive officer of the association. "The area is a great community in which to live and work, and is a significant place of growth for our industry. CRA's new office is centrally located, just three miles from the Ontario airport. We are pleased that we have been able to bring 12 new jobs to the area, and are enthusiastic about contributing to the community's local economy."

CRA's move into Rancho Cucamonga is a reflection of the growing association within the boundaries of my constituent, Assemblyman Bill Leonard (R-Rancho Cucamonga). "I am pleased that the California Restaurant Association has chosen Rancho Cucamonga in order to better serve the restaurants of California," said Leonard.

CRA's move into Rancho Cucamonga has taken place in conjunction with the association's move of its headquarters downtown Sacramento. The association purchased and renovated a 30,000-square-foot historic building just two blocks from the California capitol, to serve as its new headquarters.

San Diego-based ACDW Properties has purchased the 208-unit Vista Bonita apartment complex at 2001 N. Rancho Ave. in Coltont for $4.6 million. The sale was brokered by the Ontario office of Grubb & Ellis Company. Sav-On Drugs has taken over the pharmacy business of the Vons Market at 16221 Valley Boulevard, Fontana and plans to develop a new acquisition program initiated by Albertson's Food & Drug three years ago. Under the agreement, effective Dec. 15, Vons' pharmacy records were transferred to the Sav-On at 9649 Sierra Avenue. As part of its planned expansion and development of the Crossroads Marketplace in Chino Hills, Lennar Partners will dedicate 60 acres to 454,000 square feet of big box retail and the adjoining 30 acres to a 210,000-square-foot entertainment complex to include a multi-plex theater, restaurants, specialty shops and hotels. Sport Chalet and Sav-On will join Costco and Eagle Hardware & Garden as major retail anchors for the marketplace, which is located at the intersection of the Chino Valley (71) and Pomona (60) Freeways at Chino Avenue. The Inland Valley Emergency Pet Clinic has signed a lease on a 7,000-square-foot commercial building in Upland. As part of the $900,000 lease agreement, the 1996 vintage medical building on the southwest corner of 7th Street and Euclid Avenue will undergo a half-million dollar rehab inside and out. Lee Spence, of Daum's Commercial Real Estate Services, represented both landlord and tenant in the transaction. Spence also negotiated a $220,000 lease, on behalf of The Laser Eye Center, for a 2,450-square-foot medical suite at 6180 Brickston Street, Riverside. Kevin Assaf, regional manager of Marcus & Millichap Real Estate Investment Brokerage Company, has announced the sale of Foxhill Village, a shopping center at 9300-9330 Foothill Boulevard, Rancho Cucamonga, for $7.65 million; and a 70,004-square-foot office building at 3800 Lenox St., Riverside, for $11.6 million. Les Thomas, president of Walnut-based Shea Homes was honored as "Builder of the Year" at the 33rd annual awards presentation of the Building Industry Association of Southern California. BE & D Development of Redlands, closed on a six-acre infill site in the Temecula area, and plans to build 24 homes. Mike Hunter of O'Donnell/Atkins Company represented both parties in the almost $1 million site transaction.

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In addition to the regular news stories, features and columns, each monthly issue includes a special editorial focus.

### 2000 EDITORIAL SCHEDULE

#### EDITORIAL FOCUS

- **January**
  - Education
  - World Trade
  - End Review

- **February**
  - Financial R.E. Developers
  - Residential Real Estate
  - Entrepreneur/Land Planning

- **March**
  - Environmental
  - Health Care
  - Executive Education
  - Local Markets

- **April**
  - Meetings and Conventions
  - Women-Owned Businesses
  - Transportation
  - Retained Executive Search Firms

- **May**
  - Economic Development
  - Marketing/PR/Media Advertising
  - Insurance Companies

- **June**
  - Medical
  - Light Industry
  - Gourmet Catering
  - Freight Forwarders
  - Warehouse Space

- **July**
  - Building & Development
  - Women-Owned Businesses
  - Employment/Service Agencies
  - Law Firms
  - Tax Firms

- **August**
  - Professional/Development Assistance Services
  - Health & Fitness Centers

- **September**
  - Financial Institutions
  - Local Airport
  - Gourmet Catering
  - Independent Living Centers

- **October**
  - Transportation/Accounts
  - IMMO/PRO Enrollment Guide
  - Economic Development

- **November**
  - Retail Sales
  - Commercial R.E./Office Parks
  - Commercial Service Directory

- **December**
  - Financial Institutions
  - Health Care
  - Temporary Placement Agencies
  - Best-Selling Business Books

#### SUPPLEMENTS

- **January 2000**
  - 1999 Year End Review
  - Job Growth

- **Economic Conference 2000**
  - Building and Development

- **Commercial/Industrial Contractors**
  - Residential Builders
  - Architectural Engineering, Planning Firms

- **Women and Business Expo**
  - Meetings and Conventions
  - Transit/Remote Tourism

- **Small Business Handbook**

- **Amusement Parks**
  - Southern California Vacation Spots
  - Hotel Meeting Facilities

- **Travel Agencies**
  - Visitor & Convention Bureau
  - Business, Serving the Local Area

- **Employment/Service Agencies**
  - Law Firms
  - Tax Firms

- **Health Care**
  - High Technology
  - Golf Resorts

- **Hospitals**
  - Savings and Loans
  - Credit Unions

- **Environmental**
  - Expansion and Relocations

- **Substance Abuse Programs**
  - Environmental Firms
  - Island Empire's Largest Companies

- **Medical Clinics**
  - Larger Serving the Island Empire
  - Island Empire Hotels

- **Local Airport**
  - Gourmet Catering to Southern California

- **Medical Clinics**
  - Larger Serving the Island Empire
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- **Transportation/Accounts**
  - IMMO/PRO Enrollment Guide
  - Economic Development

- **Building & Development**
  - Telecommunications
  - Office Technology/Computers

- **International Trade**
  - Holiday Party Planning

- **Executive Gifts**
  - Human Resources Guide

- **Property Management Firms**
  - Commercial Real Estate Development Projects
  - Commercial R.E. Brokers

- **Finance**
  - Island Empire Companies
  - Mortgage Companies

- **Book of Lists**
  - Top Ten Southern California Businesses
  - Fleet Leasing Auto Dealers
  - Business Brokerage Firms

### LISTS

- **Reservations**
  - Local Mall

- **April**
  - Meetings and Conventions
  - Women-Owned Businesses
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Brenda Soulliere, second from left, and Marc Benitez, second from right—vice chairpersons of the Cabazon Band of Mission Indians' tribal government near Indio, are congratulated by Chair John James and Secretary-Treasurer Virginia Nichols, following their respective appointments to the Colorado River Regional Quality Control Board and the Desert Alliance for Community Empowerment. The Cabazon Band of Mission Indians' tribal leaders Brenda Soulliere and Marc Benitez, were recently appointed to positions on boards responsible for regional water quality control and redevelopment of impoverished communities.

Soulliere was named by California Governor Gray Davis to the Colorado River Regional Quality Control Board, one of the state's regional water panels that makes important decisions on discharge permits and other matters affecting local water supplies. She also serves as first vice chairwoman on the tribe's business committee and has been involved with local water issues, in addition to the Cabazon tribe's efforts to save the Salton Sea.

Benitez was named president of the Desert Alliance for Community Empowerment, a nonprofit board responsible for implementation of the strategic plan for the Desert Communities Empowerment Zone. He also serves as the tribe's business committee and as its representative to the Coachella Valley Association of Governments. Benitez and the board will be responsible for implementing first-year operations of the zone, which includes the rural desert communities of Imperial and Riverside counties and the Cabazon, Twenty Nine Palms, Torres-Martinez and Augustine Indian reservations.
New Workplace Laws

continued from page 8

1999-2000 legislative session began Jan. 3, and vigorous debate is expected on a number of issues affecting employers and employees.

Workers' Compensation
A bill that would have increased workers' compensation premiums for employers by $2.1 billion was rejected by Gov. Davis earlier this year. In his veto message, the governor said that the bill "increases benefits far beyond what I believe California employers can absorb without negatively impacting the economy." The California Chamber agreed. It is expected that the applicants' attorneys and labor unions will be back next year with another bill, to massively increase workers' compensation benefits. Employer groups want any increase benefits to be offset by cost-saving reforms, to help streamline the workers' compensation system.

Unemployment Insurance
A labor union-sponsored bill to increase unemployment insurance was put on hold earlier this year. The bill, SB 546 (Sen. Hilda Solis, El Monte), is expected to be taken up again. According to a state Senate Appropriations Committee analysis of SB 546, the bill would increase employer unemployment insurance taxes by more than $700 million annually. The California Chamber is opposed to an increase unless substantial reforms are proposed to offset the increase. The California is the single largest unemployment system in the country, and provides more benefits to more employers for longer periods of time, than any other state. California's unemployment insurance system is 100 percent employer funded.

Family Care and Medical Leave
SB 1149 [Sen. Jackie Speier, Hillsborough] was also shelved in 1999, and will be back again in 2000. The bill reduces from 30 to 20, the number of employees an employer must have to be subject to the California Family Rights Act. Although the six-week leave is available for the employee, SB 1149 also prevents the employer from requiring workers to lose productivity. In California, nearly 95 percent of businesses, with fewer than 50 employees, SB 1149 will directly impact more than 70,000 small businesses in California.

Minimum Wage
Historically, California's minimum wage is set by the Industrial Welfare Commission (IWC), which reviews policy every three years. The IWC holds hearings on minimum wage, and is taking public comment. Labor unions have made raising the minimum wage a top priority. California is one of the highest in the nation, at $5.75 per hour, the federal minimum wage is $5.15 per hour. Any increase in the minimum wage produces a rip-effect for employers who pay increased costs associated with unemployment compensation, disability insurance taxes, income taxes, and workers' compensation insurance. Instead of forcing employers to pay increasing minimum wage as a way to offset the increased costs of living in California, the California Chamber would support programs to make child care, housing, and health care, a low, but affordable.

Transportation
In the chamber, the supported SB 134, a measure that would have allowed local governments to continue their option sales tax for transportation purposes. Highways and roads are crowded and in disrepair. For employers, traffic congestion is expensive. Lost productivity from workers, and longer time periods to reach customers to market costs money. Businesses in certain areas can't fill open positions at a rate that meets economic issues. The chamber will urge the legislature to begin legislation by assessing the mobility crisis by providing more funding for transportation, through local option sales taxes, and pay-as-you-go financing. Due to a lack of funds, there is also a $2 billion cash balance sitting in the highway account, and Caltrans must be given the flexibility to use private sector design firms, begin much needed work on our highways.

Protein Predicts Complications...
continued from page 29

flow around a blocked coronary artery. However, the graft vein often reblocks. The patients in the study were between 90-99 years old — a non-surgical procedure — to clear the graft vein, so they could avoid additional surgery.

About 15 percent of individuals who underwent the angioplasty procedure had CK-MB elevations. After one year, 11.7 percent of the individuals with the highest levels of the CK-MB died, compared to 4.8 percent of those with normal levels.

Hong stated that although this study does not prove a cause and effect relationship, the CK-MB elevation, prevention of the CK-MB elevations seems worthwhile. At present, there are two minimally invasive procedures that could be used to prevent this during saphenous vein angioplasty, although both are still in the investigational stages.

Hong and his team respect that bits of plaque and blood clots that sometimes break off during a vein angioplasty, may contribute to the elevated CK-MB levels. These bits can move "downstream" and block a smaller blood vessel. One approach to prevent this would be to insert a self-expanding metal device during angioplasty that would open the blood vessel but past the blockage, to trap the debris. The debris would act like an umbrella, and would be removed after the procedure. As yet, there have been no randomized, controlled trials to prove the merits of this approach, but a trial is currently underway.

Another method involves a relatively new class of drugs called glycoprotein Ilb/IIa inhibitors. In a trial, the drug abciximab, a type of super aspirin, was shown to help minimize complications in a group of patients who had undergone the saphenous vein angioplasty. However, the small, and further studies are needed to assess the benefits of this new class of drugs. Dr. Hong said.

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A History of the Cabazon Band of Mission Indians is Now Available

Dedicating two years to research into the history of the Cabazon Band of Mission Indians has resulted in the publication of an exciting new book by author and historian, Robert Perez.

"The band determined it wanted to uncover more about its history and decided to commission a book," Perez said. "The book would commemorate the origins of the band and trace how the tribe managed to endure the many challenges posed by the California missions that absorbed the group's ancestors. It would also pay tribute to the Native American Indians who lived here."

In 1997, Perez informed the tribe that he intended to write a book about these early-triune Indians. The tribe responded with a financial contribution to fund Perez's research and writing.

Perez started his book, The History of the Cabazon Band of Mission Indians 1776-1876, with an approximate 10,000-word manuscript. "I did research but wanted to write a book that would entertain and inform," Perez said.

Perez, a native of the Cabazon Band, has written extensively on Native American subjects. He is also a professional photographer.

The 300-page book is available for $24.95 and may be ordered by contacting the tribe at the following address: Cabazon Band of Mission Indians, 4231 Cabazon Rd., Cabazon, CA 92230. The tribe will also sell the book at its annual conference, January 2000, and at its annual fair, July 2000.

Indian Tribes Hope to Educate George W. Bush

Keeping a watchful eye on presidential candidate George W. Bush, American tribal leaders want to make sure that Bush will respect tribal sovereignty if he is elected.

The Post-Standard of Syracuse, N.Y. quoted Bush as saying, "My view is that state law remains supreme when it comes to the Indians, whether it be gambling or any other issue." Native leaders say there is no right to "go west" and Indian sovereignty is a constitutionally protected position. The Indian reservation, and fellowships from the National Academy of Arts.


California State University, the National Science Foundation, and the Huntington Library in San Marino.

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"We'd be happy to sit down with him and get him up to speed," said Judy Stein, executive director of the Native American Rights Fund.

"We're really looking at him with a cautionary eye," said W. Ron Allen, first vice president of the National Congress of American Indians. "It's obvious to us that he is very insensitive to Indians in their cultural political position. Allen and other tribal leaders are concerned because of the comment he made in October and his rocky relationship with one tribe in Texas, his home-state.

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**Fields of Dreams.**

**Download A Homerun With Our Book Of Lists.**

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Redlands Centennial Bank Announces Formation of Company

Redlands Centennial Bank announced the successful completion of the formation of Centennial First Financial Services (CFFS). "The holding company will serve as a platform for providing expanded financial services to customers and possible bank acquisitions," according to president and CEO Douglas C. Spencer. "We are proud of the performance of the bank, and believe the holding company structure will allow our customers to benefit from continued superior service in related financial areas. Most importantly, we believe shareholders will be pleased with the value enhancements to their franchise."

The bank will continue to operate under the existing board of directors and staff, and the name will remain unchanged. However, as a wholly-owned subsidiary, shares in Redlands Centennial Bank will be exchanged for shares in the holding company.

The board of directors of the newly formed CFFS also announced a 5 percent stock dividend, plus $0.50 per share cash dividend to shareholders of record Jan. 10, 2000, and payable Jan. 21, 2000. Patrick J. Meyers is chairman of the board, stated, "Our board is proud to reward shareholders for their support, with stock and cash dividends. This reward is meant to reflect the success of Redlands Centennial Bank during 1999. The premier performance of the bank is due in part to the continued confidence shown by our valued customers and shareholders. We are also delighted to report that this payment represents our sixth consecutive year of dividend." The board of directors of Redlands Centennial Bank operates its main office and construction division in downtown Redlands, as well as an SBA loan production office in Santa Ana. Additional information is available at www.redcent.com, or by contacting Douglas C. Spencer directly, at spencer@redcent.com.

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### Five Most Active Stocks

<table>
<thead>
<tr>
<th>Name</th>
<th>Ticker</th>
<th>Close Price</th>
<th>Exchange</th>
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<tr>
<td>American States Water Co. (H)</td>
<td>AWR</td>
<td>35.313</td>
<td>NYSE</td>
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<tr>
<td>Channell Commercial Corp. (H)</td>
<td>CBHL</td>
<td>12.000</td>
<td>NASDAQ</td>
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<tr>
<td>CVB Financial Corp. (L)</td>
<td>CVB</td>
<td>21.008</td>
<td>AMEX</td>
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<tr>
<td>Fleetwood Enterprises Inc.</td>
<td>FLE</td>
<td>19.857</td>
<td>7.1</td>
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<td>FootKall Independent Bancorp</td>
<td>FOOT</td>
<td>13.325</td>
<td>15.8</td>
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<tr>
<td>IOT Topic Inc. (H)</td>
<td>IOT</td>
<td>22.008</td>
<td>27.0</td>
</tr>
<tr>
<td>Kaiser Ventures Inc. (H)</td>
<td>KRIC</td>
<td>16.000</td>
<td>18.5</td>
</tr>
<tr>
<td>Keystone Automotive Industries Inc. (L)</td>
<td>KEYS</td>
<td>5.565</td>
<td>21.3</td>
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<tr>
<td>Life Financial Corp. (L)</td>
<td>LFCH</td>
<td>3.750</td>
<td>4.0</td>
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<tr>
<td>Modtech Holdings Inc.</td>
<td>MODT</td>
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<td>National RV Holdings Inc.</td>
<td>NRVH</td>
<td>17.468</td>
<td>26.5</td>
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### Monthly Summary

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<td>Stock</td>
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<td>Month Volume (00's)</td>
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<td>Woodson Pharmaceutical Inc.</td>
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<td>HBT Topic Inc.</td>
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<td>5,306,900</td>
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<td>Keystone Automotive Industries Inc.</td>
<td>2,637,700</td>
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<td>Life Financial Corp.</td>
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<tr>
<td>D&amp;F/EBIS Total Volume Month</td>
<td>39,125,600</td>
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Inland Empire Restaurant Review

It's Not the Same Old Compass Creek

by Jerry D. Mead

That's it. That's the key for standing in line at the postal service counter (CPS) or dropping off your mail to the postal service box. It's that simple. Some would say that it is an all new facility. Even the name has changed.

Some things that have been kept are the micro-brewed. And I don't know if they jiggled with the recipe--or they haven't blown the onion rings ($4.95) and Zydeco gooey-cheese ravioli ($6.25). Additions have brought about new menu items on the list at $6.75 each. In line with that, martini and cigar nights out on the patio are being planned for later. I love a good cigar night.

Pool tables, dart boards and video golf have been added where you can spend $4.95 for a case of beer. My Radisson suite has a kitchen, and a dining room. Actually, it is a formal dining room. That is good enough. It is even better in a hotel- and in that tossing an egg and some bacon onto a salad is close enough. Not so.

The Radisson stands alone in downtown San Bernardino. I once walked through the area with the mayor and the director of the chamber of commerce on a Saturday night and, except for one very loud night club, we could not find anything going on. Talk about not being interested in this town.

San Bernardino looks like a under the impression that: all over this country, except a bottle of wine to someone in most states other than the one in which you purchased it. That is a felony and could do more than time for most of the activities going on. It is that time of year for standing in line at the postal service counter (CPS) or dropping off your mail to the postal service box. It's that simple. Some would say that it is an all new facility. Even the name has changed.

Rooms service at the San Bernardino Radisson

by Jerry D. Mead

Make reservations for an upcoming dinner, wine... What's for Dinner?

by Bill Anthony

The plaintiffs represented include Virginia consumers and wineries. Attorney Mike Maloney says, "That's because many shippers have donations to politicians to make even- ing the tax rate on wine and deprives adults of the right to enjoy a glass of wine with dinner in the comfort of their home."

Gary Farrell

Gary Farrell, the attorney representing California wineries, says, "Today, New York's wine distributors and producers are seeking to ban wine shipments to other states. It is illegal to sell wine in a state other than the one in which it was produced. If a law were passed that would be an enormous victory for California wineries."
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Nature of Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anna W. R.</td>
<td>3504 W. 147th Pl, Los Angeles, CA 90034</td>
<td>310-555-1234</td>
<td>General Contractor</td>
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<tr>
<td>Barbara A.</td>
<td>4200 E. Olympic Blvd, Los Angeles, CA 90034</td>
<td>310-555-2345</td>
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<tr>
<td>Charles B.</td>
<td>2700 S. Harvard Blvd, Los Angeles, CA 90006</td>
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<tr>
<td>David C.</td>
<td>1123 W. 6th St, Los Angeles, CA 90004</td>
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<tr>
<td>Elizabeth D.</td>
<td>3700 S. Figueroa St, Los Angeles, CA 90005</td>
<td>310-555-5678</td>
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<tr>
<td>Franklin E.</td>
<td>2100 S. Vermont Ave, Los Angeles, CA 90006</td>
<td>310-555-6789</td>
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<tr>
<td>Gerald F.</td>
<td>1500 S. Los Angeles Blvd, Los Angeles, CA 90005</td>
<td>310-555-7890</td>
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<td>Henry G.</td>
<td>2300 W. 7th St, Los Angeles, CA 90006</td>
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<tr>
<td>Julie H.</td>
<td>1700 S. Central Ave, Los Angeles, CA 90004</td>
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<tr>
<td>Karen I.</td>
<td>2000 S. Vermont Ave, Los Angeles, CA 90006</td>
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<tr>
<td>Lawrence J.</td>
<td>1300 S. Central Ave, Los Angeles, CA 90004</td>
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<tr>
<td>Margaret K.</td>
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<td>Nancy L.</td>
<td>2500 W. 8th St, Los Angeles, CA 90006</td>
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<tr>
<td>Richard M.</td>
<td>1100 S. Santa Monica Blvd, Los Angeles, CA 90006</td>
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<td>Susan N.</td>
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<td>Thomas O.</td>
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<td>Wanda P.</td>
<td>2300 W. 7th St, Los Angeles, CA 90006</td>
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<td>William R.</td>
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<td>Xander S.</td>
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- Women's Referral Service: Jo A. Della Penna, 909-394-4603.

**INLAND EMPIRE BUSINESS JOURNAL**

**PROFESSIONAL WOMEN'S ORGANIZATIONS**

**Wise About Mail**

Five years ago this month, I wrote a letter to a man who had been a companion of mine for many years. I was not interested in him, but in the life he led. He was a bird, he had been raised by his mother who had been raised by his father. No one had ever shown him how to fly. He lived in a cage, but he had been trained to fly. When he was released, he flapped his wings, but he did not fly. He was afraid of the unknown.

I learned that life is not about flying. It is about knowing what you want to do and then doing it. If you want to fly, you have to practice first. Then you can fly. But if you want to fly, you have to take the first step. That is what I learned from the bird.

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London — A City of Character and Tradition

photography and story by Camille Bounds

The visitor in London who asks a Londoner, "Where shall I go, and what shall I do?" is usually told, "Don’t stay in London, get out of the city." The visitor is advised to go to the country — Stratford-on-Avon, Stonehenge, Bath or Windsor. But Londoners know, and visitors soon find out, that London is unlike any other capital in the world. London projects the whole essence of Britain. The creation of London as a urban element dates back to Roman times and hint at how this grand city of today gathered the strength to survive and the world. The invasion and occupation of Britain by the Emperor Claudius in London fell into obscurity, but emerged again during the seventh century as a port center. Although sacked by raiding Danes, it was rebuilt and established itself as the leading town in England, before the Norman Conquest.

The Tudor era, with the great expansion of ocean trade and English sea power, saw the city grow rapidly, and during the 18th century, it surpassed all the other ports of Europe. London was the first city to reach a population of one million, in 1800. During the reign of Charles II, two of the greatest catastrophes in the history of any city took place. One was the plague, the last great outbreak of the "Black Death," which had been endemic in England since the mid-14th century and which killed 70,000 people in 1665. The other was the "Great Fire of 1666," which started in a baker's shop in Pudding Lane, close to the bank of the Thames, on Sept. 2, 1666. It lasted five days, destroying almost all of the medieval city proper, including St. Paul's Cathedral and many main buildings and chapels. Christopher Wren was commissioned to rebuild London, and St. Paul's is his greatest legacy. During World War II, 30,000 civilians were killed in London and untold damage was done. The most concentrated areas of devastation were in the city and the dock areas to the east. Today, London is a completely restored metropolitan area that has a pulse and an excitement that perhaps has always existed — clubs, front parlors; betting offices; debating chambers, and television lounges. At last count, there were more than 5,000 pubs in metropolitan London.

London is a sightseer's paradise. Don’t miss the "changing of the guard" at Buckingham Palace. This ancient pagentry has been often repeated, but it is always fresh and exciting to the first-time viewer. Kensington Palace is also a must. Visit the parks, especially Hyde Park with its "speakers’ corner" on Sundays, and spend at least a day at the British Museum and the National Gallery. London theaters offer New York and British productions of musicals and drama. Agatha Christie’s "Mouse Trap" has been playing for more than 45 years—a non-stop run to full houses every night.

Where to Stay

The delightful Strand Palace Hotel is centrally located. A Fort Hotel, it offers excellent accommodations and efficient friendly service. The English breakfast is a feast that will last a whole day. The luxurious Le Meridien Excel Hotel is conveniently located near Heathrow Airport.

Travel Tip

If you are planning to go to London and wish to order theater tickets and reserved seats before you leave, call Keith Prowse and Company at 1-800-669-8687, or Applause at 1-800-451-9930. Be sure to inquire about the service charges. Tickets can be charged on your credit card for the best seats at popular shows. A brochure of all that is going on in London theater will be sent upon request.

Best Time to Visit

Anytime except summer. Throng of tourists invade London during the summer months. It’s worth a little rain and fog to avoid these masses of humanity. Bring an umbrella (if you do, you probably won’t need it), and a set of thermal underwear. (Here again, if you come prepared, you probably won’t need the item.) You can really enjoy this wonderful friendly city in its off-peak seasons and save your dollars, since everything is more reasonable at these times.

Shopping Hint

You will hear the word V.A.T. (Value Added Tax). This is a 17.5 percent tax that foreign visitors are exempt from paying, but you must ask for your refund, which is sent to you at a later date. Any reputable store will give you the proper paperwork to present to customs upon your departure, and the refund will be sent to you within six to eight weeks. Remember — you must ask for it!

The delightful Strand Palace Hotel is centrally located. A Fort Hotel, it offers excellent accommodations and efficient friendly service. The English breakfast is a feast that will last a whole day. The luxurious Le Meridien Excel Hotel is conveniently located near Heathrow Airport.

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