INFRASTRUCTURE SPECIAL REPORT

ENTREPRENEUR OF THE YEAR

CORPORATE PROFILE: Magellan Systems Corporation

CLOSE UP: Stan Cruse

LA TIMES TARGETS THE INLAND EMPIRE
FLY THROUGH CUSTOMS?

EVER WONDER WHERE IT CAME FROM?

Nobody offers faster customs clearance than UPS. We send information electronically the moment our planes leave the ground. So UPS brokers clear your packages as soon as they arrive. Call 1-800-PICK-UPS or visit ups.com. Offer not good for humans.

MOVING at the SPEED of BUSINESS'
Electric Industry Deregulation Marks Its First Year in California

by Steve Elliott

April 1 marked the one-year anniversary of electric utility deregulation in California. Electric power customers and industry figures agree that the new market structure has reinvented itself in the past 12 months, metamorphosing from a monopoly to a market-based structure.

As we enter the second year of customer choice, there are three reasons why California's move toward competition in the electric power industry was a good choice, according to Karen K. Caldwell, managing director of New West Energy, a subsidiary of Phoenix-based Power Corporation.

"Number one, one year later, competition is alive and well," Caldwell said. "The fact that larger commercial and industrial customers were among the first to exercise choice meant that the majority of the market would be competitive. Caldwell said that about 1,000 customers representing 30 percent of California's commercial and industrial load have switched so far. "Of the customers who exercised choice this first year, few are returning to their original utility," she said.

"Number two, beyond price savings, deregulation has enabled companies to find innovative value," Caldwell said. "The goal of deregulation was to lower prices and encourage new competition to enter the market. For residential and small business customers the 10 percent mandated rate reduction was the first step toward lower prices. For business customers, deregulation allowed the ability to shop around with greater profit to negotiate a better deal.

"Number three, the new system moved all industry players toward being customer-focused. The big change is well underway," Caldwell said. Old World California's parent company built new systems to handle the increased customer choices.

"Balance on electric deregulation brought positive, beneficial results for California," Caldwell said. "Other states are on the brink of following California's lead."

ENTREPRENEUR OF THE YEAR

The Entrepreneur of The Year is America's most prestigious award for those trailblazers who turn brilliant ideas into thriving businesses. The awards program, started in 1986 in Milwaukee by Ernst & Young LLP, has grown to 47 regional contests across the U.S.

Nine Inland Empire/Las Vegas winners were announced June 17 at a banquet in Riverside. This is the 11th year for the program in the Inland Empire.

Ernst & Young LLP, the world's leading business service firm, sponsors the event to recognize individuals whose enthusiasm, creativity, and determination make them an example for all Americans.

Nominees must be owners/managers with responsibility for the recent performance activities. She has more than 20 years of experience in the medical device industry and is handling site planning and civil engineering for the

---

Vol. XI, No. 7, July 1999 - Inland Empire Business Journal is published monthly by Daily Planet Publishing, Inc., 8186 Vinyard Ave., Suite 306, Rancho Cucamonga, CA 91701-4252. Copyright © 1999. All rights reserved. Reproduction in whole, or in part, without permission, is prohibited. Manuscript or artwork submitted to the Inland Empire Business Journal for publication shall become property of the publisher and will not be returned. Information in the Inland Empire Business Journal is intended to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not pre-screen or encourage the use of any product or service advertised herein for any purpose whatsoever. Neither the information nor any opinion, which may be expressed herein, constitutes an endorsement, or solicitation, for any purpose, for the purchase or sale of any security. "Inland Empire Business Journal" trademark registered in the U.S. Patent Office 1998 by Daily Planet Publishing, Inc. All rights reserved. Redistribution in whole, or in part, without written permission, is prohibited. There's www.appleone.com

---

For Any Hoplonomy Challenge Questions

Where the populace rise at once against the neverending audit of selected persons.

-Walt Whitman (1819-1892)

ENTREPRENEUR OF THE YEAR

There's www.appleone.com

---

JULY 1999

INLAND EMPIRE BUSINESS JOURNAL • PAGE 4

EXECUTIVE NOTES

Richard L. Gunkler has been appointed vice president for marketing of J&J Enterprises, an Ontario-based manufacturer of stainless steel automotive aftermarket products. He is the son of company co-founder John Gunkler. The new vice president has 25 years of automotive aftermarket experience. He resides in Lake Elsinore.

Chamber's Rancho Santa Ana Botanic Garden has received a $1.5 million endowment to establish a new director of research position. The sale of 80 acres of land outside California plants in a scientific setting. It is the result of the Rancho Santa Ana Botanic Garden University benefit program. The gift came from Judith Bryant Friend whose late husband, Susan Bryant Bryant, created the garden's original gift in 1934.

Robert日报记者 has been named chairman of the board of Clayton Corporation. The New York-based bookstore operator operates a number of bookstores in the Inland Empire.

The Riverside Community Health Foundation has celebrated the arrival of the "Health in Motion" mobile clinic. Opened in conjunction with Parkview Community Hospital Medical Center, the vehicle will be a "free clinic on wheels."

SMA Equipment Company of Riverside has raised a new $6 million financing program. As an opening offer, contractors can lease America's favorite backhoe, the 862 4×4, for as little as $500 per month interest-free on a one-year commitment.

The Rancho Cucamonga Family Sports Center has received an award for design of a community facility from the California Parks and Recreation Society. The facility opened in December and features three gymnasiums, five racquetball courts, a dedicated on-site area and a storage.

Dallas-based Dave & Buster's, Inc., operators of an Milwaukee restaurant of the same name, reported a 57 percent increase in revenue, a total of nearly $60 million, for the second quarter of 1999 above the same period last year. The increases include a 2 percent increase from existing locations and revenue from new locations.

Sheraton Suites Fairplex has added three new faces to its management staff. Bill Blace is the new director of marketing. Barry R. Snyder is now the chief engineer and Lisa Yidal has taken over the director of housekeeping position. All three have many years of industry experience or other Scenic California related professionals.

Debra Howland has been appointed as the new director of managed care for Corona Regional Medical Center. She has more than eight years of experience in the industry and most recently worked at Saddleback Memorial Medical Center in Laguna Hills.

CSUSB student Robert Collins was recently honored with the school's 1998 Outstanding Graduate Student Research Award. He has had research published in the journal Psychopharmacology and will earn a PhD from the University of Houston.

James Watrous, a CSUSB natural sciences student, also named special honors at the university's commencement ceremony. He was recognized for teaching and research contributions, including work on the, largest and complete Tyrannosaurus rex ever found.

Loma Linda's Lois Clark has been named to receive the Cal State University System's Outstanding Teacher of the Year award. She is at Mission Valley Middle School in Riverside for the last 23 years. She has a bachelor's degree in history and a master's in school administration.

Veterinarian attorney Raymond A. Schmidt and his son, Christopher, have opened a new law firm in Temecula, Schmidt & Schmidt, LLP. The elder Schmidt is former company counsel to Lockheed Corporation. His son is a gradu­ate of the Southwestern University School of Law. He has held posts at Lockheed and in a private practice firm.

Citizen Business Bank has announced the arrival of two new members of its management staff. Diane Grandal is the bank's community service officer after seven years with Citizens Bank of America, for whom she managed a Moreno Valley branch. She is active in chamber of commerce and political activities throughout the Inland Empire area. Grandal will serve as vice president and regional service manager for CBUS's sales and service division.

Deborah Loveland is the firm's new vice president in the same division. Loveland brings a wide array of experience to the position, including stints in donor solicitation with two major Los Angeles hospitals. She holds a bachelor of arts degree in psychology from UC Davis.

Associated Engineers is handling site planning and civil engineering for the new San Manuel spring water bottling plant. The 25 acre site is on a geologi­cally-complex site and the AE staff is working through extensive se­ismic back-up requirements.

The Rancho Cucamonga Chamber of Commerce will hold its annual inau­guration and gala on July 10 at the Red Hill Country Club. Charles T. Baquer will be inducted at the ceremony. The cost is $50 per person.
HMO Payment Guarantees: A Needed Protection

by Steve Elliott

Who insures the insurers? Health care providers are asking this question as a result of financial shakiness exhibited by some health maintenance organizations (HMOs). A bill that will likely rise to cover the additional costs, through the creation of a guarantee fund, was vetoed last year by former Governor Wilson.

According to Elizabeth Phillips, supervising governor at the California Department of Insurance, health care providers in our state have no guarantee of payment should an HMO go bankrupt.

"There is no a deposit for insuring payment to health care providers," Phillips told the Inland Empire Business Journal. As pointed out in the Journal last month, if HMOs go bankrupt in California, hospitals can be left holding the bag, with no guarantee of payment and no recourse other than the courts.

Legislation similar to that being considered in New York should be introduced in California. It isn't unreasonable for hospitals and doctors to expect payment for services rendered in good faith.

Don't Let Legislators KO Your Dental Plan

Round three of the great HMO reform debate is underway. The major players have come out swinging. Consumer groups, spec­

ial interest groups and legislators have tossed their ideas into the ring on how to reform the managed care industry.

Governor Wilson deliv­

ered a TKO in rounds one and two in his special session. Corporations, health care providers and legislators that came before him. But 1999 has a new fighter in the ring and a new set of reformers: Gray Davis and the democratic majority in the legislature.

Many of the measures that were vetoed last year by Wilson have popped up once again. Liability, external review, mandated coverage, etc... would seem like early favorites to be signed by the Governor. But Davis realizes that he must carefully evaluate the legislative issues before him and dig deep to make the most sound decision.

Davis has looked to the managed care industry to work out their most fundamental problems but has gone to great lengths to make sure consumers have a safeguard.

The problem is that there are no easy solutions to HMO reform. The intent of most health care managers is not to hurt the HMO industry accountable for its actions and to give more rights to patients. Unfortunately, many health care reform measures are drafted with a narrow focus on full-service health plans. mand­

ated care plans. Legislation that

no thought has gone into what effects these changes will have on the dental industry. Dental managed care has a proven track record in California. In fact, requests for administrative assistance filed with the Department of Corporations, the entity responsible for regulating dental plans, have only been 0.0001600000.000001.

Qualit­

y, access, affordability, and prevention are some of the key words that describe a dental managed care plan. It is difficult to see how a dental plan can work with any one of these fundamental characteristics would be no better than losing your front teeth knocked out, leaving you down for the count.

Dental and vision plans are governed by the same law as dental and vision plans. Legislation that would harm one of these fundamental characteristics would be no better than losing your front teeth knocked out, leaving you down for the count.

Dental and vision plans are governed by the same law as dental and vision plans. Legislation that would harm one of these fundamental characteristics would be no better than losing your front teeth knocked out, leaving you down for the count.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.

Correspondence and Columns: Steve Elliott, Editor; Robert Parry, Assistant Editor; Mary Janeuesta, Staff Writer; Donald Driftmeier and April Morris, News Editors; Marziali, Managing Editor.
THE ISSUE: With the Democrats now firmly in control in Sacramento, many moves have begun to make changes to insurance and corporate regulation that came from 16 years of Republican control. Some observers say that one bill, SB 1237, will subject California businesses to horrendous regulation and insurance expenses. We asked two players this question: Doesn't California have enough business and insurance regulation already?

**SB 1237 Costs Small Business Dearly**

by Marlyn Hopper, California State Director, National Federation of Independent Business

Ten years ago, the California Supreme Court helped to set the stage by starting a movement toward controlling insurance fraud. This movement even went back to the late 1970s when a state senator pointed out that California’s insurance companies were using the threat of lawsuits to raise insurance rates. The move to control insurance fraud has led to higher premiums and more fraud. In fact, SB 1237 must be defeated.

In the past decade, the number of claims paid to California victims decreased 26 percent, while nationwide it increased 8.5 percent.

SB 1237 would force companies to delay a legitimate claim. A driver who has been in a hit and run accident, may be forced to delay a legitimate claim by three months to receive treatment.

The year was 1966. San Gabriel Valley teen sensation Tuck Hamm just learned about a new technology called the Global Positioning System (GPS). Tuck could pinpoint his exact location, or a person or object with incredible accuracy, using a small communication defense department satellites. More could be done so could anywhere, in any location.

As a pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system.

As a pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's

former Legislative Analyst Bill Hamm recently reported that something they don't know about a new system would write the key to their insurance rates and more fraud. In fact, SB 1237 must be defeated. A pilot and sailer, Tuck knew the vast potential of this system. With SB 1237, Tuck, along with his partner, Martha Escutia, would give third-parties the right to sue an insurance company for acting in bad faith. The narrow provisions of the bill will dramatically limit the coverage for more fraud lawsuits. Even when lawsuits do not affect us directly, the costs to small businesses increase dramatically when they sue suppliers or face court action. Our world a little smaller, but it will protect consumers.

For other company's
Managing
Is Your Net Working?

by Cyndi J. Torres

1. Did you leave the office last night with a trail of unfinished projects, a radar dish of unread mail, and an unanswered e-mail or two? How many hours have you spent working on this today? How many iron are in the fire for tomorrow? If you’re feeling more like a collection of the tasks in your title here, you’re not alone. I recently worked with a client who described her day as “busy putting out fires,” a familiar sentiment shared by many of our colleagues in the same business. How are we allowed in the fire for tomorrow? If you’re feeling more like a collection of the tasks in your title here, you’re not alone. I recently worked with a client who described her day as “busy putting out fires,” a familiar sentiment shared by many of our colleagues in the same business. How are we allowed in the fire for tomorrow? If you’re feeling more like a collection of the tasks in your title here, you’re not alone. I recently worked with a client who described her day as “busy putting out fires,” a familiar sentiment shared by many of our colleagues in the same business. How are we allowed in the fire for tomorrow? If you’re feeling more like a collection of the tasks in your title here, you’re not alone. I recently worked with a client who described her day as “busy putting out fires,” a familiar sentiment shared by many of our colleagues in the same business. How are we allowed in the fire for tomorrow? If you’re feeling more like a collection of the tasks in your title here, you’re not alone. I recently worked with a client who described her day as “busy putting out fires,” a familiar sentiment shared by many of our colleagues in the same business. How are we allowed in the fire for tomorrow? If you’re feeling more like a collection of the tasks in your title here, you’re not alone. I recently worked with a client who described her day as “busy putting out fires,” a familiar sentiment shared by many of our colleagues in the same business. How are we allowed in the fire for tomorrow? If you’re feeling more like a collection of the tasks in your title here, you’re not alone. I recently worked with a client who described her day as “busy putting out fires,” a familiar sentiment shared by many of our colleagues in the same business. How are we allowed in the fire for tomorrow? If you’re feeling more like a collection of the tasks in your title here, you’re not alone. I recently worked with a client who described her day as “busy putting out fires,” a familiar sentiment shared by many of our colleagues in the same business. How are we allowed

WE’LL BRING YOUR INTERIORS TO LIFE

Interior Plantscaping
COMMERCIAL • RESIDENTIAL

Offices • Banks • Hotels
Restauranta • Model Homes

SHORT TERM

Long Term

• Special Events

• Design

• Parties

• Concessions

• Banquets

• Hospitality

• Corporate

• Event Parties

GUARANTEED QUALITY

Our Quality is Excellent. Our Service is Spectacular. Our Prices are Competitive.

Creative Plant Rental

Serving communities of Orange County. San Bernardino, Riverside and San Diego

Phone: 714-730-3051 Fax: 714-730-5144 E-Mail: subnet@subnet.com

Getting Organized

The Art of Prioritizing

by Cyndi J. Torres

Why Doesn’t Your Business Have a Website?

Subnet breaks the price/performance barrier

9/12/98 - Virtual Hosting - by www.subnet.com

2 GB Storage

FTP Access

Drop Statistics/Website Trends Reports

High Speed Multi-Homed Backbone

99% Uptime Guarantee

And much more

starting at only $25.00 per month

Call us today at 800-980-980 (SUBNET 980-980) to discuss your Internet Project, or visit us on the World Wide Web at www.subnet.com

We are looking forward to speaking with you.
by J. Allen Leonberger

In an early scene in the last James Bond movie, "Tomorrow Never Dies," the evil media baron holds a teleconference where he asks his computer division the status of his new navigational system. He is told that it has so many bugs in it that they'll be selling upgrades for years to come. The evil media baron is delighted.

Now I'm not saying that Bill Gates or Steve Jobs are evil media barons, but they both know that we are more than willing to pay for the changes and upgrades that they keep feeding us.

It is true, as writer David Pogue has pointed out, that Microsoft, not Apple, was first to do it. But Steve Jobs, interim president of Apple Computer, had the changes and upgrades that they all knew would be coming. Next, Microsoft announced the creation of a public Beta test version and now they have to sell you on it just as soon as you sign on.

We live in transitory times. New devices are coming on the market every day. What you buy this year before it gets home is that it is just as the auto industry used to be so too the computer companies of today are planning to up sell you as fast as they can.

It is ironic that the new version of this bill carries additional constraints from the former one. It is ironic that the alternative workweek arrangement rules under pre-1998 regulations actually afforded more flexibility.

Individuals concerned with work schedule flexibility, and who care about a vital state workplace for employers, as well as employees. Get involved. Stay involved.

By Matt Bartosik

AB 60 was amended and passed the state assembly on May 27, 1999. The bill now goes to the California Senate in a revised version. Although the amended bill appears to add flexibility, this proposed law still cancels out the real latitude enjoyed by Californians to enter into individual workweek arrangements, up-front and free from constraints. Indeed, the new version of this bill threatens the very concept of alternative workweek arrangements.

I mentioned recently that I do not intend to buy a High Definition TV for about five years. At present, there are so many discovery are coming out every day that one cannot get an HD TV that is compatible with the new high-definition TV standards. In fact, no manufacturer offers a new HD TV that is compatible with the new high-definition TV standards.

As you buy any hardware or software, you must know that a better version is already on a drawing board somewhere. When the G3 debuted, I asked people at Apple when we could expect a G4 or G5. They got very quiet and said that such things were not yet for discussion. The same is probably true of Intel's Pentium IV and Pentium V chips.

As mentioned before, the popular Palm Pilot has been replaced by the Palm III, which has already been replaced by the Palm V, even though the Palm VII has already been announced. There will always be upgrades.

Scientific advances make that inevitable. There will always be patches, which are less involved than upgrades and are rushed out of the gate, to correct newly discovered problems. Updated versions are usually free.

You can now incorporate in any state, including California, by phone, fax, or Internet. Think of it in less than 7 minutes. But most current upgrades are just "improved Internet connectivity" anyhow.

I look forward to the day when we can incorporate in any state, including California, by phone, fax, or Internet. Think of it in less than 7 minutes. But most current upgrades are just "improved Internet connectivity" anyhow.

Make over $50,000?
You've hit the 28% bracket. INCORPORATED. Pay only 15%...

Count the savings!
Marketing Defined

This puts an obvious emphasis on the question: what are your company's core competencies and who is your customer? In fact, these are the two real issues of marketing. Discovering, knowing and properly defining your company's "core competencies" is indeed a big area of marketing. It influences every other activity (financial, personnel and marketing) in the company. If the three-legged stool of businesses consists of finance, people and marketing, then the core competencies are the seat of the stool. If the stool has the strength, the customer will sit on the stool...for a long time.

Determining an organization's core competencies is tougher than ever. It used to be that the cobbler's competency was making well fitting boots and shoes. Today the shoe store's competencies are buying from a world supply and finding knowledgeable saleswomen. It's not easy to define a core competency. Where capital is used to define power, today's logistics, an independent parts plant must have competencies in manufacturing, but with automation, these jobs will be skill-based and more niche intelligence based.

Nike has never been skilled at designing shoes for a woman. Its expertise has been in producing shoes for a man's foot. Competencies must match the customer, otherwise the competency may define the product, making the company a product driven company, rather than a market driven company. A competency without a customer is a worthless investment. Knowing your core competency requires more than just making products; it includes understanding the market and the customer.

This new age of intellectual property, sub-contractors and competition is not easy to define a core competency. Where capital is used to define power, today's logistics, an independent parts plant must have competencies in manufacturing, but with automation, these jobs will be skill-based and more niche intelligence based. Nike has never been skilled at designing shoes for a woman. Its expertise has been in producing shoes for a man's foot. Competencies must match the customer, otherwise the competency may define the product, making the company a product driven company, rather than a market driven company. A competency without a customer is a worthless investment. Knowing your core competency requires more than just making products; it includes understanding the market and the customer.

What do core competencies have to do with marketing? What don't they have to do with marketing? Everything!

Ron Burgess is president of Burgess Group, a marketing management consulting company, specializing in relationships marketing and systems integration. He can be reached by phone at (909) 789-7892, e-mail at Burgессgroup@excite.com or on the web at www.Burgess.com.
Inland Empire Warehousing and Industrial Real Estate Markets Continuing Strong Growth

by Robert Parry

The Inland Empire industrial and warehouse markets are consistently rising and now stand as one of the fastest-growing economic regions in the country tracked by the U.S. Department of Commerce. The Inland Empire office space market is heating up, too. Office vacancy rates have dipped below 20 percent in the last 10 years and are at 15 percent by the year 2002. As a result, lease rates are slowly but consistently rising and now stand just below $1.50 per square foot. That still puts the local lease rates below the $2.00 Orange County market average.

Several statistical indicators are backing up the same. Overall warehouse vacancy rates in the Inland Empire have been under 10 percent for the last two years. A recent report by the U.S. Department of Commerce showed that the Inland Empire has one of the lowest warehouse vacancy rates in the country. The higher demand for industrial space is not just pushing lease rates up, but also increasing the number of warehouse jobs available in the region. Several large warehouse projects are currently under construction, including a 1.3 million-square-foot facility in Fontana and a 1.1 million-square-foot facility in Moreno Valley. These projects are expected to create over 1,000 new jobs in the warehouse sector.

The popular Inland Empire warehouse market has many advantages over other areas. It is very familiar with the flourishing logistics companies and distribution businesses moving into the area. The region is well-served by major freeways and the Ports of Los Angeles and Long Beach, making it an ideal location for companies that need quick and easy access to the West Coast and the rest of the country.

Inland Empire warehousing and industrial real estate markets have consistently been on the rise, with many developers and companies looking for new locations to expand their operations. The region's population growth, strong economic base, and excellent transportation infrastructure have all contributed to its success. Inland Empire warehousing and industrial real estate markets are quite strong, and there are many opportunities for those looking to invest in this growing market.
Inland Empire Manufacturing Competitiveness

by Paul Symon, Director, Inland Empire Center of the California Manufacturing Technology Center.

"Small Manufacturer" is a big term in the manufacturing community. There are over 350,000 small manufacturers in the U.S. and they contribute more than half to this country's total value in manufacturing. The bulk of the manufacturing productivity in the Inland Empire falls in this "Small Manufacturer" category. The Inland Empire's small manufacturers have cause to celebrate: the manufacturing sector in the western states is growing at better than twice the national average. The Inland Empire is a key part of that growth. Even manufacturing productivity levels in the western states, already high compared to most other regions, are growing faster than the national average.

With all this good news for small manufacturers in the Inland Empire, does it mean that we can relax and enjoy because success is assured? Well, here are some of the challenges to consider:

Challenge #1. Productivity

This is a journey without an end. Big manufacturers constantly strive to improve productivity under the banner of Continuous Improvement. Small manufacturers lag but strive to keep up. Small improvements are not enough; the bigger task for keeping up with the productivity challenge is how much and how fast a company continues to improve on its improvements. Just going through one cycle of improvements is not enough anymore. National figures indicate that productivity increases for small manufacturers are 50% of big companies. Inland Empire manufacturers parallel the national trend. What this means is that each employee working for a large manufacturer is helping the company put more money in the bank faster than he or she is improving in a small manufacturing enterprise.

Challenge #2. Competitiveness

Over the past 12 months, U.S. producer prices have declined by almost 2%. This challenge is compounded by the fact that the employment growth rate in the western states is more than double the national average, while wage and salary payments are on the spawling. We are part of this trend. What this means is that our customers want lower prices while we struggle with finding good employees that we can afford within the existing salary structure of the company. Also, this means that staying profitable and competitive while delivering quality and value products on time, all the time, to our customers continues to be a challenge.

There are a number of things that small manufacturers can do to address these challenges. Two of the most widely used approaches are operational excellence through best practices and organizational improvement through people development.

Approach #1. Operational Excellence Through Best Practices

In the past, mass production brought about low-cost production for products which were essentially clones of each other. High-volume production was the name of the game. Today's market challenge is to deliver more variety in their product lines at lower cost to the customer and improve their profits at the same time. Unfortunately, American firms such as Dr. Richard Schonerberger showed us how to do this under the banner of "World Class Manufacturing." Most companies implement these improvement programs under banners such as "World Class Manufacturing," "Lean Manufacturing," "Toyota Production System," "Kaizen," etc., and the results are usually phenomenal.

As documented by Industry Week, a company embarking on lean manufacturing in the Inland Empire accomplishing 50% inventory reduction, 30% floor space reduction, and impressive profitability improvement at the same time. This is not unusual for Inland Empire companies embarking on a lean manufacturing journey, and it exceeds America's best plants' averages, which have been documented by Industry Week as follows: 45% five-year productivity increase (value-added per employee), 64% five-year productivity increase (sales per employee), 21% five-year reduction in manufacturing costs and a very impressive 73% annual work-in-process turn around.

Approach #2. Organizational Improvement Through People Development

Operational Excellence, by adopting new approaches to manufacturing, brings about dramatic changes in how work is done. Cross training of people on the manufacturing floor to allow greater flexibility in how work is balanced in cellular manufacturing is one example. Having people maintain their own assembly equipment in a cellular manufacturing environment, traditionally done by maintenance people, is another example. Organizational excellence through best practices, the individual doing task X finds that doing task X in conjunction with tasks A, B, and D is more exciting and brings about significant gains to the organization. This poses a challenge for the entire workforce. Some of the challenges that companies are facing are psychological and are associated with having to change the way one has always been doing a task for a long time. Another big challenge is associated with learning the skills to identify and change an employee in one's work environment. The organization's challenge is to nurture a culture where people's ability to develop and change is celebrated rather than ridiculed.

Organizations embarking on the operational-excellence journey recognize the opportunity to leverage productivity gains by tapping on the potential of their entire work force. One of the more progressive Inland Empire companies, that has invested resources in developing their people, calls this activity the "Unleashing of Talent" in their organization — and has done very well by unleashing the talent at every level of the organization. The challenge for decision makers is to make all this happen. These are some of the to-do's.

• Think out of the box
• Take a leadership role in gathering the wealth of knowledge on best practices
• Find someone with experience in the area who can help minimize the learning pains
• Introduce the improvement opportunities to the organization
• Champion the changes

Most importantly, champion a culture which identifies and nurtures one cycle of change after another. Organizations that are successful at making this happen are called "learning organizations." Textbooks define learning organizations as organizations in which everyone in the organization is engaged in identifying and solving problems to continuously renew the organization. The nice part of being a part of learning organizations is that it makes the company more profitable and competitive, it makes customers more satisfied and it makes individuals in the organization evolve and grow. The best part is that people in learning organizations find their jobs more fulfilling and exciting.

Paul Symon

Inland Empire Manufacturing Competitiveness
Inland Empire Warehousing

continued from page 17

major distribution centers. Turner is currently working on two projects in the region. Ford Motor Company is using Turner as a consultant on its Home Business Enterprise in Mira Loma and the second phase of Turner Grove is a tremendous success. Though the project is not complete, Low said she already has offers on all of its buildings.

Charles McPhee, senior vice president of commercial development at Orange County-based Catellus (NYSE: COX), described the market as "very strong." That sentiment was echoed by Low who described the current trends as "almost scary" and reminiscent of the mid 1980s. One warning sign is the skyrocketing asking price for undeveloped land. "How high can you go for buildings in Ontario? What's the limit?"

Still, Turner is always "looking for the right deal," she said. Catellus is a "build-to-hold developer with four major Inland Empire projects. Most notable among them is the 225-acre, Crossroads Center in Ontario. All of Catellus' existing space in the Inland Empire has been leased. McPhee doesn't see any major upswing in rent and feels pricing in

the region will remain fairly even. At the same time, he says, there is no indication that demand is slowing.

McPhee oversees the western region operations for Catellus (a spin-off of the Santa Fe Pacific Railroad) and observed that the local market is one of the toughest in the country. "I would say that, compared to the other markets we are in - Chicago, Dallas, Portland and Denver - the Inland Empire is most competitive with the shiniest margins."

Even so, the margins are not so low that developers are going to lose interest in the region. "There's a lot of savvy developers out there," McPhee said.

McPhee also said that he finds the vast majority of local development to be for local education, not new business. Only about 20 percent of the new tenants Catellus finds in the area are new to the Inland Empire.

One problem the Inland Empire must overcome is its physical distance from Los Angeles. "Tenants who can look at price (only) will look at the Inland Empire," he said. But, "many of those in Los Angeles have to be downtown. They must remain close to downtown for logistics, infrastructure or resource reasons," he explained.

I.E. PROFILE

Chuck Kaegle

Q. Who is your hero and/or mentor?
A. Barry Goldwater.
Q. What is your favorite Cask-N-Claxer's entree?
A. Smothered Minnean.
Q. Where did you spend your last vacation?
A. Napa.
Q. What would you be doing if you weren't in the restaurant business?
A. Growing wine grapes.
Q. What was the last book you read?
A. "The Roaring 20s" by Harry Dean.
Q. What is your management philosophy?
A. Hire good people that are smarter than you and get out of their way.
Q. What are your long-term goals?
A. Travel, learn another language.

Pier 1 project...

continued from page 17

issues to arrive at a design that fit into both the tenant's specific requirements and the city's aesthetic and functional requirements," said Cottrell. "The process moved very smoothly and quickly," he added.

Cottrell conferred with other local developers and said that land prices are becoming very high. That, combined with the ever-expanding market of available space, has kept rents down and means that doing business in the region is becoming less economically feasible for new projects.

At the same time, he said that the region's convenient access to all of Southern California, combined with low rents for distribution space, will continue to attract more distributors to the region. More companies like Pier 1 will definitely be coming to the region, he said.

"We worked through these issues to arrive at a design that fit into both the tenant's specific requirements and the city's aesthetic and functional requirements," said Cottrell.
Ontario Mills Bringing ‘Shoppertainment’ to Inland

by Steve Elliott

One thing becomes abundantly clear immediately upon entering Ontario Mills. This is no ordinary mall. Rather than simply a place to buy goods, it is a futuristic, high-tech environment providing something for everyone.

Called "California's top tourist attraction" by Time magazine, Ontario Mills is located at the intersection of interstates 10 and 15 in Ontario. This expanse of concrete and steel is the size of 38 football fields is hard to miss.

Since its opening in 1996, its combination of a unique shopping environment, 14 anchors and more than 200 value-oriented and specialty retailers has drawn about 18 million visitors annually, with 1999 looking to be a record year. According to Mills Executive Vice-President Mark Rivers, the mall is adding five anchors this year, totaling more than 125,000 square feet. The additions are targeted for completion by Christmas.

The anchor additions will be Vans Skate Park, Hollister (L.A.-based consumer electronics), Cost Plus (Oakland-based hardware furnishings/gourmet products), Sam Ash Music (New York-based musical instruments and equipment), and Iguana Americas (Oakland-based southwestern home furnishings).

Among the many other attractions at the 1.7 million square foot megamall are two huge cineplexes which boast a whopping combined total of 52 screens. "The combined 52 screens of AMC and Edwards are the highest grossing seatings in the United States," Rivers said.

This customer traffic has made the east side of Ontario a haven for retail and hotel establishments, with the entire city, along with neighbors Rancho Cucamonga and Fontana, also benefiting from the spurt of development. America's outlet retailers last year voted Ontario Mills number four in their annual Top 30 list of outlet centers. The mall was voted number one in the nation in 1996, its year of debut.

Mills Corporation Chairman and CEO Larry Siegel has hit his goal to revolutionize the way Americans shop, he calls his concept "shoppertainment.

"Shoppertainment is a word that we coined and that we own," Rivers told the Inland Empire Business Journal. "Our malls, including Ontario Mills, are designed to be destinations from long distances, where shoppers stay for a long time. Ontario is our fifth Mills project, and is probably the most revolutionary," Rivers said. "It has been exceptional year after year and continues to be exceptional in volume and visitation. It has been a real blockbuster of a project for us.

"What we’ve found is that people come with their families and friends and stay for a long period of time—on the average, three hours per visit," Rivers said. "They have been making an effort of it. They come to shop, to be entertained, and to dine.

"We have proven that when you create a destination environment like that, you can rewrite a lot of the shopping center rules," Rivers said.

The Mills Corporation, a self-managed real estate investment trust based in Arlington, Va., is the only corporation in the U.S. that has successfully branded a shopping mall. The company’s malls are reported to be more productive in sales, per square foot, than any other type of shopping format in existence.

Ontario Mills
JULY 1999

Community Coalition Reports Success of Public School Improvements

There is great commitment to the improvement of public education in San Bernardino County, according to a recently-released report on the success of a series of education improvement programs initiated by the Community Coalition.

The findings are noted in the report, "Reviewing the Operation and Impact of the Education Improvement Initiatives," prepared by Douglas Mitchell, professor with the California Educational Research Cooperative at the University of California, Riverside.

Program planning, staffing and implementation were undertaken by County Superintendent of Schools Robert Brumley, retail technical director, the Ontario Mills designed to be the community's only and professional staff. Program planning, staffing and implementation were undertaken by County Superintendent of Schools Robert Brumley, retail technical director, the Ontario Mills designed to be the community's only and professional staff.

"Together with our districts and other Coalition partners, we put programs in place to see that our students have a strong foundation in basic skills, receive a quality education connected to technology and career opportunities, and that they are provided safe and secure learning environments," Fletcher said.

According to Fletcher, the report findings will be shared with district superintendents, teachers and others who determine how programs should be modified to best meet the needs districts are serving students.

First formed in 1994, the Community Coalition is an alliance of volunteers representing businesses, community, education, government, law enforcement, parents, senior citizens, students, the California Teachers Association, the California Students Association, the California County School Boards Association and Parent Teachers Association.

The Community Coalition partnership spearheaded programs to address the needs of public education in the areas of early literacy, technology, career and college readiness, and school safety.

Santiago High School's Perez Selected for Toyota International Teacher Program

by Steve Elliott

Santiago High School teacher Dennis Perez has been one of only 20 state winners chosen for the 1999 Toyota International Teacher Program.

The teachers visited Japan in June on a 12-day Toyota-sponsored study tour. The program is designed to give them an in-depth look at the country — from its schools and its facilities to its palaces and sacred shrines.

"Any time a teacher, especially a history teacher, has a chance to visit the international community, it makes us teachers a little more realistic and credible to the students when we present the subject matter," Perez told the Inland Empire Business Journal. The California educators are among 50 teachers from four states who successfully competed for the all-expense-paid educational and cultural trip.

"This is an opportunity for teachers to experience Japan from a unique perspective," said Yale University professor Elena Chaves, Toyota executive vice president. "We believe that they will bring back a deeper understanding of Japan and the global issues facing both our countries. We commend the teachers' plans to incorporate what they learn abroad into their classroom teaching at home," Giese said.

Perez expressed his thanks to Santiago High School Assistant Principal Jesse Balderas, social science department chair Arlin Elvik, and fellow teacher Ed Sonnenberg for their letters of recommendation.

"I’m excited about the opportunity to represent Santiago High School and the Corona-Norco Unified School District when I travel to Japan in a couple of weeks," Perez said. "If you’re looking forward to Toyota’s wonderful opportunity?"
Hart Winery: From Obsession to Expansion

Almost 20 years ago, Joe Hart decided to set on his obsession. Hart had dreamed of owning his own winery, however, he wasn’t sure about taking the plunge. But then the Winemaking Business came so strong that in 1979, I took a leave from my junior high school teaching job. "By the fall of 1980, I was able to crush enough grapes for about 800 cases of wine. Eight hundred cases is not very hard to sell; that's a tiny amount. But the wine sold very well," he said.

"We didn't even have electricity in the building for the first batch of grapes we crushed. It was just an obsession. We had electricity by the end of the harvest," he added with a chuckle.

Two decades down the line, Hart's obsession has become a successful business. "We've grown to about 4,000 cases per year now; we have the capacity now to do probably 6,000 cases," Hart said.

Commercial Tire Establishes Coachella Valley Facility

Commercial Tire of Fresno has signed a lease to locate a specialty, high-technology distribution facility in the Rancho Cucamonga Business Park. The facility is expected to open about July 1.

The Coachella Valley operation will begin with the employment of a handful of people, according to Commercial Tire representative Don Perry. "The new location will be perfectly suited to service both the agriculture and select communities," Perry said.

Commercial Tire will be making use of incentives available through the Coachella Valley Enterprise Zone.

Drucker Kicks Off Executive Management Forum Series

by Steve Elliott

Famed economic analyst Peter F. Drucker kicked off the Executive Management Forum Series at Claremont Graduate University (CGU) on June 9.

Drucker began the series with his presentation, "Management Challenges for the 21st Century," which is based on his recently-published book of the same name, which focuses upon forces that will impact society and business in the future.

Drucker delighted the crowd at Garrison Theater on the CGU campus with his keen wit and probing insight into management and international economics, past, present and future.

The noted author has taught at CGU since 1971 and continues to be active as both a writer and as a consultant.

He was joined by senior economics editor and columnist James Flanagan of the Los Angeles Times.

Leaders of the California Taxpayers' Association (Cal-Tax) and the California Chamber of Commerce have called for an end to the state monopoly on public works projects.

"The state monopoly is based on the $3 billion bottleneck in state transportation projects, according to leaders of the two groups. "As California continues to grow, we face increasing demands for new infrastructure work," said Larry McCarthy, president of Cal-Tax.

Much of California's infrastructure was built several decades ago, and the state's highways, water delivery and sewer systems, prisons, schools and higher education facilities are nearing the end of their intended life.

Traffic volume has far outstripped freeway capacity all over the state. Those who frequent Inland Empire freeways at rush hour can attest to the fact that near-gridlock conditions are a regrettable fact of life for commuters.

Studies have shown that freeway congestion has increased up to 33 percent, due to population and traffic growth in the state. As California's economy and population skyrocketed in the post-WWII War II years, governors and Legislatures responded with massive public works construction -- at least, up until the late 1970s.

For two decades, billions of dollars were expended on public works, with construction reached its zenith during the Pat Brown administration in the early 1960s.

But construction then began to slow at the state's conscious on spending and taxes fragmented, exemplified by the passage of Proposition 13 in 1978.

Public works spending plummeted, eventually declining by three-fourths in relative terms. Which brings us to potholed freeways, schools with leaky roofs and prisoners housed in converted gymnasia.

Cal-Tax and the California Chamber of Commerce have issued a report, "Meeting California's Infrastructure Challenge: Assuring Cost-Effective and Timely Project Delivery," which details the state's infrastructure needs for new bridges and highways, schools, water facilities and other public works projects, as well as the times fixing and repairs on existing facilities.

The overall cost for the needed projects, according to the report, exceeds $90 billion. Other estimates range from $75 billion to more than $100 billion.

"Giving state and local government the option of using private architectural and engineering companies is a cost-effective way to meet California's infrastructure needs," said Allan Zaremberg, President and CEO of the California Chamber of Commerce.

According to the report, contracts for the state, including San Bernardino County, have successfully worked with the private sector to build critical highway projects faster and for less money than if the job had been done by Caltrans.

"Our report found that contracting out has been a success here at home, and around the country," said McCarthy of Cal-Tax. "With a need for billions of dollars in infrastructure improvements ahead, we need to find the best money for our money."

Copies of the report can be obtained by calling the California Taxpayers' Association at 916- 390-3304, or e-mailing mailcal-tax.org.
NAFTA Makes Mexico a Prime Exporting Market

COMMENTARY BY DAVID LYNCH

Wherever I speak to firms about starting to export, I always mention the potential of Mexico. Mexico is the nation's second-largest trading partner, behind Canada, and until recently, California's second highest trading partner as well. Mexico imports about 80% of all its products from the United States, indicating a tremendous preference for American products. With its geographic proximity (which greatly lowers export shipping costs) and partnership in our only truly successful bilateral trade agreement—NAFTA—it will only continue to grow as a partner in years to come.

The main goal of NAFTA is to eliminate tariffs and quotas on all North American products by 2003. This obviously will allow us even more of a comparative advantage to come.

This reflects some normal slowing in Mexico's economy after it experienced a decline in exports. Mexico's most important traded products hold dollar accounts and were not impacted as much as other, consumer-oriented companies which needed to exchange pesos for dollars in order to buy American products. At three-times the 1994 prices, this became a painful experience indeed, thus lowering consumer product exports significantly, a problem which has lingering impacts today.

In the first five years of NAFTA, California exports to Mexico have increased 72 percent or $5.6 billion.

Dennis Lynch is the immediate past-president of the International Business Association based in Ontario. His company, The Export Mechanics, provides export training and consulting. He can be reached at (714) 540-1994.

Wade Cook Financial Corp. Under Investigation

by Steve Ellis

Wade Cook Financial Corp., which runs investment seminars nationwide and recently opened a center in Orange County, is the subject of an investigation by the Fresno County District Attorney's office.

The investigation, which began late last year after the no-refund policy of the Cook corporation which violates California's state law, is being conducted by the Fresno County Superior Court District Attorney Alan Yengoyan. Yengoyan told the Orange County Register's reporter that Cook company's own employees, as well as other firms, have run into problems with the California attorney general.

The idea of the employee as mind-set. Today's customer wants quality and tailoring to meet his or her particular needs.

From product-driven to service-driven. Time has truly become money in the Information Age.

It is the traditional concept of management reaching the end of the industrial sector and turning to an environment in which is composed of a global industry. But traditional companies have also taken advances in market communications to produce products and services in order to come with what means. This obviously will allow us even more of a comparative advantage to come.

This reflects some normal slowing in Mexico's economy after it experienced a decline in exports. Mexico's most important traded products hold dollar accounts and were not impacted as much as other, consumer-oriented companies which needed to exchange pesos for dollars in order to buy American products. At three-times the 1994 prices, this became a painful experience indeed, thus lowering consumer product exports significantly, a problem which has lingering impacts today.

In the first five years of NAFTA, California exports to Mexico have increased 72 percent or $5.6 billion.

Dennis Lynch is the immediate past-president of the International Business Association based in Ontario. His company, The Export Mechanics, provides export training and consulting. He can be reached at (714) 540-1994.
Excellence means everything to Leone Palagi, a third-generation chef who was born in Tuscany, Italy, has lived in California since the age of four when his parents emigrated. He shows his commitment to excellence with every dish he prepares at Mario’s Place at 1725 Spruce Street in Riverside.

Whether it’s the Maine lobster class with new potatoes and lobster butter, the wild mushroom ravioli for which people come from miles around, the roast veal with green garlic farro and shiitake mushrooms, or any of the specialties which made the restaurant famous, when you dine at Mario’s, you know you are experiencing Leone Palagi’s personal best.

“We try to provide at every level, from the food to the jazz to the wine list, a sophisticated restaurant,” Palagi said. “The goal is not just to get by, it is to be the best we can possibly be.”

Mario’s Place has been bringing Old World ambience and sophistication to Riverside for almost two decades. Leone’s father, the famed Mario Palagi, came to town in 1961. Having literally grown up in the kitchen, Leone grew up with a love and passion for cooking and a respect for his father. The father, the famed Mario Palagi, brought the family to California in 1961.

Leone’s older brother, Andrea handles the dining room and head chef at Mario Palagi’s Ristorante Italiano in West Hollywood.

Unfortunately, Mario passed away in 1984 after being diagnosed with lung cancer. But his three sons — Leone and fraternal twins Andrea and Arturo — were proud to carry on the family tradition.

Leone, the eldest of the three, was only 18 when he lost his father. Having literally grown up in the restaurant business, Leone had been working as a chef for about a year and a half.

“My father was my idol,” Leone said proudly. “Whatever he was, is what I wanted to be. He was like a god to me, I want- ed to follow in his footsteps.”

The three brothers pulled together, and with the help of their mother, kept the family business going. “When we first started running the business, we were literally kids,” Leone said. After two years of continued apprenticeship, Leone officially took over as head chef in 1986. Andrea handles the dining room and special events, and Arturo mans the office. “We’re a good team; everybody’s got different skills,” Leone said. “Andrea is very good with people, and Arturo is really good with make things.”

Mario’s Place specializes in upscale northern Italian contemporary cuisine. “The contemporary aspect gives us the latitude to bring in different elements,” continued on page 37

---

**FOOTHOLES OPEN THE DOOR TO EASY HOME EQUITY LOANS**

- **No Fees**
- **No Points**
- **No Closing Costs**
- **Up to 90% Financing**
- **Simplified Application**
- **Extended Hours 8:30am – 6:00pm Mon – Fri**
- **Saturday Banking**

Present this ad at your local branch to receive your complimentary gift.
CALL 1-800-378-TRAK for the Toll Roads' Customer Service or visit our website tollroad.com.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com
REAL ESTATE NOTES

Construction has commenced on the $55 million Haven Gateway Center in Ontario. The 1.5 million-square-foot industrial center covers 88 acres on one of the last parcels adjacent to the Pomona Freeway. Occupancy is slated for Oct. 1.

A five-building portfolio, totaling nearly 1.5 million square feet of Class A distribution space in Ontario, has been purchased by ProLogis, an industrial REIT located in Aurora, Co. The deal was handled by Darla Longo, a senior vice president for CB Richard Ellis. It is ProLogis' first foray into the Inland Empire market. Major tenants include Best Buy, Galoob Toys and Skechers USA. ProLogis invested $53.8 million in the deal, and will add it to portfolio the company holds in 94 other global markets...

Grubb & Ellis' Ontario office has added Enrique "Rick" Soto to its staff as a research analyst. Soto holds a bachelor's degree in economics from Cal Poly Pomona...

That office also recently helped close a deal for an 88-unit apartment complex in Corona. The $4.2 million Partridge Meadows complex, which was 95 percent leased at the time of the sale, was purchased by PFC Enterprises. PFC is a San Jose-based private investor. In addition, that office recently helped broker sales on a $2.4 million industrial building in San Dimas and a $2.5 million medical office building in Fontana. The latter is a 14-acre campus and will be the site of a new church for Water of Life Community Church and a seminary sponsored by Campus Crusade for Christ...

Lee & Associates has opened its first office in Temecula and two of the region's real estate leaders will lead its staff. Charles Black and Michael W. Stroud, both formerly of Grubb & Ellis, will be the principal brokers. Both have more than a decade of industry experience.

Construction has begun on the 6,910-foot Yucaipa Valley Golf Club. The $10 million public course is part of the Chapman Heights master-planned community.

John Burham and Co. Real Estate Services has brokered the sale of the 40,000-square-foot Perris Valley Spectrum. The multi-tenant retail center sold for $3.2 million.

Paul Biane and Joe Hensley of Capital Commercial/NAI represented Rancho Pacific

No-Growth Plans a Threat to Affordable Housing, BIA Says

Leaders of a housing industry lobbying and professional organization have raised alarm about the affects of no-growth initiatives in California. Brian Catalde, president of the California Building Industry Association, described local no-growth initiatives as "irresponsible policy," and a threat to affordable housing.

According to Catalde, the median home price in California is $208,500, a full $50,000 above the national average. Moreover, while the state has seen a 50 percent increase in population in the last 20 years, the road capacity has increased only 7 percent. That failure to invest public funds in infrastructure will have harmful impacts in the long run.

The situation is especially bad in the booming Silicon Valley where growth-limitation laws have increased home prices $50,000 in the last two years to more than $370,000, putting housing out of reach for even wealthy high-tech employers.

Catalde said that, contrary to growth limitation plans, the state needs to add 250,000 new homes each year to shelter the 1.7 million people who arrive from out-of-state every day...
Inland Empire Brain Surgeon...
continued from page 3

In Redlands, is considered the United States’ leading practitioner and proponent of stereotactic surgery, a revolutionary technique which allows many Parkinson’s disease patients to recover function and reverse symptoms of the disease. His nationwide experience on the side effects of L-Dopa, the medication used to treat it.

The surgery has dramatic effects in many cases, allowing patients to resume normal lives. Patients usually feel immediate relief from their movement problems, but even the most impressive cases usually experience a period of stability while the brain is readjusting to the new medicine.

"Imagining techniques like CT and MRI came up while I was a neurosurgeon," Iacono said. "People started once again looking at structures, tumors and abscesses of the brain." One of the eventual results of the detailed neural maps made possible by CT scans was stereotactic neurosurgery.

Iacono’s professional career took him to University of Arizona, where he performed brain tumor and Parkinson’s research. Then, in a move that would determine his medical future, he went to mainland California in 1980. That’s when he started ed doing fetal graft.

This research involved the use of fetal cells to rejuvenate the brains of Parkinson’s patients. Fetal tissue research hadn’t yet been approved in the United States.

These fetal graft techniques were developed by Swedish and American researchers in the 1980s. “The operations, which I did on North American patients and some of these patients were successful," Iacono said. "The fetal graft taught me that Parkinson’s is reversible.”

Enter Dr. Lauri Laitinen, a Finnish surgeon at Umea University in Sweden, who taught Iacono the technique of fetal transplantation. "When I was in Sweden, I noticed that the pathological changes in the brains of Parkinson’s patients were more like those in fetal brains than in those of older people," Iacono said. "This is because the fetal brains have already started developing, whereas the brains of older people are still in the process of development.""Iacono then started experimenting with this technique, and the results were promising. "We found that the fetal grafts were able to replace the damaged neurons in the brains of Parkinson’s patients," Iacono said. "This was a major breakthrough in the treatment of Parkinson’s disease.”

Long-lasting effects
"The operation works very well and has very long-lasting benefits," Iacono said. "We’ve had people who’ve had the operation for about six years. In one third of them are doing exceptionally well, about one third are doing much better than before surgery, and with about a third we’re seeing some waning of the effect.”

In the majority of patients, pallidotomy apparently slows down the disease process as well as stopping most of the symptoms.

"People were deteriorating before this surgery," Iacono said. "For Parkinson’s for 12, 14, or 18 years and had gone downhill in the past couple of years," Iacono said. "They were rapidly becoming or already were disabled. After the surgery, they improved dramatically, and they didn’t get worse again. We have altered the course of the disease very favorably.”

"The outlook for Parkinson’s patients is now quite favorable. There’s been a renaissance of this kind of functional surgery and it’s been very gratifying," the doctor said.

Dr. Iacono isn’t content to rest on his very impressive laurels. He continues to look toward the future, using technology to remain on the cutting edge of medical science.

“Linda Linda University Medical Center has a proton beam accelerator to use for radiotherapy, just as you would use X-rays. That’s a very expensive piece of equipment, and we’re now harnessing that so that we might not have to use surgery to treat Parkinson’s disease,” Iacono explained. "Just like a laser, we can focus the proton beam in the area where now we do surgery; we call that radiosurgery. We’re hoping to have that ready to go in about a year.”

True to his history of being a leader of the revolutionary confluence of technology and medicine, Iacono is looking beyond even that. "We’re not yet talking about genetic engineering, but that’s the next step,” he said.

"The outlook for Parkinson’s patients is now quite favorable. There’s been a renaissance of this kind of functional surgery and it’s been very gratifying," the doctor said.

Dr. Iacono isn’t content to rest on his very impressive laurels. He continues to look toward the future, using technology to remain on the cutting edge of medical science.

“Linda Linda University Medical Center has a proton beam accelerator to use for radiotherapy, just as you would use X-rays. That’s a very expensive piece of equipment, and we’re now harnessing that so that we might not have to use surgery to treat Parkinson’s disease,” Iacono explained. "Just like a laser, we can focus the proton beam in the area where now we do surgery; we call that radiosurgery. We’re hoping to have that ready to go in about a year.”

True to his history of being a leader of the revolutionary confluence of technology and medicine, Iacono is looking beyond even that. "We’re not yet talking about genetic engineering, but that’s the next step,” he said.
Old World Ambiance... continued from page 20

Leone said, "We have a California openness to bringing in different cuisines." But Palagi would never combine dishes just for the sake of being different. "If you can't explain why something should go together, it shouldn't go together," he says firmly. "There will be no Frankenstein dishes served here. We have a respect for the integrity of different cooking styles.

Mario's Place focuses primarily on dinner, and also handles banquets both large and small and does off-site catering. On Thursdays and Fridays, Mario's offers lunch specials tailored to Riverside's business crowd. At night, a bistro menu, with a focus on gourmet pizzas, is available in the bar. Live jazz is offered on Thursday, Friday, and Saturday nights in the front room until 1 a.m. Leone Palagi looks to the future with excitement. "We plan to open another location downtown," he said. The planned site is directly across the street from the Mission Inn. "What excites me about it is that downtown Riverside has something that is pretty unique for the Inland Empire — attracting older buildings," Palagi said. "There's a chance that we have an organic, living core to the community. "People in the Inland Empire need a place to go, to place their cars and walk around; to listen to jazz in one place and dine in another." Leone said. "It's time to provide the people of Riverside and the Inland Empire with the urban amenities that sophisticated people really want.

Entrepreneur of the Year continued from page 5

The academic and business communities. The 1999 Inland Empire Entrepreneur of The Year's judging panel included:

- Attkinson, owner and vice president of Center Chevrolet in San Bernardino.
- Dr. Albert K. Karnig, president of California State University, San Bernardino. William H. Saito, president/CEO/chairman of U.S. Software, Inc. in Riverside. Saito was recipient of the 1996 Inland Empire Entrepreneur of the Year Award, debbie Huffman Guthrie, president of Roy H. Huffman Roof Co. in Riverside; James L. Zecchini, corporate vice president of Magna Inc, in Ontario; Alan H. Lewis, assistant dean of external affairs at the A. Gary Anderson Graduate School of Management, University of California, Riverside and director of the UCR Center for Entrepreneurial Management, Frank Martin, president/CEO of Martin Harris Construction in Las Vegas.

Awards Announced The 1999 Inland Empire EOY winners were announced June 17 at a black-tie banquet at the Riverside Convention Center. Regional award winners will be inducted into the Entrepreneur of The Year Institute in November during a conference of the Entrepreneur of The Year Institute in Palm Springs. At that time, the national Entrepreneur of The Year awards will be announced.

The institute celebrates the accomplishments of the greatest entrepreneurs and helps to create public awareness of benefits that investors provide to society. It also provides business people with a forum to express their views, compare approaches and hear the latest strategies.

RISING STAR AWARD

Chris Haas, President

Christopher Haas Enterprises (Murrieta) Founded 1987

When Chris Haas was in the third grade, he wanted to invent something for a class project. So he decided to paint hands on a basketball to help kids who weren't adept at sports.

These are the humble roots of Christopher Haas Enterprises. Today, Chris is 14 and an eighth grader at David Brown Middle School. He also travels the world promoting his products that help other kids have better lives.

These products include footballs and basketballs with visual aids showing where to place the hands, flippers and visors to help kids learn to swim. When Chris won the Rising Star Award, he was surprised not because it was the first time the prize was given, but because, as he says, "I really only started out to help other kids. The recognition, the money and the success sort of came along with it."

After becoming famous as one of America's youngest entrepreneurs, Chris received letters from all over the world asking how he achieved so much at such a young age. As a result, he wrote and self-published a book, "Shooting For Your Dreams," which is available through Amazon.com, Crown Books and Noble bookstores.

"In my book, I tell kids how to set goals and find mentors to help them achieve their dreams," Chris said.

"Anything is possible for kids. I was only a little kid when I started all this, but I got help from my parents, teachers and neighbors. (One neighbor now is Chris's attorney and another is his literary agent.) "The funnest part of being an entrepreneur is traveling and doing publicity for my products and my book," he said.

It is a family business, with Chris as president. His brother, Brian, 15, runs the publishing company. His dad, Michael, is in charge of products, and mom, Judy, handles the new swimming lessons that the business...
“Risk Managing” Employee Benefits

by Sam Cunningham, Senior Vice President, Calco Insurance

Risk management programs have always been an integral component of property and liability coverage for controlling risks. In the past, only large companies had loss prevention procedures been considered as a possible means to tackle health-related issues.

Employers are demanding more from their insurers. Calco is working hard to help them control expenses, but also educate their employees on health issues to help reduce absenteeism and increase productivity. With the transition towards a more specialized work environment, employees are becoming much more difficult to replace when they are absent due to injury or illness.

Several studies have shown that workplace wellness programs are an effective means to attract and retain skilled employees. With hard work and perseverance, there are other people just like them who want to fill that employee’s shoes.

In 1997, the Journal of Occupational and Environmental Medicine published a study on employee fitness programs. Researchers indicated that employees who exercised at least once per week had an average decline of 4.8 annual sick days.

Another study found that the “frequency of out-patient visits declined markedly among persons whose employers received a 64-page self care booklet from their employer.” As a result, healthcare spending dropped 24 percent.

In conclusion, consider the scenario of a diabetic employee unaware of the health risks associated with pre-existing conditions, perhaps due to an unfortunate chain of events, the baby was born prematurely. The birth was traumatic for mother and child alike, and both were hospitalized for an extensive period. Educational pamphlets and counseling received through a wellness program could have alerted the employee to signs of hypertension, pre-natal care, as well as possibly preventive-effective strategies to reduce absenteeism and a few hundred thousand dollars in medical bills. Employers can choose to implement employee wellness programs are a viable means to attract and retain employees. Wellness-oriented programs provide an employer the means to keep those employees healthy, thus reducing absenteeism and related healthcare expenses. Employers interested in implementing a wellness program for their company should contact their insurance broker or healthcare provider who can provide a more comprehensive plan. Many healthcare providers either have established programs or can direct you to the appropriate resources.

Sam Cunningham is the Senior Vice President of Employee Benefits at Calco Insurance Brokers & Agents, Inc. Sam has been instrumental in creating Calco’s Wellness Program. Calco has offices throughout California and is the preferred insurance and risk management broker for many statewide associations. Sam can be reached for questions and for further information on workplace wellness programs at (909) 796-2303 or scan@calmco.com.

Business & Liability Insurance Agencies Serving the I.E.

Company Name

Address

City, State, Zip

Name, Title

Number of Employees

# Licensed Agents

# Employees Insured

Value

Pro

# Local Executive Title

Phone/Fax

E-Mail Address

Calco Insurance Brokers & Agents, Inc.

261,000,000

WIND

$18

16

41

COMP/Cheese, Workers’ Comp

San Mateo

94404

Rick Forrorn

725-980-3000

R Forrorn@calmco.com

Tel Bravo Insurance

180,000,000

WIND

$13

14

14

Property Business

Albany

97519

Kirk Christ

788-8500

CCalifornia Employment

20,000,000

WIND

$6

1,960

1,960

Commercial Property

Upland

91786

Hamlin Brawn

799-1999

Hughes Insurance

70,000,000

WIND

$2

3

3

Commercial Property

Upland

91786

Tom Cartwright

774-3999

Callaway Insurance & Surplus

35,000,000

WIND

$4

2

2

Surplus Bonds

Corona

92882

George Burbank

781-1111

Golden Pacific

1,200,000

WIND

$3

125

125

Surety & Personal Lines

Riverside

92501

Paul O’Ryan

777-4444

Rainier Insurance Agency

na na

na

na

Commercial Property

Riverside

92501

Scott J. McDonald

777-4444

Rainier Insurance Agency

28,000,000

WIND

$7

15

15

Commercial Property

Santee

92071

Sue Fenric

799-2000

Inland Empire Companies on the Hispanic Business 500

Rank

1999

Company and Location

Telcomms. Equip. & Sales

123

$130

Automotive Sales & Svcs.

42

$35.19

Automotive Sales & Svcs.

52

$26.55

Food Processing Equip, Mfg.

150

$15

Meat Mfg.

65

$14.75

Public Info, Mfg. & Mera Lora

18

$14

Telephone & Warehousing Svcs.

200

$12.03

Contractors

223

$9.85

Plastic Containers

120

$7.34

ME Electrical, Inc., Riverside

30

$5.8
"Business Dad: How Good Businessmen Can Make Great Fathers (and Vice Versa)," by Tom Hirschfeld (with Julie Hirschfeld), Ph.D., Little, Brown and Company, New York, New York, 1999; 278 pages; $25.00.

Tom Hirschfeld has taken an important first step toward an even more important objective. He believes that it's well past time to do away with one of the most harmful self-fulfilling prophecies. Businessmen don't have to make lousy fathers.

Hirschfeld points out that before the industrial revolution the sons and daughters of male business owners were working side by side with their dads at very early ages. In many cases they were apprenticed to their fathers' businesses. By the time the industrial revolution had reached its zenith in the 1950's, children were seldom working with their dads. Dad was often miles away during the day, though mom was usually at home. Dad would return from work to take some part in parenting.

The author notes that at one time the family was used as a metaphor for business. By 1997, however, career articles in business magazines turned children into anchor and other dead weight metaphors that would have been unthinkable in 1957. Hirschfeld states..."Family is used less and less as a metaphor for business, with the common aspects divided instead among sports, war, and mind games like chess. This is unfortunate, because family is clearly more central to most individuals and to society as a whole."

Although a reader's initial reaction may be that there are few skills that are transferable from business to parenting, the author clearly makes a case for fathers..."the skills can be transferred, but that the methods of implementing them are vastly different. To make his point he lists as a table four pages of listing skills and abilities are the methods of using these skills at work in any way remotely similar to those methods of using them at home. Hirschfeld underscores this incredible difference by commenting..."The following table summarizes the adjustments that most dads need in making to adapt their business skills to home use. As you will see, nearly all the skills and abilities listed need to be pumped up beyond "industrial strength" for heavy duty fighting."

One of the most refreshing aspects of the book is the chapter entitled "The Org Chart—How Fathers Add Value." It marks the first time in a long while that you can find a range of skills that are not only good for kids' welfare, but vital in raising emotionally healthy children. Some of these include:..."Dads get physical. Dads are strong. Dads provide balance in protective rules. Kids need role models. There's lots of good advice and even better suggestions about being a better father to kids. The key is that you become a lot more available to children than your boss likes or your business requires. When this happens, Hirschfeld suggests that you take another look at the way you do business, and urges changes that favor your children. Unfortunately, there are cases and people for whom this is an overly ambitious goal. The author is certainly right in stating that a growing number of businesses are getting the message about their employees need to spend more time with their kids, but he may be a bit too optimistic about exactly how this is taking place and the eventual number who adopt it.

The only element of the book that is a bit a bit irritating is the use of business jargon and language. Even though the author alerts readers early in the book to the use of the technique, it seems to be more annoying than helpful.

If you value your children's future as much as you own "Business Dad" is worth reading. His advice is more than worth considering.

—Henry Holtman

Best-selling Business Books

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


2. "The 9 Steps to Financial Freedom," by Sue Orman (Crown...$23) (1) How to overcome obstacles in the path to achieving wealth.


6. "Who Moved My Cheese," by Spencer Johnson (Putnam...$19.95) (7) A way to deal with change at work and away from work.


—Indicates a book's previous position on the list.
Inland Empire Business Journal  July 1999

Snickers® Soccer Championship Has $3 Million Economic Impact in San Bernardino Area

The Snickers US Youth Soccer Far West Regional Championship held June 21-26 at the new 17-field San Bernardino California Youth Soccer Association (CYSA)-South Soccer Complex had an economic impact of nearly $3 million, according to city officials.

The tournament attracted 7,000 visitors from California and 12 other western states, including 2,300 players and coaches.

"This is an excellent event for the city," said Steve Heathcote, executive director of the San Bernardino Convention and Visitors Bureau. "Families from all over the West came to watch their children play at our first-class soccer facility, and they spent time eating, shopping and sightseeing while they were here during the week. The tournament provided some generous economic benefits to our business community."

A portion of the tournament was held concurrently in Bakersfield with 125 teams. Tourism officials there estimated an economic thus of $2.5 million, thus the tournament brought an estimated total of $5.5 million into Southern California.

Many area hotels were packed. Along with the players and coaches, the championship drew referrees, administrators, families and college soccer coaches to accommodate the visitors during the tournament, the host CYSA-South and area tourism officials secured more than 2,000 hotel rooms in San Bernardino and surrounding cities such as Redlands, Riverside, Corona, Ontario, Moreno Valley and Victorville.

Soccer's burgeoning populari­ty has spurred recognition of its economic potential, which tournament and tourism officials capitalized on during the championship.

Going the extra mile to support small business.

If you are a small business owner looking for credit to help your business succeed you're coming to the right place. Wells Fargo is committed to helping small business get the credit they deserve. We offer resourceful alternatives including SBA loan programs. Our goal is to become the #1 SBA provider in every market we serve. Call us today to find out how you can put an SBA loan to work for your small business. Call Celeste Wall at 626-854-1343.

Entrepreneur of the Year

Robert J. Kain
President/CEO of HMC Architects, Ontario

Robert J. Kain always has been a risk-taker, a quality that he says helped him help himself throughout his life. "It's part of my nature," he said. "I moved from one architectural firm to another, always seeking to embrace the cutting-edge ideas."

"I'm very aggressive, and my partners are aggressive, entrepreneurial architects, too. We thrive together because we like to feel a strong sense of accomplishment."

Kain has been president and CEO of HMC Architects since 1995. Kain has expanded the firm to six local offices to place its architects closer to their clients.

"Clients want people based in their community," he said. "Each of our offices looks and acts like a local firm. We've created a stand-alone profit and loss center in each office."

Since Kain conceptualized this approach, HMC has grown and diversified. The firm's business is now 80 percent schools and 20 percent health care facilities. One of HMC's recent projects was designing the Ontario Convention Center.

Kain gets a sense of accomplishment from building "things that will be around for 100 years," and he receives energy from his clients and employees. "I get 50 percent of my energy from clients when I see their enthusiasm and happiness when they move into their new building. I get 50 percent of my energy from the staff. Seeing people succeed and learn new things is wonderful."

CORPORATE ENTREPRENEUR

Tom Powell
President, Thor California, Inc., Moreno Valley

When asked the secret of his success, Tom Powell replies: "It's people. We've got the greatest team of people here in the recreational vehicle business. We're very tight. We have a good team, and we enjoy winning."

Powell built his team three years ago when he approached Thor Industries about letting him build an RV plant in California from the ground up.

Powell recruited management from his most talented associates. Then he booted a new facility in Moreno Valley to produce lightweight trailers.

"Our team was ripe to take this step, and we succeeded," he said. "In only three years, Thor California has grown from 108 workers making lightweight trailer homes a day to 450 people building 34 trailers daily.

The venture turned a profit after only two full months of operation. Thor California has pioneered lightweight trailers that can be pulled by mini-vans, small vans and light trucks. The most popular of its lines are the Tahoe and Wanderer travel trailers.

"Our innovation was taking the light travel trailer to another level with expandable rooms," Powell said. "These trailers have additional floor space, and they are roomy. They only weigh about 2,800 pounds and can be pulled easily by a mini van."

Powell likens being an entrepreneur because it allows him to be flexible. "You can create your own products and attack the markets you want to attack. You can watch people grow with your organization. You are responsi­ble for what you do, and I like that."

Asked about his reaction to winning the Entrepreneur of the Year Award, Powell said, "It's exciting. I like to win, and I love my employees to win."

Last year, Thor California captured 10 percent of the state market. It has become the seventh-largest tovable RV firm in North America.
Staff Leasing Companies Serving the L.E.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Number of Office</th>
<th>Year Established, L.E. Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrett Business Service</td>
<td>9</td>
<td>1971 Portland, OR</td>
</tr>
<tr>
<td>W.G. L. Solutions</td>
<td>22</td>
<td>1908 Canton, CA</td>
</tr>
<tr>
<td>Comoro Staffing, Inc.</td>
<td>22</td>
<td>1989 Victorville, CA</td>
</tr>
<tr>
<td>Harding Personnel Service, Inc.</td>
<td>22</td>
<td>1908 Ontario, CA</td>
</tr>
<tr>
<td>Antwerp Engineering Services, Inc.</td>
<td>22</td>
<td>1989 Upland, CA</td>
</tr>
<tr>
<td>Cabel Personnel, Inc.</td>
<td>22</td>
<td>1908 San Diego, CA</td>
</tr>
<tr>
<td>Kelly Staff Leasing</td>
<td>22</td>
<td>1908 San Diego, CA</td>
</tr>
<tr>
<td>Princeton Corporate Consultants</td>
<td>22</td>
<td>1908 Exeter, CA</td>
</tr>
<tr>
<td>Stark &amp; Associates</td>
<td>22</td>
<td>1908 Exeter, CA</td>
</tr>
<tr>
<td>Kim Staff Employer Outsourcing Services, Inc.</td>
<td>22</td>
<td>1908 Irvine, CA</td>
</tr>
<tr>
<td>Easring, Inc.</td>
<td>22</td>
<td>1908 Rancho Mirage, CA</td>
</tr>
</tbody>
</table>

ELA's Times Targets Inland Empire Area

```
Our Times, published weekly and included with their subscriptions.

"This is a product that focuses on local news, local schools, local businesses, local sports," Lee said. According to Lee, "Our Times" has a particular focus on government, city hall, and educational issues. "This is because these are the issues that are important to readers today," Lee said.

"The strategy there is we want to provide the news we meet our consumers' needs. What we want to provide them with is all the important things about the L.A. Times: our international, national, state, and local news, sports, business, calendar, and feature content, but in addition to providing that, what we've been hearing from a lot of our readers is they want more local news," Lee said. "So we want to continue to provide that local news as that level bottom and attach it to the L.A. Times. This way you get local news as well as all the news the times always provides. We think that provides superior value to the people of this area. And it's working: people have responded."
```

 Entrepreneur of the Year

Henry Mohrshaldt, President Mike Howarth, Vice President

Henry Mohrshaldt, president of Cabo Yachts, says he and partner Mike Howarth are asked constantly why they build ocean-going sport-fishing boats in Cabo San Lucas.

"That's a good question," he said. "Actually, it's logical. Mike and I had been building boats in Orange County for 15 years, and the government bureaucracy got too much for us.

"We were looking for a friendlier business climate. The city of Adelanto welcomed us. Adelanto has been a great partner to us.

He added that the boats were likely to be shipped out of California, anyway, and the high desert offered good air quality and lower real estate prices.

Mohrshaldt said he and Howarth "get a lot of satisfaction out of building something we can call our own. We like to make decisions, and, of course, we both have loved boats all our lives." Mike was born in England and raised in New York. Henry is a Southern California-native. They met in 1975 while working for a boat builder in Orange County. "My partner is my secret weapon," the president said. "He is outstanding, and he has a desire to succeed. He and I both try and try until we win."

Mohrshaldt was honored to win the Entrepreneur of The Year Award.

"There were some very good companies and some great people nominated," he said. "I was proud to be in such company.

Supporter of Entrepreneurship

Michael Stall, Executive Director

Inland Empire Small Business Development Center, Riverside

Michael Stall links in helping others start businesses in the Inland Empire, but to him it's more fun than drudgery.

"We have a great team of people who make my job easy," Stall said. "They're just as dedicated and passionate as I am about small business and entrepreneurship.

"I really do believe strongly in small business because it's the driving force behind our economy in the United States. Entrepreneurship is becoming more prevalent worldwide, and it's always been one of the things that's kept our country great.

"People can start from scratch and build a company. A lot of people can continue from page 5.

I.E. PEOPLE

Astor to Bring Kickin' Country to the Empire

by Steve Elliott

In early July, there'll be a new radio station in the Inland Empire. Astor Broadcast Group purchased K-Muscle KMSL, the 10,000-watt AM sports station in Ontario, in a deal approved in May.

The station, at 1510 on your AM dial, will be re-christened KIKK, and in a format change will feature country music.

Owner Art Astor is a 40-year veteran of the broadcasting business, and has been a station owner for more than 20 years.

"I worked my way up the ladder," Astor said. "When I finally bought a station, the goal was the American dream to me. I'm one of the last of the independent broadcasters.

"Astor is excited about entering the local broadcast marketing. "We need a key to the local market," he said of his latest acquisition.

"We feel that there's a good country music market in this area," Astor said. "This station is a good addition to our Southern California network. After all, this is one of the fastest-growing regions in the United States."

Astor speaks to Jimmy Kimmel, one of the nation's most popular late night talk show hosts, on the phone, while delivering the news of the purchase to his employees.

In addition to Astor, KIKK plans to work with local nightclubs, concerts, and stores, and to offer advertising to other promotions to be announced.

The Astor Broadcast Group now consists of five radio stations (three AM and two FM) throughout Southern California.

Three stations in San Diego call Astor Broadcast Group their home, along with Orange County FM station KIKK and now KIKK in Ontario. Astor said he plans to bring "good family entertainment" to the Inland Empire with KIKK, saying it's "very important to us."

"We look forward to entertaining folks in the Inland Empire," Astor said.
Private Water Ski Community Nears Opening

Officials at the ShadowLake Estates development near Indio have announced that the project should be complete in October. ShadowLake is a private, residential water ski community at the base of the Shadow Hills.

The development includes a 42-acre, man-made lake with 48 custom-home lots fronting the water. Reservation lots for the lots are currently being taken but home construction is not part of the current project, said a representative of the developer, ShadowLake LLC.

The Inland Empire was the home of the first water ski community, Newbury Springs, which was built some 30 years ago near Barstow. Today, nearly 400 such developments dot the landscape nationwide.

ShadowLake Estates is an upscale private community featuring a gated entrance and extensive landscaping. Each of the lots is 2/3 acre with 160 feet of beach frontage.

Rainboworks Puts Services at the Touch of a Button

Too much money? Not enough time? If that sounds like an appealing customer base for a business, you might be David Duffy, coo of Rainboworks Services—a Palm Springs-based service firm.

Using the latest in Internet, networking and database technology, Rainboworks provides busy execs and community leaders in the Coachella Valley with the freedom to handle their obligations while not neglecting needs at home. With a simple phone call, services like pool maintenance, carpet cleaning, hair care and even massages can be coordinated.

Service providers on the Rainboworks database are selected after extensive review and provide quality service on time and on budget, said Duffy.

Rainboworks customers can use home and office computers, via the Internet, to relay specific instructions and set appointments 24 hours a day.

Rose Institute Study

A study by the widely respected Rose Institute of State and Local Government has found strong support for Indian gaming in the Coachella Valley. “It is clear that the public in the Coachella Valley is supportive of tribal gaming operations and wants to see continued growth in operation and growth,” said institute Director Dr. Alan Heslop.

More than 70 percent of those surveyed supported expanded gaming operations on reservations. Interestingly, a similarly large majority, 67 percent, oppose card clubs and horse track betting on non-reservation property.

The survey was conducted in mid-April and included random telephone interviews with 400 adults in the area.

The survey also found that area residents rank gaming as one of the top five economic factors in the region.

Desert Notes

The Coachella Valley Economic Partnership and Cathedral City have announced that Davaco Motors, America will be opening a new dealership on the northeast corner of Highway 111 and Melrose. Davaco is the 38th largest car manufacturer in the world with annual sales in excess of $70 billion.

The Economic Council of Pass Area Communities (ECOPAC), an organization representing business and government in the Yucca, Racine, Beaumont, Cabazon and Cherry Valley area, recently announced that the Casino Morongo is the region’s largest employer. The casino employs 900 people, 50 percent more than Deutsch engineering, the next largest. The Desert Hills Outlet employs 1,400 people at a variety of different businesses.

Parade Charities has announced the theme for the Nov. 7 Palm Desert Golf Cart Parade at the Gardens on El Paseo. “A Century to Remember” was submitted by Christian Aguilar of Thermal.

Keno/Goodell advertising has added junior account executive Tony Brown to its advertising department’s client relations team. Brown is an active member of the Coachella Valley community and vice president of health and welfare of the Second Missionary Baptist Church’s program to feed and clothe the hungry. She holds a degree in communications from the University of Nebraska.

If you’ve driven on any freeway in the Inland Empire, you’ve likely seen E.L. Yeager Construction Co. signage.

For 80 years Yeager Construction has been one of California’s premier heavy construction companies. Since its establishment in 1919, this Riverside-based corporation has become an industry leader with an unmatched reputation for performance, safety and innovation.

The company was founded by Jacques and Gene Yeager and purchased in 1995 by a group of senior managers including Carl K. Boyer, the firm’s chairman/CEO/president. Boyer has been with Yeager since 1965.

Boyer takes personal pride in his company’s reputation and performance. “In all the years I’ve been here we’ve never paid liquidated damages,” Boyer said the Inland Empire Business Journal.

“We have been invited on many high-performance jobs by the State of California—jobs where there is limited bidding, based on performance,” Boyer said. “Because of our vast equipment pool, our long-term employees, and our reputation, we’ve been able to perform and complete all of our jobs on time.”

According to Boyer, E.L. Yeager Construction employs 750 to 1,000 people at any given time, depending upon workload.

Just a few of the many major highway projects currently underway by Yeager Construction include the I-5/I-10 and I-15/I-40 interchange and the 1-15/Desert Vista Road bridge widening, all in Barstow; the I-155/SR 10 interchange and the SR 30 interchange in Yuma; and the Segment 5 in Rancho Cucamonga; the bridge over Elvira/Highway 30 in Fontana; the I-15/SR 215 interchange at Moreno Valley; the I-15/SR 91 interchange on the way to Anaheim.

Of these projects, the biggest in terms of dollar value is the I-15/SR 30 interchange at Rancho Cucamonga. The project, which was started in February of 1998, is valued at almost $737 million and is slated for completion in February of 2000.

Other big-dollar projects are the 95/57 interchange toward Anahiem ($472,921,875), the I-15 and Highway 58 interchange in Barstow ($63,322,997), and the I-15/I-40 interchange in Barstow ($139,977,972).

Some of the latest Inland Empire projects undertaken by Yeager Construction include the $3 million SR 395 realignment in Hesperia, which was started in 1994, and the $4.7-million SR 58 widening in Barstow, started March 2001.

If it sounds as if E.L. Yeager Construction has been staying busy, that would be an accurate impression.

With its state-of-the-art equipment and knowledgeable and experienced staff of in-house engineers, estimators and construction crews, the organization oversees a diversity of projects from inception to completion.

With a solid background of highway construction and improvement projects, Yeager continues to be one of the dominant forces behind the construction of many of the State’s Imperial and Southern California’s major freeways.

According to Boyer, E.L. Yeager Construction expects to continue in its position of influence. The company is well positioned for the future, having already secured work for the next five years. This includes participation in a variety of public works projects funded by the federal government and a number of highway projects, mass transit ventures and railways.

“We’re backed by three generations of strength and integrity,” Boyer said. “E.L. Yeager Construction has been prepared to continue its legacy of quality in the fields of heavy engineering and construction.”

The report notes that significant changes are about to occur in the “workforce.” The portion of the U.S. population over the age of 65 will increase 60 percent by the year 2020. In addition, corporations are expected to move away from centralized training and instead begin focusing on a more location-specific training system with localized recruiting and training curricula based on local needs.

Norton AFB Site Gets Special Designation

Governor Gray Davis has announced that the area of the former Norton Air Force Base will be included in a Local Area Military Base Recovery Area (LAMBRA). The designation means that-base making will be part of the required curriculum.

5) Training will be delivered "just in time," using a variety of technologies.

6) Companies will expect constant personal growth of employees.

7) Basic computer skills will be essential.

8) People who learn quickly will be highly valued.

9) Team projects and special assignments will become major factors in personal development.

According to the report, employees will be exposed to much more complex tasks.

The report notes that significant changes are about to occur in the “workforce.” The portion of the U.S. population over the age of 65 will increase 60 percent by the year 2020. In addition, corporations are expected to move away from centralized training and instead begin focusing on a more location-specific training system with localized recruiting and training curricula based on local needs.

Norton AFB Site Gets Special Designation

The report notes that significant changes are about to occur in the "workforce." The portion of the U.S. population over the age of 65 will increase 60 percent by the year 2020. In addition, corporations are expected to move away from centralized training and instead begin focusing on a more location-specific training system with localized recruiting and training curricula based on local needs.

Norton AFB Site Gets Special Designation

The report notes that significant changes are about to occur in the "workforce." The portion of the U.S. population over the age of 65 will increase 60 percent by the year 2020. In addition, corporations are expected to move away from centralized training and instead begin focusing on a more location-specific training system with localized recruiting and training curricula based on local needs.
New Postage Stamp to Raise Awareness About Prostate Cancer

The U.S. Postal Service has issued a new commemorative stamp to raise awareness of prostate cancer and the devastating effects it has on American men.

Penny Stevenson, Postmaster of Pomona, led the dedication ceremonies in Pomona June 12.

"Prostate cancer is the second-leading cause of cancer deaths in men," said Stevenson at Pomona Valley Hospital Medical Center.

The ceremonies took place at the Robert and Beverly Lewis Family Cancer Care Center, as part of the hospital's annual "Survivor's Day" celebration.

Awareness and early check-ups are the way for men to beat prostate cancer," Stevenson said.

The 3-cent stamp was issued May 28 in Austin, Texas.

"We believe this stamp will go a long way toward helping spread the word among men, and early check-ups are the key," said Dr. Virginia Noelke, chair of the Citizens' Stamp Advisory Committee.

She dedicated the stamp in national ceremonies May 28 in Austin, Texas, with Lance Armstrong. Armstrong is captain of the U.S. Postal Service Pro Cycling Team and a testicular cancer survivor.

"For more than 150 years, the Postal Service has issued stamps with themes that have helped raise awareness of many important issues affecting daily life," said Noelke.

"Recent stamps highlighted breast cancer research, organ and tissue donation, and hospice care. These stamps have helped stimulate conversation about these serious topics in communities from coast to coast. These activities go hand-in-hand with the Postal Service's historic role as a community leader," she added.

Designed by Michael Cronan of San Francisco, the new stamp incorporates the male gender symbol and the words "Prostate Cancer Awareness." For more information, visit the Postal Service Web site at www.usps.com and click "Stamps." To order stamps, go directly to www.stamps.com.

The 33-cent stamp was issued June 10 in Pomona, California, of the San Francisco Cycling Team and a testicular cancer survivor.

"Recent legislation, by-passing local laws, was not to know we,said Stevenson, a cancer patient.

"Recent legislation, by-passing local laws, would ring true now if you had to improve your health," said Stevenson.

New Postage Stamp to Raise Awareness About Prostate Cancer

The U.S. Postal Service has issued a new commemorative stamp to raise awareness of prostate cancer and the devastating effects it has on American men.

Penny Stevenson, Postmaster of Pomona, led the dedication ceremonies in Pomona June 12.

"Prostate cancer is the second-leading cause of cancer deaths in men," said Stevenson at Pomona Valley Hospital Medical Center.

The ceremonies took place at the Robert and Beverly Lewis Family Cancer Care Center, as part of the hospital's annual "Survivor's Day" celebration.

Awareness and early check-ups are the way for men to beat prostate cancer," Stevenson said.

The 3-cent stamp was issued May 28 in Austin, Texas.

"We believe this stamp will go a long way toward helping spread the word among men, and early check-ups are the key," said Dr. Virginia Noelke, chair of the Citizens' Stamp Advisory Committee.

She dedicated the stamp in national ceremonies May 28 in Austin, Texas, with Lance Armstrong. Armstrong is captain of the U.S. Postal Service Pro Cycling Team and a testicular cancer survivor.

"For more than 150 years, the Postal Service has issued stamps with themes that have helped raise awareness of many important issues affecting daily life," said Noelke.

"Recent stamps highlighted breast cancer research, organ and tissue donation, and hospice care. These stamps have helped stimulate conversation about these serious topics in communities from coast to coast. These activities go hand-in-hand with the Postal Service's historic role as a community leader," she added.

Designed by Michael Cronan of San Francisco, the new stamp incorporates the male gender symbol and the words "Prostate Cancer Awareness." For more information, visit the Postal Service Web site at www.usps.com and click "Stamps." To order stamps, go directly to www.stamps.com.

The 33-cent stamp was issued June 10 in Pomona, California, of the San Francisco Cycling Team and a testicular cancer survivor.

"Recent legislation, by-passing local laws, was not to know we,said Stevenson, a cancer patient.

"Recent legislation, by-passing local laws, would ring true now if you had to improve your health," said Stevenson.

---
Workers' Comp Rates to Increase, Say Insurance Brokers

by Steve Elliott

Workers' compensation rates, which have seen yearly decreases since 1991, are expected to increase dramatically before the end of the year, according to some industry experts.

Insurance brokers Fritz Mutter and Phil Beakes of Golden Pacific Insurance Services, Inc., in Pasadena, have analyzed figures obtained from the Workers' Compensation Insurance Bureau and the National Council on Compensation Insurance.

"There are several factors that I see coming together at one time that indicate to me that rates are going to go up," Mutter told the Inland Empire Business Journal.

According to Mutter, workers' comp rates have been going down dramatically every year. "If somebody paid a million bucks for their workers' comp insurance five years ago, they might be paying $250,000 now," Mutter said.

"A few years ago, we were in a 'Minimum Rate Law' environment. The Department of Insurance wanted to make sure that rates were low enough so that even a poorly-run company could stay in business," Mutter opined. "Rates kept getting higher and higher.""Since we went into a competitive rate environment, rates have seen a commensurate drop," Mutter said. This represents the longest sustained period of rate decreases ever, according to Mutter and Beakes.

"Now, the rates are so low, it's off the charts and among CEOs in the area. They haven't been missing the store. The average cost per indemnity claim has gone up, the benefits have gone up a little and are about to go up more; losses are at an all-time high," he said.

According to figures obtained by Mutter and Beakes, loss ratios, at 95 percent, are the highest ever. This is coupled with increasing expense ratios, which at 38 percent, are also the highest ever, according to Mutter and Beakes, and increasing average loss per indemnity claim, which at $25,000, is also the highest ever, according to their figures.

"Re-insurance, according to Mutter, is starting to dry up due to unprofitability. "The availability of re-insurance is going to largely go away. Under the law of supply and demand, with less availability, premiums will go up," he said.

"You have to make sure you are reviewing, proactively and very aggressively, the claims handling procedures of your workers' comp carrier," Mutter advised. "You have claims adjusters overworked with huge file loads who can't get to particular cases and work them.

This will artificially inflate your loss ratio. You need a Broker that will proactively and aggressively look at insurance companies' claim procedures."

Mutter advises companies to institute or maintain safety inspection programs and rewards for no lost-time accidents.

Budget for rates increases now

"Prices have been so darn cheap, that workers' comp is off the radar screen and nobody cares, but they'll start to care once prices go up," Mutter predicted. "They've been saving hundreds of thousands of dollars on their workers' comp expense without really noticing. Once it goes up and starts to cut into their bottom line, it will get their attention. They really need to pay attention to it now," Mutter emphasized.

"This is going to be a big issue and employers really need to do something about it now," he concluded.

WAYS TO PREVENT THE COMING INCREASES

Mutter believes that soon, we will see a differentiation between workers' comp accounts. "Those that have a good safety program, that pay attention to claims and losses, that are missing the store, are going to continue to be preferred customers and will continue to get competitive rates," Mutter asserted. "On the other hand, there are a lot of guys who really haven't paid attention to workers' comp and haven't reinvested any of the savings they've seen. They will see dramatic increases in their workers' comp fees," he said.

"First and foremost, be sure your safety team is solid — compliance in effect, illness-prevention program running, good loss-control services," Mutter explained. "Sometimes these services such as loss control you get from insurance carriers aren't very good because they are cutting services," he claimed. For this reason, Mutter believes loss control by brokers instead of insurers is preferable, especially for small companies.

"Rates are about to go up more; losses are going to continue to be preferred accounts. That's management's at fault," Mutter said. This represents the balance lost to workers' comp accounts.

KRSC Has Strength, Consistency of Steel Roots

by Robert Parry

While it may not have the super-sonic climbs and breathing-taking shall we say, corrections... of its Nasdaq-neighbor Internet stocks, Ontario's own Kaiser Steel Corporation (KRSC) has displayed something so-called "dot-coms" haven't — consistency and reliability.

And, though the "dot-coms" have been expanding, burning, re-constituting, and so forth on to higher highs, KRSC has enjoyed considerable growth with less fanfare — and much less stress. That Kaiser Ventures is not on the same glamorous road that the tech stocks may be more a matter of karma than economics. The firm's roots are in industrial trial of steel and sweat, not the Internet evolution of Silicon Valley and 20-some-thing millionaires drugging soda cans. KRSC is the remnants of the old Kaiser Steel corporation.

In its prized trophy is the California International Speedway which was built on top of the steel company's Fontana plant.

The speedway project has also led KRSC to greater glory. It was originally done as a partnership with Penske Motorsports Inc. (PMI) (NASDAQ: SPWY). That relationship has now lead to even brighter developments. Kaiser recently merged with International Speedway Corporation, a deal which Kaiser has backed. When completed, KRSC will receive as much as $57 million of ISC stock and $24 million cash.

The merger announcement in early May sent KRSC from the $11 range to more than $15. This is a gain of 60 percent (somewhat June 25 closing price: $15), it is still 50 percent above its 52-week low from last December.

KRSC reported $1.2 million in revenue for the first quarter of 1999 and a loss of $.6 per share.

But, with a significant stake in a major sports firm and cash for new investments, KRSC can likely look to continued growth and success.
Inland Empire Restaurant Review

Casual Dining in the Inland Empire

by Jerry D. Mead

Family-owned wineries are disappearing for any number of reasons. Some get gobbled up by corporate buyers or incorporated in some kind of merger or consolidation. Others sell outright to going public and market themselves to a vault of banks, or at a fraction of the price, will challenge top chardonnies. It's one of my secret weapons on restaurant wine lists.

Chappellet 1998 "Demi-Sec" chenin blanc ($10) limited production. Made from grapes seriously affected by the noble mold Botrytis cinerea (a beneficial mold that mantices grapes on the vine). It combines a full 13 percent alcohol with just 5 percent residual sugar. Flavors are mellow and honeyed, and while decidedly sweet, it does not cloy. It is perfect for an afternoon snack of fruit and biscuits, or perhaps with some creamy cheeses. Rating: 95/100.

Chappellet 1996 "Napa" cabernet franc ($24) a new variety in the Chappellet line. The current 320 case production level will increase dramatically in coming years. Cab Franc can frequently be as soft and appealing as merlot, but this is mountain grown fruit! A nose of violets and blueberries, and boysenberry and more blueberry in taste. Still very youthful and mainstly about mouth, not showing much wood or complexity at this point. Definitely a keeper. Sock it away and chew in five years. Rating: 90/100.

We know what to expect from chenin. The year 1998 was one of those vintage years that permitted production of all four styles. The dry chenin blanc is basically a fresh stainless steel styled wine. "Old Vines Chenin" is 100 percent barrel-fermented, made from the very oldest vines (nearly 40 years old) and at a fraction of the price, will challenge top chardonnies. It's one of my secret weapons on restaurant wine lists.

Chappellet 1998 "Demi-Sec" chenin blanc ($10) limited production. Made from grapes seriously affected by the noble mold Botrytis cinerea (a beneficial mold that mantices grapes on the vine). It combines a full 13 percent alcohol with just 5 percent residual sugar. Flavors are mellow and honeyed, and while decidedly sweet, it does not cloy. It is perfect for an afternoon snack of fruit and biscuits, or perhaps with some creamy cheeses. Rating: 95/100.

Chappellet 1996 "Napa" cabernet franc ($24) a new variety in the Chappellet line. The current 320 case production level will increase dramatically in coming years. Cab Franc can frequently be as soft and appealing as merlot, but this is mountain grown fruit! A nose of violets and blueberries, and boysenberry and more blueberry in taste. Still very youthful and mainstly about mouth, not showing much wood or complexity at this point. Definitely a keeper. Sock it away and chew in five years. Rating: 90/100.

We know what to expect from chenin. The year 1998 was one of those vintage years that permitted production of all four styles. The dry chenin blanc is basically a fresh stainless steel styled wine. "Old Vines Chenin" is 100 percent barrel-fermented, made from the very oldest vines (nearly 40 years old) and at a fraction of the price, will challenge top chardonnies. It's one of my secret weapons on restaurant wine lists.

Chappellet 1998 "Demi-Sec" chenin blanc ($10) limited production. Made from grapes seriously affected by the noble mold Botrytis cinerea (a beneficial mold that mantices grapes on the vine). It combines a full 13 percent alcohol with just 5 percent residual sugar. Flavors are mellow and honeyed, and while decidedly sweet, it does not cloy. It is perfect for an afternoon snack of fruit and biscuits, or perhaps with some creamy cheeses. Rating: 95/100.

Chappellet 1996 "Napa" cabernet franc ($24) a new variety in the Chappellet line. The current 320 case production level will increase dramatically in coming years. Cab Franc can frequently be as soft and appealing as merlot, but this is mountain grown fruit! A nose of violets and blueberries, and boysenberry and more blueberry in taste. Still very youthful and mainstly about mouth, not showing much wood or complexity at this point. Definitely a keeper. Sock it away and chew in five years. Rating: 90/100.

We know what to expect from chenin. The year 1998 was one of those vintage years that permitted production of all four styles. The dry chenin blanc is basically a fresh stainless steel styled wine. "Old Vines Chenin" is 100 percent barrel-fermented, made from the very oldest vines (nearly 40 years old) and at a fraction of the price, will challenge top chardonnies. It's one of my secret weapons on restaurant wine lists.

Chappellet 1998 "Demi-Sec" chenin blanc ($10) limited production. Made from grapes seriously affected by the noble mold Botrytis cinerea (a beneficial mold that mantices grapes on the vine). It combines a full 13 percent alcohol with just 5 percent residual sugar. Flavors are mellow and honeyed, and while decidedly sweet, it does not cloy. It is perfect for an afternoon snack of fruit and biscuits, or perhaps with some creamy cheeses. Rating: 95/100.

Chappellet 1996 "Napa" cabernet franc ($24) a new variety in the Chappellet line. The current 320 case production level will increase dramatically in coming years. Cab Franc can frequently be as soft and appealing as merlot, but this is mountain grown fruit! A nose of violets and blueberries, and boysenberry and more blueberry in taste. Still very youthful and mainstly about mouth, not showing much wood or complexity at this point. Definitely a keeper. Sock it away and chew in five years. Rating: 90/100.

We know what to expect from chenin. The year 1998 was one of those vintage years that permitted production of all four styles. The dry chenin blanc is basically a fresh stainless steel styled wine. "Old Vines Chenin" is 100 percent barrel-fermented, made from the very oldest vines (nearly 40 years old) and at a fraction of the price, will challenge top chardonnies. It's one of my secret weapons on restaurant wine lists.

Chappellet 1998 "Demi-Sec" chenin blanc ($10) limited production. Made from grapes seriously affected by the noble mold Botrytis cinerea (a beneficial mold that mantices grapes on the vine). It combines a full 13 percent alcohol with just 5 percent residual sugar. Flavors are mellow and honeyed, and while decidedly sweet, it does not cloy. It is perfect for an afternoon snack of fruit and biscuits, or perhaps with some creamy cheeses. Rating: 95/100.

Chappellet 1996 "Napa" cabernet franc ($24) a new variety in the Chappellet line. The current 320 case production level will increase dramatically in coming years. Cab Franc can frequently be as soft and appealing as merlot, but this is mountain grown fruit! A nose of violets and blueberries, and boysenberry and more blueberry in taste. Still very youthful and mainstly about mouth, not showing much wood or complexity at this point. Definitely a keeper. Sock it away and chew in five years. Rating: 90/100.
Entrepreneur of the Year

I have an incredible crew, I am able to make aggressive moves. I have a JCM Engineering Corp., his father, Jose, who was a master machinist in Argentina and wanted to costs. That's not fair. Bennington, a former accountant and salesman. "My tax accountant used fees. pre-paid tles the National nervous. and Cort Christie, has faced the mighty work hard and I say, 'It's not hard when you love what you and by business. People tell me I work hard and I say, It's not hard when you love what you do.'"

Emerging Entrepreneur

Robert Bennington, President, and Cort Christie, CEO National Audit Defense Network, Las Vegas

Robert Bennington, president of the National Audit Defense Network, has faced the mighty IRS on many occasions. But, when he faced 500 people at the Inland Empire Entrepreneur of The Year banquet, he felt just as nervous.

"It was like the Academy Awards," Bennington said. "It was very exciting.

Bennington accepted the award on behalf of his company, which battles the IRS daily — and usually wins. He and partner Cort Christie have made a success of a unique idea, the pre-paid IRS audit defense. Like a pre-paid health plan, it helps greatly if you file it, and if you don't, you probably won't forfeit over having paid the fees.

The network has grown to more than 32,000 members across the county since it started in 1996.

"I knew from my own experience how people hate IRS audits," said Bennington, a former accountant and salesman. "My tax accountant used to tell me not to take all the deductions I was entitled to, for fear of an audit.

The average audit costs $5,000 in attorney and accountant fees. Most people just pay the IRS, even when they're not guilty, to avoid the audit costs. That's not fair.

"When the IRS audits you, the burden of proof is on you to prove you don't owe any money."

Industrial

Carlo Moyano, President/CEO JCM Engineering Corp., Ontario

Carlo Moyano said he is "extremely proud" not only for himself but for his father, Jose, who was a master machinist in Argentina and wanted to purchase the American dream. The family came to this country in 1968. In 1979, Carlos and Jose started JCM Engineering in their garage with $500 from a savings account. 

Now it is a multimillion-dollar operation with 55 employees. Carlo runs the company with a combination of guts and determination. "I take a lot of gambles," said Moyano. "Because I have an incredible crew, I am able to make aggressive moves. I have a team that will back me up."

SCE Helps Keep 100 Jobs in Corona

by Steve Elliott

Thanks to a cooperative effort by Southern California Edison (SCE) and governments at the city, county and state level, 100 jobs are staying in Corona that would otherwise have gone to Mexico.

For Marko Foam Products, a Corona manufacturer of foam packing material for the electronics industry, rising labor and operating costs led owners to consider consolidating operations in their Mexicali, Mexico plant. This would have meant the closure of the Corona facility, with the loss of 100 jobs to the local economy.

Marko stayed in Corona after receiving a Retention Economic Development Rate (EDR) from SCE, which will enable the company to reduce electricity costs while competing competitively, according to Barry R. Sedlik, SCE's manager of economic and business development.

Grant F. Thomas of SCE said that convincing Marko Foam Products to remain in Corona was a joint effort. "We worked with government and commerce officials to keep them here in California by addressing their needs — rising labor costs, facility costs, and raw materials that they required to manufacture their products," Thomas told the Inland Empire Business Journal.

"We were able to provide them a variety of services that would allow them to remain competitive and be more productive by staying in the Inland Empire," Thomas said. "One of them was certainly by reducing the utility rate to the EDR rate, and also helping them to locate suitable manufacturing facilities."

"We felt we had the infrastructure and persistence. With the assistance of the city, county, and state as well as our reduction in utility rates, we were able to keep the company here in Corona, which is very important to us. We continued to attract new businesses to the region and attract, expand and retain existing companies that resulted in the preservation of more than 4,000 jobs between Jan. 1 and May 26 of this year, according to utility officials.

"This bodes well for the future economic development and infrastructure of the Inland Empire," Thomas pointed out. "The more jobs we attract and keep, the better off we will all be in maintaining the quality of life here in Southern California."

Since Jan. 1, SCE assisted 46 companies by offering them special Development Rates and other incentives, according to Sedlik. EDRs allow selected customers to receive five years of discounted rates in exchange for agreeing to maintain a specified level of electricity consumption for seven years.

Last year, SCE's efforts resulted in more than 20,000 local jobs being saved, according to David Ned Smith, the utility's division vice president in the Customer Services Department. "At SCE, we know that when our customers succeed, we succeed," Smith said. "When we hear about firms that are considering relocation offers from other cities and states, or about companies that need assistance in addressing their energy needs, we step in to take immediate action. These companies are simply too valuable to our regional economy to lose."

LET. BELL CONSTRUCTION

Solve Your Tenant Improvement Problems at Affordable Rates!

• Electrical
• Painting
• Plumbing
• Roofing Repairs
• Carpentry
• Tile & Marble Work
• Marble Polishing Specialist

BELL CONSTRUCTION GUARANTEES THEIR WORK 100% TO YOUR SATISFACTION, AND OFFERS A WIDE RANGE OF SERVICES AT THE LOWEST REASONABLE PRICE. CALL TODAY FOR A FREE ESTIMATE.

909-943-0482
909-508-4032

BUSINESS TO BUSINESS COURIER SERVICE

Your Intra-City business mail will be picked up by courier TWICE a day and hand delivered on our next route.

Services Available Include:

• Same Day Delivery
• Couriers
• Tailored Delivery Systems
• Overnight Letter Service
• Parcel Delivery

ICBM

For Service in the Inland Empire call:

1 • 800 • GO • 4 • ICBM

Serving all of Southern California
Entrepreneur of the Year
continued from page 54

ICM builds components for the aerospace, defense and automotive industries. The company has a $24 million contract to build about 60 percent of the parts for the T-38C Talon cruise missile. "I go after the big contracts," said Moyano.

Communications/Technology

Monica Garcia, President/CEO
Complus, Inc., Corona

"Need to have a very active, " said Monica Garcia, who is no stranger to prizes and honors. She expressed gratitude to her employees for helping her make this achievement possible.

In her honor, Garcia won the YWCA Woman of Achievement Award in Riverside. Her company is one of the top Hispanic-owned businesses in the nation. More than half of her employees are women and minorities.

"My father raised me to believe that if I had faith in myself and worked hard, there were no limits to what I could achieve," she said.

Complus sells telecommunications equipment, such as copper and coaxial cables. The company also provides project management, engineering, field installation and custom assembly services. Sales topped $125 million last year.

Retail/Distribution

Ken Smith, President
Southwest Traders, Inc., Temecula

Southwest Traders was founded by Ken Smith in 1977 in Leucadia, and Smith has been sailing ever since, thanks to his leadership. The company distributes fresh juice, smoothies and health food items to retailers.

Smith also opened a one-stop shop in Temecula, which features the world's largest yogurt, ice cream, juice, and smoothie inventory.

The company has its own private label, Rainbow's End, which includes soft-serve yogurt mixes, juice concentrates, and other items.

"We're very happy with our new facility in Temecula," said Smith. "We have 67,000 square feet with dry storage, low-temperature storage, freezers, and medium temperature freezers.

7 a.m. to 4 p.m. at the Great Rivers Chamber of Commerce, 800 E. Plummer St., Riverside. For more information, call (714) 870-7590.
EXECUTIVE TIME OUT
Jamaica: Lusty, Lush and Lively

by Camille Bounds, Travel Editor

Think of the whitest sandy beaches in the universe, lush jungles, beautiful mountains, glittering waterfalls, and clear waterfalls. Three in gastronomic delights and omnipresent reggae and you have boisterous, amiable, lively, happy-go-lucky Jamaica.

A romantic history
Jamaica has been undergoing since Columbus first sighted her in 1494 during his second journey to the New World. The island was inhabited by Arawak Indians who had migrated from South America through the Greater Antilles in approximately 250 A.D. Fifteen years after Columbus spotted this sugar-cane part in the Caribbean, the Spanish tried colonizing her to search for gold. It was a disappointing venture. Thereafter, Spain expelled the island and, by 1655, it was fair game for a British takeover. That was an unhappy acquisition. A group of organized freed slaves called the Maroons conducted a guerrilla war from the woods and mountains against the British. British buccaneers continued from Port Royal, attacking Spanish ships. They gave present-day Jamaica a more happy-go-lucky ambiance.

The Combines lush and easygoing
Heading east to Port Antonio, you will find a relaxed, charming town located on a point of the island. The combined lushness and easygoing attitude of the area will make it difficult to move on to the next. The John Crow and Blue Mountains are to the east. The peaks continue inland to some of the most spectacular scenery in the Cockpit Country, an area that is made up of several mountains that descend to the west coast.

Delightful adventures
You can’t do justice to Jamaica in one week, so try for two. Arriving in Montego Bay or Kingston will give you access to both coastlines, allowing you access to both coastlines, allowing you to follow your choice of delightful adventures. Driving in Jamaica can be frustrating, and being alert and careful as you would in any foreign country is advised. Using guides and available tours are your safest, best bet.

Jamaica is one of the most popular commercial areas. Hotels, apartments and villas, duty-free shopping and tourist-filled beaches are in abundance. Start out with a few days in Ocho Rios. Located on the northeast coast halfway between Port Antonio and Montego Bay, this is a glorious, lush area with gardens and rivers and many upscale resorts. Within driving distance of the famous Dunn’s River Falls, one of Jamaica’s most scenic attractions. Sandy’s Dunn’s River Resort is a couples-only property and all inclusive and very upbeat. Great food and service abound. On the lower levels with fine rooftop restaurants. Pantoime, dance, classical theater, art museums, galleries, jazz clubs, English pubs, upscale dining and down dives are all a part of the up-beat Kingston.

A few days in here will give you the real feel of Jamaica. The markets in the central part of town and a ferry ride to Port Royal are musts. On the high end, Strawberry Hill is a beautiful, quiet, secluded property just 45 minutes north of Kingston. The crocodile will tour the area like an old goat, lugging a box with a knife and a choice selection. On occasion, if you’re lucky and in the right place at the right time, you may get to sight the rare manatee. Another local Jamaican holiday choice is Treasure Beach, a delightful seaside town that leaves behind the tourist mentality. It is pleasant, laid back and a great place to unwind. Very basic, nothing fancy.

A spot to decompress
Negril, about 50 miles west of Montego Bay, is a great spot to decompress with a little luxury added. The scenery is unmatchable and the seashore is stunning. The white beach stretches for seven miles. There’s nothing to do here but play a little golf and enjoy the view—but what a view!

The natives will revive the days when pirates used Negril as their headquarters to pillage ships going from the Spanish Main to Havana. There are quality, classless places to stay. Sands, Grand Lido Negril and Sweep Away are the best known and most have all-inclusive packages, with all meals, liquor and car rentals pre-paid. Negril caters to the younger, single, thirty-sixth thing, although all age levels are welcome if you are into the lively ambiance. Jamaica has many millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millionaire. Jamaica has many millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millennium millionaire. Jamaica has many millennium millennium millennium millennium millionaire. Jamaica has many millennium millionaire.

When the Inland Empire TV News is there, then so are You!
Now on Broadcast, Cable and Satellite TV
When the Inland Empire TV News is there, then so are You!

The Inland Empire TV News can be seen on KPNX-TV* weekdays at 8:00 a.m.

*Please check your local cable listings for the time, day and channel, or turn to KPNX Channel 30 on UHF!

Inland Empire TV News can be seen in the following Communities:

<table>
<thead>
<tr>
<th>Community</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Bernardino</td>
<td>655 W. Gulfstream Ave.</td>
</tr>
<tr>
<td>Rancho Cucamonga</td>
<td>1000 E. Foothill Blvd.</td>
</tr>
<tr>
<td>Ontario</td>
<td>801 S. Indian Ranch Rd.</td>
</tr>
<tr>
<td>Upland</td>
<td>150 S. Indian Ranch Rd.</td>
</tr>
<tr>
<td>Fontana</td>
<td>1700 W. Foothill Blvd.</td>
</tr>
<tr>
<td>Chino Hills</td>
<td>3400 E. Foothill Blvd.</td>
</tr>
<tr>
<td>Rancho Cucamonga</td>
<td>1000 E. Foothill Blvd.</td>
</tr>
<tr>
<td>Fontana</td>
<td>1700 W. Foothill Blvd.</td>
</tr>
<tr>
<td>Chino Hills</td>
<td>3400 E. Foothill Blvd.</td>
</tr>
</tbody>
</table>

For advertising opportunities, call (909) 980-7200
Inland Empire News (909) 484-9765 ext. 39
Fax (909) 391-3160
You know us for our world-renowned doctors, our quality care, and the heart transplants we do. But did you also know we offer corporate wellness and a wide variety of occupational health services to businesses small and large? From cuts to cardiac care, Loma Linda University Medical Center is here for the health and well-being of all your employees. Choose a health plan that offers the care and services of Loma Linda University Medical Center. You and your employees will benefit from the services of one of the top health care providers in the nation.

Call us for information on health plans offering the care of Loma Linda University Medical Center and Health Care.

1-800-LLUMC-97 Ext. 57
www.llu.edu