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Regional Economic Indicators Looking Up

The CSU Long Beach Index of Regional Economic Indicators continues to point upward on the strength of gains in four of its six components. It was the sixth-consecutive growth in economic figures for the region dating back to 1998. Though there was a slight gain in weekly unemployment gains and a slight decrease in manufacturing hours—two components which are generally tied together—all other indicators point to future growth and economic well being.

The number of building permits issued, regional stock prices, the index of "help wanted" ads and the U.S. Index of Leading Economic Indicators all demonstrated continuing strength. Generally, three months of improving indicators are taken as a sign of coming good fortune while three negative months may be a sign of trouble ahead.

The index covers the Inland Empire, Orange, Los Angeles and Ventura counties.

Former Secretary of the Air Force to Fill ULV Dean Post

by Araceli Esparza, Correspondent

Verne Orr, a former United States Secretary of the Air Force, has been appointed to serve as the interim dean of the University of La Verne’s School of Business and Global Studies (SBGS). University President Stephen Morgan said the Pasadena businessman will temporarily replace Dr. William Reif, who announced his resignation as dean of the SBGS on April 3.

Dr. Morgan said he was introduced to Orr through a mutual friend, and that he was immediately impressed with Orr’s background. He also said that, although Orr has “had no affiliation previously with the University of La Verne,” he was “very impressed with his credentials and level of experience.”

Dr. Morgan admitted that Orr was his first candidate and said, “He [Orr] was very interested in taking this position. He felt it would be a unique opportunity for him.”

The nomination was approved at a May 8 meeting of the ULV Board of Trustees.

Dr. Morgan also said that Orr has no interest in becoming the permanent dean of the SBGS, but that he will continue to serve as the school’s temporary dean until a permanent dean is named.

New Vision for Fairplex Village unveiled

by Steve Elliott

A new vision for Fairplex Village, the proposed Fairplex entertainment center, was unveiled recently by Los Angeles County Fair Association and Lewis Retail Centers.

The entertainment center is expected to generate more than 1,600 new jobs, according to James E. Henwood, president of the Los Angeles County Fair Association.

Richard A. Lewis, president of Lewis Retail Centers, announced that the newly redesigned project, formerly known as Parades Park, has undergone extensive modifications. Lewis also announced that nationally renowned architect unveiled on page 5...
Aetna launching no-frills health insurance plan

Aetna Inc. is launching a scaled-back health insurance plan aimed at helping the 25 million working Americans who are uninsured.

The move comes as Aetna and other health plans embrace the issue of uninsured Americans, partly to try to counter a backlash against managed care.

The program, called Affordable HealthChoices, will be sold to employers who can't afford to offer a prescription drug benefit.

Unlike Aetna's health maintenance organization (HMO), which has a prescription drug benefit and pays for hospital and physician services, the new plan will only include the four basic services that Aetna believes are the most basic, which would have minimal coverage.

One concern is that some employers might drop the insurance benefit because of higher premiums. The program, called Affordable HealthChoices, will include the four basic services that Aetna believes are the most basic, which would have minimal coverage.

So far, the new program has been approved in Texas, Connecticut and the District of Columbia. Aetna hopes to soon get approval by regulators in 25 other states.

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Meth...The Inland Empire's Worst Export

Robin Williams once said that cocaine was nature's way of telling you to get off the bus. If that is true, then methamphetamine is nature's way of telling you to get off a lot.

Meth labs have been popping up all over the Inland Empire, not just in the among drug kingpins with high-priced lawyers. No, it is mostly found among welfare cheaters with a camp store and a few dependant children gathered about. These are people who live in poverty, who are on the edge of society and who may not have a clue that your experiment is about to blow up.

It is not just the kids who are at risk. What happens on one street can affect the entire neighborhood. Meth can affect us all through the toxic byproducts of the reactions.

One side effect of Meth is the Inland Empire's health crisis. Meth and other drugs are the leading cause of death in our area. People who are addicted to Meth are more likely to be involved in crime, more likely to be homeless, and more likely to die.

The Inland Empire's schools have been affected by Meth as well. Meth lab operations are often located near schools and can cause health problems for students and teachers.

The Inland Empire's economy has also been affected by Meth. Meth can cause businesses to close, and it can make it difficult for businesses to operate.

The Inland Empire's environment has also been affected by Meth. Meth can pollute the air and water, and it can harm plants and animals.

The Inland Empire's government has been affected by Meth. Meth can cause crime, and it can cause the government to spend money on law enforcement and clean up.

The Inland Empire's community has also been affected by Meth. Meth can cause families to break up, and it can cause people to feel isolated.

The Inland Empire's future has also been affected by Meth. Meth can cause young people to turn to drugs, and it can cause a generation to be lost.

In conclusion, Meth is a serious problem in the Inland Empire. We need to work together to stop the spread of Meth and to help those affected by it.

Keeping Teachers in the Classroom

by Charles B. Rees, Chancellor of the California State University System

Education is the number one issue on the minds of Californians. From Governor Davis to parents, to the business community, we all know that improving our public education system is a high priority.

One of the challenges of improving public education is to attract and retain qualified teachers.

For example, keeping our children in the classroom — and my personal goal is to have 90% of the kids in the classroom — requires a lot of work. We need to make sure that teachers feel supported and valued.

Another problem is that many teachers are leaving the profession.

In California, the average teacher turnover rate is 10% per year. This means that schools are constantly facing the challenge of recruiting and retaining qualified teachers.

We need to do more to support our teachers. We need to provide them with the resources they need to be successful.

We also need to make sure that the pay and working conditions are good enough to attract and retain talented teachers.

The Inland Empire is no different. We have our own challenges when it comes to recruiting and retaining teachers.

The Inland Empire is one of the regions with the highest turnover rates for teachers.

According to a recent study, 25% of teachers in the Inland Empire leave the profession within their first five years.

We need to take steps to address these challenges.

This includes providing better support and resources for teachers.

It also includes making sure that the pay and working conditions are good enough to attract and retain talented teachers.

In conclusion, we need to work together to keep our children in the classroom and to attract and retain qualified teachers.

When the new head of the School of Business and Public Administration at California State University at San Bernardino arrives in the Inland Empire early next year, we believe that he will be prepared. With him will arrive a fresh and eclectic vision; energy of youth; real-world experience; and plans for greatness.

One way to illustrate Dr. Gordon Patzer's simple physical examination of his abbreviated resume is the section titled "education." Dr. Patzer has earned three advanced degrees from major universities.

As a result, the CSU must make adjustments to meet the needs of those students.

Offering more courses at night and on weekends, expanding distance education opportunities, and using CSU campuses to year-round operations are some of the most practical and cost-effective ways to assure accessibility while still maintaining the highest quality.

Four CSU campuses are currently partially funded for year-round operations.

Expanding the existing programs will require that these campuses and extending year-round operations through the system not only would provide students with more options and the flexibility necessary to achieve academic goals, but is also an efficient use of taxpayer dollars.

No less a challenge than guaranteeing student access in the CSU's immediate task of educating and credentialing truly literate tens of thousands of highly qualified elementary and high school students.

Dr. Patzer arrived in the Inland Empire in December of 1998 after spending nearly fifteen years as Dean of the School of Business and Public Administration at CSUSB.

He has a great affinity for the CSU system, he said, because it is easy for him to maintain contact with people who may otherwise be unable to reach him.

Patzer came to the CSU system in 1995 from the University of Northern Iowa. A stint as the chair of the Department of Marketing and Business Law capped a five-year career there. Before that, he was a faculty member at Loyola Marymount University.

Patzer has spent the better part of the last two decades filling future business leaders with knowledge of what has happened in the real world of business development. It is the Inland Empire's opportunities for Patzer that attracted him to CSUSB.

One opportunity that Patzer wants to explore has been the growth of "e-commerce." In the context of short-term goals, the Center for the Study of Physical Attractiveness, the project Patzer is working on as the chair of the business administration department, is a key factor in developing logical and impermissible everyday other observeabilities.

The project's goal is to develop an understanding of the factors that play into human perception of physical attractiveness. It seeks to identify key factors in developing marketing campaigns and similar projects, said Patzer. He has studied the subject of physical attractiveness for both psychology and business (his Ph.D. thesis was on marketing), and has developed expertise in the area.

He has published several articles and one book on the topic and has lectured at numerous venues, including the Loma Linda University School of Dentistry.

In an effort to establish an academic center, the subject closely, Patzer has already lined-up different universities. He described his move to CSUSB as "the next logical step" after spending nearly fifteen years as Dean of the School of Business Administration at CSUSB.

Patzer is looking forward to building similar relationships with the Inland Empire's businesses and communities. One of his pet projects will be "Students in Free Enterprise" (SIFE) which will work with "at-risk" high school students.

In the mean time, the new dean wants to expand the school's Delaware area to include a wider variety of management and administration disciplines.

Academically, the new dean wants to expand the school's horizons to include a wider variety of management and administration disciplines. At the same time, with the evolution of the Internet, business has opened into new areas, and Patzer plans to establish "e-commerce." With the development of this area, CSUSB graduates have a complete grasp of the.

Other courses plans to open workshops to explore topics like political campaign management, event administration and management, and management for the public sector.

Patzer made a point of emphasizing his desire to move to the city of San Bernardino so he can be closer to the heart of the Inland Empire and the university. He acknowledged that the city and the region of Inland Empire are in need of economic development, and said he plans to play a role in that.

He currently participates in a statewide economic growth program and looks forward to building similar relationships in the Inland Empire.
PRO

THE ISSUE: Under current state law, the government cannot raise taxes or issue bonds without two-thirds majorities in the legislature or from the electorate. Reaching the 66% has proven quite difficult in many cases. Now, an effort is underway to reduce the requirement to a simple majority. We asked two leaders on either side of the issue to give us their side of the story.

Simple Majority is Needed for Our Schools

By Reed Hastings

In 1995, 66.6% of the Marrieta Valley Unified School District residents voted in favor of a bond issue to build new and update existing schools. Although 66.6% is a vast majority by anyone’s standards, Marrieta Valley has a history of new schools or the new technology they need. The failure to pass the funds was a result of a current state law.

A significant majority of Californians, including those in the Marrieta Valley USD, want smaller classes and improved school facilities. But, California law requires that local school districts pass local school bond issues by a two-thirds vote – a major obstacle for California schools and their quest to receive much-needed matching state funds. It’s time we changed this.

The numbers are pretty clear. Since 1986, fully 94% of all local school bonds have received majority support that election day, but only 53% have been able to reach the two-thirds threshold. Moreover, there are currently more than 560 school districts that haven’t even attempted school bond elections, knowing that they do not have the resources needed to achieve a two-thirds vote.

Last fall, voters passed Proposition 1A throughout California. Proposition 1A would provide millions of dollars to local school districts for new and updated school facilities. One big catch. In order to be eligible for receiving state money, local school districts must pass a local bond that provides matching funds. The only way a district will have enough money to pass a bond is if they pass local bond.

The 2/3 Majority Saves California Taxpayers From Special Interests

By Mike Spencer

"Now gives me money. That's what I want!" - The Beatles

Proposals to scrap the California State Constitution's two-thirds vote requirement for local school bond requirements are wonderful news for Californians that want to see their tax dollars spent for needed educational improvements.

Look at the bond proponents' campaign spending reports of any local measure. There you will see that special interest donations from bond underwriters, architects, developers and other interests that benefit financially from the passage of the bond tax. The two-thirds requirement helps guard against special interest money "buying" a tax increase they will profit from.

The two-thirds requirement also requires school officials to be accountable. In order to achieve a two-thirds vote, school officials have to scrutinize every expenditure. Many times, school leaders have explained why they allowed facilities to decay, while increasing expenditures in other areas.

On the positive side, school officials must actively engage the community. This helps prioritize true school needs and build important relationships within the community.

This benefit will disappear if the two-thirds requirement is repealed. Without a mandate to make tax decisions at the conditions of schools as the reason to pass bonds, many voters in underpopulated school districts may not be aware of the current condition of facilities, more and more students will be forced into temporary, "portable" classrooms.

The average family pays over 38% of their total income to satisfy their tax bill. More than the cost of food, shelter, transportation and clothing combined. If a single tax payer wants to make it easier for them to pay, they will want to make it easier for themselves.

The two-thirds vote requirement is also the corporate responsibility of our state. It helps ensure that taxpayers are the only ones who have the capacity to help guard against special interest money "buying" a tax increase they will profit from.

The real goal of becoming a 21st century school district is to educate the workforce of the future. We cannot expect teachers to be effective teachers in a 21st century educational system when they are forced to teach in a 20th century environment.

We can't have 21st century teachers in a 20th century environment. We must ensure that our children have the advantage to succeed. And to do this, parents and caregivers must actively engage the community.

Simple Majority for Our Schools

Voters can vote to spend millions of dollars on new schools with a simple majority, but to pass a local school bond you currently need a two-thirds vote. Something just doesn't add up. As voters and parents we should have the capability to cast votes that repair and rebuild schools, implement class size reduction through building new classrooms, and provide technology in the classrooms - and to have those votes count.

We can’t have 21st century reform without a 21st century condition of facilities, more and better students will be forced into temporary, "portable" classroom.

In fact, over 55 percent of California's permanent classroom buildings were built 30 years ago. Technology such as computers, telephone lines, video systems, electrical and other so-called "reform" classroom infrastructure must be made available to our children. Any thriving business in 2000 requires the latest technological advancement. We cannot expect teachers to be effective teachers in a 21st century educational system when they are forced to teach in a 20th century environment.

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It's Not Just the Postal Workers...

by Cyndi J. Torres

This article was written while I was on a recent flight to Philadelphia heading to a conference for professional organizers. "Yikes!" you say, "That's the nightmare view of the disgruntled employee? Who didn't think it could have been the offices, the absence of any information, that he was undoubtedly deciding, in the carpeted halls of his former wife's home, whether he would be the one who hurtled into all our conscious situations." It was my experience over the years. "It's Not Just the Postal Workers..." Your favorite program to read the research and heed the results. If you aren't interested in reading the same information as someone has accumulated in your master-to-do list. And then you reach for that overstuffed briefcase, in a mad dash out of the door...
There are computers all around us.

In fact, taken to its simplest definition, the light switch at the door is 1 byte of computer. It is a very simple type of course. It is ON or it is OFF.

All computer is a, is a series of on and off switches. The fact that we call the thing on our desk the TV screen, the keyboard and the printer a "computer" is simply a matter of language and convenience.

The actual computations are done by a little chip. The most famous would be the Pentium processor chip in PCs. These chips-- these switches-- are all around us. They are in your remote control. And they are all over your car; controlling the carburetor, the brakes and even the radio station. If it is digital, it will just cut off, as they so often do. Soon too, TV will be digital and Hi-Def, which means high definitions.

Jay Leno and certain PBS shows are already broadcast on the HDTV format.

Your TV is made up of horizontal lines, about 575 of them at any given instant. And if all those horizontal lines were connected, that is what each picture is made up of.

This is more than true even when some people try to limit what we can program in a computer, with just 8 of the tiny switches that we call 8-bit computers.

This is what made all of the "Star Trek" affection. It adds safety when calling while driving. It allows the use of multiple telephone systems, remembering numbers. Into the same phone has been built a clock and a calculator. Most modern Internet connections will be possible as well. In fact, the new Palm VII hand held computer will be wireless connected out of the box.

You will just have a monthly phone bill, and that's it. The same plan will be used for cellular phones, fax machines, pagers, modems, etc.

Juno was a digital video display, too. It is a digital display. It is a digital computer. It is a digital camera. It is a digital video display.

The TV is made up of those digital lines, and the signals that are sent to the TV are digital. The signals are sent to the TV so that they can be interpreted by the TV.

There are computers all around us. How many? It is impossible to calculate. The Says, "The many and growing number is staggering.

For example, new mobile phone, which are now being built for cellular phones, have phones that can do a wide variety of tasks. They can make money somewhere. You have just one, you have bought a mobile phone. And in the process, even a single phone can make their product work in ways that you never thought possible.

For example, new mobile phone, which are now being built for cellular phones, have phones that can do a wide variety of tasks. They can make money somewhere. You have just one, you have bought a mobile phone. And in the process, even a single phone can make their product work in ways that you never thought possible. Many computers have been built into the PCB. A PCB, or printed circuit board, is a small board with components that are connected to each other. The components are connected using a grid of copper traces and solder joints. The PCB is mounted on a plastic or metal substrate. The board is usually encapsulated in a protective case.

The computer is a device that can be programmed to perform a wide range of tasks. It can be used for tasks such as data processing, telecommunications, and entertainment.

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Computers/Software

The Computers That Sojourn Among Us

by J. Allen Leibenger

There are computers all around us.

In fact, taken to its simplest definition, the light switch at the door is 1 byte of computer. It is a very simple type of course. It is ON or it is OFF.

All computer is a, is a series of on and off switches. The fact that we call the thing on our desk the TV screen, the keyboard and the printer a "computer" is simply a matter of language and convenience.

The actual computations are done by a little chip. The most famous would be the Pentium processor chip in PCs. These chips− these switches− are all around us. They are in your remote control. And they are all over your car; controlling the carburetor, the brakes and even the radio station. If it is digital, it will just cut off, as they so often do. Soon too, TV will be digital and Hi-Def, which means high definitions.

Jay Leno and certain PBS shows are already broadcast on the HDTV format.

Your TV is made up of horizontal lines, about 575 of them at any given instant. And if all those horizontal lines were connected, that is what each picture is made up of. This new picture is made up of those digital lines, and the signals that are sent to the TV are digital. The signals are sent to the TV so that they can be interpreted by the TV.

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Customer service seems to be one of the things every business claims to do well. I doubt the customer agrees.

In many industries, customer service is one of the differentiators between one business and another. Many companies think that good customer service is a great differentiator and a nice attitude. These don’t hurt of course, but too many customers feel that the drop at that spot do exist.

The tough part of poor customer service is that no one is an apple really does spoil the barrel. Statistics from the Technical Assistance Institute indicate that for every customer that steps forward to say that he or she is not satisfied, 27 percent don’t come back. The average dissatisfied customer tells nine more and 91 percent don’t come back. The average dissatisfied customer tells nine more or 20 or more people. That’s a lot of bad will for each complaint you actually hear.

By contrast a happy customer tells just three people. Dissatisfaction is a problem that businesses must solve. Measuring customer satisfaction is a growing function and an integral part of holistic marketing.

Many companies are experimenting with various ways to capture customer satisfaction data. Naturally, the Internet is a part of that process. For several years, consumer research companies have been accepting various input formats from kiosks to online questionnaires. These methods have been costly to design and implement, preventing the small- and medium-sized firm from participating.

However, with easier access to the Internet and databases, more companies are using forms on the web to get data about services and products. They tie these questionnaires into rewards and frequent buyer programs. With Advos Aachen’s PDF format, questionnaires can be distributed directly to the customers’ desktop computer, for off-line fill-in. The form then can be mailed, faxed, e-mailed.

This inexpensive approach allows small companies to gather exit interviews, customer satisfaction data, and research on what customers may want to buy tomorrow. Too many companies still ask short questions which can reveal a lot about what the customer is thinking, and are usually worth the time and cost of a response. With the inexpensive database your company can really determine if it is going forward or sliding backward in terms of customer service.

Keeping the database can be reassuring when a bad spell hits. Have a client that has five years of survey information and web-based records on every customer call. We can monitor customer attitudes so closely that we watch for minute changes in attitudes. As a result, we can monitor quality feedback in just a few weeks and know when a new product or product correction is needed immediately, keeping the problem to a minimum. They want to love the big guys at customer service.

Waiting for customer-initiated responses to your service is reactive. A business customer of a local bank complained numerous times, and to different officers, about a quality service that was taking too long to be completed. The customer was not happy, but was ignored. When the sales department came back to ask for more business in a different product, they left a strong impression of a dysfunctional organization.

The best companies are proactive. Thousands of companies are studying ways to make customer service better for business customers on the web. Delivery of documents, catalogues, instructions, information and even apologies via the Web is becoming a regular practice in many forward-thinking companies.

Some of these mechanisms include text response e-mail to let you know that your question has been received and routed to the correct person. Other companies are keeping track of customer buying preferences, so they can suggest products that are known to be used by the customer. Business-to-business applications are particularly important. Buyers of commercial goods need quick access to a variety of information, including purchasing history, costs, discounts, shipping time and costs and specifications.

Maintaining records FOR the buyer becomes a service that is appreciated. Many and keep them coming back.

Understanding the customer and applying technology can produce some interesting results. Such as the attorney who, in pursuit of faster turnaround, developed and sold legal templates to other attorneys, wrapped in a database for mail merge convenience. Or the insurance company that has become so proficient in employee benefit management that they are spinning off a new company to do it, for a fee, for larger companies.

While your company may think that it’s polishing the apple with a smile and a nice attitude, remember to examine the quality of the fruit.

Ron Burgess is president of Burgess Group, a marketing management consulting company specializing in relationship marketing and marketing systems integration. He can be reached by phone at (909) 790-8792, e-mail at ronburgess@aol.com or on the web at www.burgessgroup.etereeeleclouds.com.
The Big Deal Is: The Death of the Age of the Middleman!

by Sadeh Mohasseb

The big deal about the Internet is not the convenience of buying things from home and then waiting for them to be delivered to your door. The big deal about the Internet is not even the romantically-romanced opportunity of finding a soul mate in a chat room. The big deal is, however, the fundamental impact the Internet will have on the nature of economic transactions and commerce.

A few days ago I sat in front of the computer and used the Internet to buy something for the first time. I needed to plan a trip, and as usual, I started with my travel agent. However, it was late, the office was closed and she had gone home for the day. I took the next step and attempted to call the airlines to explore my options and possibly purchase a ticket. A long wait motivated me to jump on the Web and try this Internet transaction business in. I examined my alternatives, found the best deal and purchased my ticket. I even earned double mileage on account of my purchase! In another eight minutes my entire itinerary was gracefully sliding out of the fax machine. I was hooked, and my travel agent was officially out of a job.

Since the time "money" was created as a medium or unit of transaction, there has been a fundamental restructuring of the way in which economic exchange takes place. In the good old days of bartering, we would make a direct, fair trade and be happy. If we traded our chickens for your wheat, we would strike a deal and the transaction would be complete. As the village got bigger, the type of merchandise available to us would increase and our needs began to exceed our ability to find bartering partners in our own village. In the immediate surrounding community. Here we created the "middleman" and "money" and together they provide a suitable structure for effective, widespread commerce.

For years, a certain type of system in place, we trusted middlemen to find the best economic relation- ship for us. In return, we compensated them for their efforts and for their ability to find the merchandise we were looking for at an acceptable price and adequate terms. The middlemen solved the problem of the great multiplicity of goods and services, and choice and addressed the difficult challenges of achieving transactional fairness. Now we have come to the "big deal." The Internet has provided us, once again, with the ability to participate in direct commerce with our fellow villagers. Electronic credit and debit cards have made it possible to buy and sell transactions, and transactions, and transactions, and transactions, and transactions, and transactions. Instead of relying on the "middleman," we can use our own resources to make trade decisions and choose and find an appropriate trading partner in seconds. The "small" community that allowed us to deal with people directly is here once again. However, this time it is a virtual community, where trade takes place almost immediately, and without any geographical limitations.

For years, I had examined the possibilities and "need A," so we meet in the virtual village and complete a transaction on a one-to-one basis with no middleman.

This extraordinary phenomenon is restructuring the fundamental premise of commerce. The accepted formula for transferring goods through multiple layers of middlemen (brokers, agents, distributors, VARs, etc.) is no longer offering the benefits it was once intended to deliver. The Internet is forcefully breaking the traditional value chain of delivery of goods and services. Short of price wars will be intensified and the middle players will have to face significant financial challenges as e-mail shrinks rapidly. The very probable and painful side effect on our "middleman" systems is evident, and the economy, on a global basis, will have to absorb the difficulties caused by instability resulting from the elimination of an entire layer of employment.

Folks, find a niche promptly. Get wise now, and reevaluate your needs in this new world of commerce. The end product of commerce. The demise of our "middlemen" and the middlemen, we once accepted as a medium or unit of exchange once again. However, this time it is a virtual community, where trade takes place almost immediately, and without any geographical limitations. The Internet has provided us, once again, with the ability to participate in direct commerce with our fellow villagers. Electronic credit and debit cards have made it possible to buy and sell transactions, and transactions, and transactions, and transactions, and transactions, and transactions. Instead of relying on the "middleman," we can use our own resources to make trade decisions and choose and find an appropriate trading partner in seconds. The "small" community that allowed us to deal with people directly is here once again. However, this time it is a virtual community, where trade takes place almost immediately, and without any geographical limitations.

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Folks, find a niche promptly. Get wise now, and reevaluate your needs in this new world of commerce. The end product of commerce. The demise of our "middlemen" and the middlemen, we once accepted as a medium or unit of exchange once again. However, this time it is a virtual community, where trade takes place almost immediately, and without any geographical limitations.

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Technology

Internet raises questions of public access versus right to privacy

by Steve Elliott

The ready availability of vast amounts of information on the Internet raises questions which pit the interests of openness and pub-...
Two New Cardiac Procedures Beneficial for Some Patients

by Kathy Roche

Of all the modern miracles in medicine the invention of the artificial heart-lung machine by Dr. John Gibbons in 1953 ranks right at the top. Physicians there­after had the ability to open the chest cavity, stop the heart, and repair heart defects. The miracu­lous heart-lung machine could function as the patient’s "arti­ficial" heart and lungs until sur­geries without the heart-lung machine continue today.

Pomona Heart Center, for exam­ple, performs and recovers from open heart surgery. Surgeons there work in a heart-lung machine since in 1986. During the last three to four years, the pursuit of new surgical techniques without opening the entire breast bone or using the heart-lung machine has paid off.

During conventional cardiac surgery, the surgeon opens the chest down the middle dividing the breastbone. Once the patient’s heart and lung func­tion are diverted to the machine, the surgeon has a clear and motionless view of the abnormal area to make repairs. When the operation is over, the heart-lung machine is slowed down and the newly repaired heart starts beating and gaining strength. When the heart fully recovers, the patient is weaned from the heart-lung machine. The patient stays in the hospital for a week, recuperates at home for a couple of months, and lives with an 8-inch scar for the rest of his or her life.

"Although we’ve been able to save lives using conventional open heart surgery techniques, I’ve never thought we were doing it the way it should be done," said Dr. Voleit.

Using what Dr. Voleit calls a "designer incision," minimally invasive cardiac surgery is per­formed while the heart is still beating through a small incision opening in the upper sternum, the lower sternum, or between the ribs on the right or left side of the chest. These mini-ser­vices continued on page 48

Redlands Physician Named to Prominent Post in California Medical Association

by Peter Fishen

The San Bernardino County Medical Society (SBCMS) has announced that Redlands-based Beaver Medical Group’s Ronald Bagasser, M.D., has been named vice chairman of the California Medical Association’s (CMA) House of Delegates, the group’s policy-making body. The CMA is the state’s major representative body for physicians throughout California.

Medical director with the Redlands-based Beaver Medical Group, Dr. Bagasser is board certified in family medicine and is a fellow of the American Academy of Family Practice. He also serves as an associate professor at Loma Linda University Medical Center.

Dr. Bagasser is the chairman of the California delegation to the American Medical Association. He has served on the CMA Board of Trustees, chaired the CMA’s Managed Care Committee and was vice-chair of the CMA’s Hospital Medical Staff Executive Board and co-chair of the Board of the California Foundation for Medical Care. Dr. Bagasser also serves as vice-chair of the Environment of Care Committee for the American Medical Association Accreditation Program.

In addition to his duties in organized medicine on the state and national level, Dr. Bagasser has served the San Bernardino County Medical Society as president (1991) and currently chairs the Society’s Communications Committee and Editorial Board. The SBICMS honored Dr. Bagasser in 1995 with their prestigious Nicholas P. Kokes, M.D. Outstanding Contribution to the Medical Society award.

He and his wife, Susan, have two daughters, Debbie and Sarah.
ELECT Open Access, 3-Tier POS for Small Groups, and Individual & Family Plans.

Health Net, the plan with more than 20 years in California, announces three new products that could help improve your bottom line. Our ELECT Open Access lets Members go directly to specialists within our extensive network of 40,000 physicians. Our 3-Tier POS for Small Groups gives clients with 2 to 50 eligible a new option. And our Individual & Family POSs offer affordable and quality coverage - some for as little as $13.50 a day*. Don't miss our. If you're a benefits administrator, call your broker. If you don't have a broker, or if you are a broker, call Health Net Broker Relations at 1-800-448-4110 to find out more. Either way, it's an opportunity that may come along only once (or, in this case, three times) in a lifetime.
Salton Sea Task Force Presents Findings

Numbers don’t lie. And that’s one reason the Salton Sea Authority appointed a task force last September to look at financing mechanisms for the restoration of the Salton Sea from an economic development perspective. The Economic Development Task Force, chaired by Cabazon CEO Mark Nichols, formed the formal backing of its findings to the board of directors at a March 18 public meeting.

And they had plenty of numbers for the board to consider. The sea — 35 miles long and 15 miles wide, with depth ranges from 1 to 15 feet — is a problem that needs fixing. The question is how.

That’s where the Economic Development Task Force numbers come into play. The 15-member committee looked at “reasonably likely revenue sources,” “possible revenue sources” and “problematic revenue sources” to find a restoration of the sea. A report prepared for the task force by the Rose Institute of State and Local Government projected revenues from the most probable sources as high as $361 million and possible revenue as high as $781 million (revenue from “problematic” sources were not entered into any equation).

The Salton Sea Authority Board of Directors was informed of the consequences of letting the condition continue.

The village will serve as the icon for the entertainment and retail center with streets that have hosted famous movies, captivating restaurants, captivating movie theaters, retail shopping and entertainment and retail center, says Lewis Garman, general manager of the project.

The square is “designed with a purpose,” says Garman. It seeks to “grow and succeed while never taking its focus away from the community it serves.”

Like other HMOs, Inter Valley has grown and expanded since its inception in 1979, but comparisons with competitors largely end there. Inter Valley has seen its success come about for a number of reasons, including its innovative programs, non-profit status, strong relationships with local providers, and consistently high approval ratings from commercial and senior members. Most important to Inter Valley’s success, however, is its industry standard-setting commitment to the communities it serves. Driven by this principal, Inter Valley has benefited from its commitment to many community functions, charitable events and wellness programs it has spearheaded during the 20 years in the Inland Empire. The story continued on page 29.
Dear Editor

I am sorry our Public Relations firm did not report to you on these incidents, but as General Manager of Pharaoh’s Lost Kingdom, I would like to rectify the record to set the facts straight. I am quite certain you mentioned in your article and some that were not mentioned.

- 40 electrical safety problems—FALSE—These were corrections that the State Parks Department did even though it delayed our opening.
- Cal-Osha investigated the park 3 times—FALSE—We were questioned three times, with one minor violation that we corrected prior to the Cal-Osha investigation on its own initiative.
- The park an ugly gang violence problem during a rap concert held at the park—FALSE—the park never had a rap concert, and never did have any violence at any concert at the park. Due to the parking lot leave, the following city guidelines and closed to the public until attendance dropped below capacity levels. Any violence that took place on the city property with city police.

The theme park industry is extremely regulated—Pharaoh’s Lost Kingdom was launched in a rather tenuous business climate. The large park was launched in a very competitive market, with the number of attractions and locations in the area, would have been built after extensive research done in a rather tenuous business climate. Pharaoh’s Lost Kingdom was launched in a very competitive market. Three parks pay a tremendous amount for certified inspections, emergency inspections, county inspections, and if there is an accident, we want everyone to enjoy the park. Pharaoh’s Lost Kingdom was launched in a very competitive market. The guests’ experience better than the guests who attended us. Is it a gamelike the guests’ experience better than the guests who attended us. Is it a game?

In regards to items not mentioned, there has been a great deal of noise and mud-slinging by people who have never been to the park since its opening. Not only is it to 3 times larger than Fiesta Village or Scandia Fun Center, but the guests feel like they are in the game. There were three guests arrested (at the玩场) the park never had a rap concert. With the potential of any violence at the park occurred. We investigated the park

The concert in question, held in August 1997 and reported by Riverside FM radio station KOIG, did, in fact, have only 1,600 people attending a rap concert, which had been planned for the park since its opening. The guests’ experience better than the guests who attended us. Is it a game like the guests’ experience better than the guests who attended us. Is it a game?
<table>
<thead>
<tr>
<th>Hospital Address</th>
<th>City, State, Zip</th>
<th># of Beds</th>
<th># of Doctors</th>
<th>Top Local Executive Title</th>
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<td>411 Medical Center Blvd, Victorville, CA 92392</td>
<td>175</td>
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<td>Medical, Surgery, ICU, SICU, Sedation, Home Care</td>
<td>(760) 921-5150/921-5201</td>
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<td>St. Mary Memorial Hospital</td>
<td>15221 El Camino Rd, Corona, CA 92883</td>
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<td>Medical, Surgery, ICU, SICU, Sedation, Home Care</td>
<td>(909) 373-8000</td>
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<td>Medical, Surgery, ICU, SICU, Sedation, Home Care</td>
<td>(909) 921-5100</td>
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<td>125</td>
<td>3.6 million</td>
<td>Medical, Surgery, ICU, SICU, Sedation, Home Care</td>
<td>(760) 921-5150/921-5201</td>
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<td>St. Mary Medical Center</td>
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<td>230</td>
<td>125</td>
<td>3.6 million</td>
<td>Medical, Surgery, ICU, SICU, Sedation, Home Care</td>
<td>(909) 798-0000</td>
</tr>
<tr>
<td>Valley Community Hospital</td>
<td>30460 Central Ave, Temecula, CA 92590</td>
<td>230</td>
<td>125</td>
<td>3.6 million</td>
<td>Medical, Surgery, ICU, SICU, Sedation, Home Care</td>
<td>(909) 696-6900</td>
</tr>
</tbody>
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Riverside Community Hospital Appoints New President and CEO

Bryan R. Rogers has been named as president and chief executive officer for Riverside Community Hospital, an affiliate of Columbia/HCA Healthcare Corp. His appointment was effective May 24, 1999.

"I was personally very impressed with the research that Bryan conducted in preparation for his interview and his knowledge of our organization," stated Robert Bowles, board chairman of Riverside HealthSystem, LLC. Rogers brings an ideal combination of business prowess and clinical experience. He has been with Citrus Valley Health Partners in Covina, California since 1991 and served as their executive vice president of operations, and president and CEO for Foothill Presbyterian Hospital.

During his tenure at Citrus Valley, Bryan led the consolidation of a three-hospital system that resulted in $8 million in annualized savings and improved operational efficiencies. In addition, he oversaw their managed care strategy, the implementation of operational efficiencies and capital investments, and education initiatives.

Bryan received a master of business administration from Pepperdine University. His undergraduate degree is in industrial administration from Drake University.

Bryan has been named as president of public health in hospital administration and health services management from UCLA and is an advanced executive MBA from Claremont Graduate University. His undergraduate education was at Duke University, where he trained as a physician assistant.

"Finding the right person for such a critical position is an arduous process," stated Tom May, vice president for facilities, Columbia/HCA Healthcare Corp. "It was pleased to find someone of Bryan's caliber within a relatively small time frame resulting in minimal disruption to the office of the CEO."
Keeping teachers...

Continued from page 6.

teachers over the next 10 years. The CSU, highly regarded for its role in educ-
ating fully 60% of the state's teachers, has taken several significant steps to
meet this need.

By the year 2000, all CSU-cred­
dentialed teachers will have met the
requirements for

60%

by the year

2000.

Significant steps, including high
school diagnostic testing, to help reduce
the number of remedial education
in California schools. Using the latest technology (including the
Internet, video, audio and print materials), this program will
deliver high-quality teacher education directly
to these emergency-credentialed teach-
ers who are unable to attend a campus
because of their teaching schedules,
family obligations or remonstrances from
a college campus. Upon completion of
this 18-month program, these dedicated
teachers will be fully credentialed.

More information on CalStateTEACH
is available via a toll-free hotline (1-
877-472-7824) through its Web
site at www.calsateach.net.

The second of CSU's innovative
programs is designed to encourage and
recruit people of all ages, ethnicities and
professions who wish to become
teachers.

The California Center for
Teaching Careers - CalTeach - is an
information, referral and recruitment
center for individuals interested in
becoming teachers. CalTeach can be
accessed via its toll-free number (1-
888-CAL-TEACH) or through the
Internet at www.calteach.com.

Guaranteeing access to
expanding and improving teacher educa-
tion programs are essential to
California's future. But, they must go
hand in glove with accountability and
maintaining the highest academic
standards.

If the CSU 23 universities are to
continue to attract and retain the best
possible teachers, the faculty must be
compensated fairly and at levels com-
petitive with similar institutions nation-
wide. The faculty are directly responsi-
ble for the success of our students and
the quality of our universities. It is
essential that we invest in them by
working to close the salary gap that
exists between CSU faculty and the fac-
ulty at comparable institutions.

Just as the CSU presidents and
administrators are rewarded based on
performance, the faculty must also be
accountable to the people of California
who fund this highly regarded institution.

The CSU is showing its commitment to accountability in
an expansion of the university's pay-
for-performance program. The CSU
believes excellence is encouraged when
superior performance is rewarded.

Just as good teachers are the foun-
dation of a quality education, an educa-
ted and skilled workforce is at the core
continued on page 40.
A voice enveloped in beauty

For song stylist Patisha Singleton, singing is like breathing—’It’s something you can’t do.

Singleton wowed the attendees at the 1999 Women & Business Expo in Riverside with her amazing three-octave-plus voice, her commanding stage presence, and a delightful dose of charisma. Showing refreshing versatility, she performed selections from all over the musical map. Her eclectic and varied repertoire had something to please everyone, and your house isgregation.

The songster used her three decades of musical experience to great scientific effect, proving her voice to be an instrument of pure emotion.

The Riverside resident, who lived in Selma, Ala., until she was a fifth grader, has a voice enveloped in beauty. She shares that voice in public and private engagements throughout the Inland Empire and surrounding area.

One of Singleton’s first inspirations to follow the musical path came when a teacher sent a note home to her mother indicating Trish’s vocal talent, and suggesting that she take singing lessons. He hasn’t stopped singing since.

In 1971, Singleton responded to a casting call and won a singing role in the popular musical “Jesus Christ Superstar,” touring nationally with the group.

Singleton doesn’t confine herself to just one or two musical styles. She is perfectly comfortable performing jazz, pop, ballads, classical, inspirational and gospel music. And she can make herself understood to most any audience anywhere in the world, because she speaks (and sings) French, German, Italian, Spanish, and English.

For bookings, call Dwight Osborne at 909-649-2503.

by Steve Elliott

1999 Women & Business Expo

by Steve Elliott

The Women & Business Expo 1999 is now one for the history books, and it leaves in its wake almost 1,200 area businesswomen who now have some fresh new ideas about running their businesses and their lives.

The Expo, held on May 21 at the Riverside Convention Center, was dedicated to the enhancement of women’s personal growth and business opportunities in the Inland Empire. It was the ninth annual gathering of its kind held by the Inland Empire Business Journal.

The event brought together professional women who learned, shared ideas and established relationships with other professionals.

The varied crowd drawn by the Expo included women with dreams of starting their own business, of moving up in the corporate world, of expanding an existing company, or women simply determined to improve upon their personal leadership and development skills.

Keynote speakers for the event were Dr. Susan Forward, Dishar Carroll, and Arianna Huffington.

Dr. Susan Forward, the first keynote speaker, is an internationally renowned therapist, lecturer and author of several books including the 1986 number one bestseller “Men Who Hate Women” and the Women Who Love Them.” Dr. Forward held the crowd spellbound with a presentation based largely on her latest book, “When Your Lover Is A Lie: Healing the Wounds of Deception and Betrayal,” which she co-wrote with Donna Frazier. Forward has hosted ABC Talk Radio for five years and has made more than 300 TV appearances.

Actress and fashion designer Diahann Carroll was greeted with a standing ovation when she took the stage. The legendary Golden Globe and Tony Award winner and Emmy, Grammy and Oscar nominee delivered a moving speech on breast cancer, rendered all too poignant since Carroll is herself a breast cancer survivor. She became the first black actress to star in her own TV series, “Julia,” in the late 1960s, and later appeared in “Dynasty” and “A Different World.” She has also starred in Broadway plays such as “No Strings” (for which she won the Tony Award) and “Sunset Boulevard,” and motion pictures such as “Five’s Bayou.” Two years ago, Carroll launched her own Signature Brand fashion collection. She has received numerous awards for her civic and humanitarian work, including the Black Woman of Achievement Award.

Arianna Huffington, nationally syndicated columnist and author of seven books, was the final keynote speaker. A graduate of Cambridge University with a master’s degree in economics, Huffington achieved international acclaim with her book “Matira Callas: The Woman Behind the Legend.” Her monograph “Plato-ne: Creativity and Destruction” was the basis for the 1994 film “Surviving Picasso” starring Anthony Hopkins.

Arianna has appeared on television shows including “Good Morning America,” “Conde Nast,” “Firing Line,” “48 Hours,” and the “Today” show. Huffington’s syndicated columns appears in major newspapers including the Los Angeles Times. She is active in conservative politics and serves as a consultant and advisor to Republican Party leaders. Her latest book, “Greetings from the Lincoln Bedroom,” has just been released.

Other distinguished guests and speakers included California First Lady Sharon Davis (wife of Gov. Gray Davis) and Laila Ali, daughter of boxing legend Muhammad Ali. Davis regaled attendees with the inspiring story of how she built a successful business after starting her professional career as a flight attendant. Ali brought the message that “You, as women, can do anything you want to do.” Exhibiting her famous father’s unbridled confidence, the 21-year-old Ali has decided to follow in her footsteps by becoming a professional boxer.

Photos on left featuring:

Top: Opening act for women in the new millennium by William J. Anthony

Bottom: Keynote speaker Arianna Huffington, nationally syndicated columnist and author;

Photos on right featuring:

Top: Keynote speaker Dr. Susan Forward, therapist, lecturer and author;

Middle: California’s First Lady Sharon Davis, telling the inspir­ ing story of how she built a successful business;

Bottom: Laila Ali, daughter of boxing legend Muhammad Ali.

JUNE 1999

Montclair High School Marichai Band Entertains at Women & Business Expo

The Montclair High School Mariachi Band, was already a hit at the Women’s Business Expo ‘99 at Riverside recently, enlivening the crowd with their smash-hit, infectious Latin rhythms.

The band, under the tutelage of Thomas Garvin, director of bands, and Andes Garcia, mariachi program coordinator, was formed two years ago. It has since been featured in local parades, city functions, grand openings, and other performances. The group has grown from 12 members in 1995 to more than 25 today.

This year the band hosted their second annual Mariachi Festival, which also featured five other mariachi bands ranging from elementary students to professional musicians. More than 500 attendees enjoyed a four-hour concert, capped by a grand finale featuring all the performers.

This summer the Montclair Mariachi Band will host a free, week-long Summer Music Camp for elementary through college level students. The goal is to promote the history, traditions, and playing techniques of the mariachi.

“The Mariachi Band of Montclair High School is more than just a class,” said Director Thomas Garvin. “It has become a vital link to the community. Because of the vision and collaborative efforts of the teachers, staff, school administration, city officials, and most importantly, the community of Montclair, this dream has become a reality.”

“Programs like this remind us of what is right in public education. By working together in a rich collaborative environment, everyone wins,” Garvin said.

— by Steve Elliott

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— by Steve Elliott
The Blue Family Shares 'Heavenly Joy'

by Steve Elliott

Hearing the musical Blue family perform can definitely take your blues away.

Apple Valley's Sylvester Blue and Sylvia Blue and their children, Heather, 21; Angel, 16; and James, 12, have been singing and performing together as a family for four years now, but music has always been an important part of their lives.

"I always sang in church," Sylvester said. "I directed at a popcorn church choir, and I met my wife, Sylvia, in church; we both grew up in Cleveland, Ohio, and attended the same church there.

Sylvester and Sylvia have been making beautiful music together for almost a quarter century now, having first performed in 1975.

In addition to gospel, they perform country, classical, and contemporary music in their shows. Their performances are enjoyed by church and other groups throughout the United States and in many countries overseas.

The family has taken their brand of musical happiness all over the globe, performing and visiting in Israel, Korea, England, and Wales. They are currently planning a tour of the Eastern United States which will take place this July and August, and they plan to return to Israel in the fall.

Sylvester says he was inspired and motivated by such opera masters and Mario Lanza and Enrico Caruso. "They motivated me to study voice," Sylvester said. His musical ambitions took him to the Cleveland Conservatory of Music, where he learned to channel his abundant natural talent in a trained singing and playing. The children's musical talent has been honed by Sylvester, who has given them voice and instrumental lessons.

Sylvester, who has performed in concert shows at Disney World and Disneyland and has appeared on television shows like "The Tonight Show" and "Epic," sings in bass guitar, and is a talented harp player as well. Angel is a gifted opera singer, having recently performed at Cal State L.A. in the opera "Alcina" as the classical composer Handel as well as a sopranist, bass guitarist, and classical pianist. Both Heather and Angel have performed in the Trinity Broadcasting Network. Twelve-year-old James plays drums, saxophone, and sings.

In addition to their musical performances, the Blues find time to conduct Torah and Bible seminars.

"The big thing is to have faith in God," Sylvester said. "We feel that God has given us talents to show, so that we might testify to His reality."

The Blue family's compact disc, "Heavenly Joy," recorded in 1996, is currently available from Sylvester Blue, P.O. Box 2947, Apple Valley, CA 92307, telephone number 760-240-0469.

Sylvester and Sylvia Blue look back at their fruitful and rewarding lives with appreciation and look to their bright future with faith and excitement. "It's really interesting, and we aren't done yet," Sylvester Blue says with a smile.

I.E. Banks Healthy, Sheshunoff Figures Show


The latest report, released in late May, covers the final quarter of 1998. It shows that most local institutions continue to perform well, with several exhibiting improvement over the last report.

Sheshunoff ranks local banks and S&Ls according to a percentile system, comparing their current health against five-year industry trends and is based on a distribution curve. It is intended to give consumers a view of a bank's condition with regard to others in its peer group. A rating of 50 means that about 50 percent of institutions rank higher.

However, the closer to the extremes of the scale, the greater the disparity, so a rating of 65 puts an institution ahead of 75 percent of its peers. A rating of 76 or better puts a bank in the top 10 percent.

The following list is the Inland Empire Sheshunoff_bank ratings:

1. Sun Country (Apple Valley), 16; First Mountain (Big Bear), 27; Fallbrook National, 47; Valley Independent, 34; Citizens Business, 52; Golden Pacific, 19; Foot Hill Independent, 36; Palo Verde National (San Jacinto), 47; Redlands Centennial, 40; Inland Empire National (San Jacinto), 47; Redlands Bank, 41; Rancho Bank, 28; Temescal Valley, 46; Pioneertown (Escondido), 73.

Bank of Hemet, 55; Valley Merchants (Hemet), 61; Canyon National Bank (Palm Springs), 21; Upland Savings, 33; Desert Community (Victorville), 56; Monument National (Ridgcrest), 0; Mojave Desert Bank, 25; Community Bank, 47.

The S&L ratings:

1. PPF Bank & Trust, 54; Hemet Federal Savings, 34; Mission Savings (Riverside) 46; Provident Savings Bank (Riverside) 55; First FSLA-San Bernardino, 23; Life Bank (East Bernardino), 31; First FSLA of San Gabriel Valley (West Covina) 23.

The ratings do not reflect current quarter performance, but are a starting point to evaluate a bank's health.

I.E. Banks Healthy, Sheshunoff Figures Show

Business depends on technology, which is why National University graduates hold key positions in the field of high technology. We offer state-of-the-art programs in everything from information technologies to computer science. For the careers of tomorrow, call us or visit us on the internet today.

For the careers of tomorrow, call us or visit us on the internet today.

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REIT Swallows Five Ontario Warehouses

ProLogis, a major real estate investment trust (REIT) has purchased the 1.5 million squarefoot industrial portfolio of Prudential Real Estate Investors. The properties are all located in Ontario.

Both parties in the sale were represented by Darla Longo, vice president of CB Richard Ellis.

The five-building group features Class A distribution space and is ideal for loading and trucking storage. Among the tenants are Best Buy, Galco Toys, Skechers shoes and others.

ProLogis operates nearly 1,500 distribution centers throughout North America and Europe.

At National University, technology means business.
Earlier this year, the new Bank of America began its transformation by merging with the former NationsBank, creating the largest banking company in the United States. Last year's merger with the old NationsBank now complete, Bank of America's main focus is to deliver exceptional service to customers, says Leigh Cross, senior vice president and regional manager for the bank's Southeastern Region. "We serve more customers each day than any other financial institution in the area," said Cross. "Our customers can obtain personal credit for education, home improvements, new cars, appliances, vacations, etc., simply by coming into one of our banking centers or applying by telephone or through our online home banking service.

"With the introduction of our new Premier Banking Program, many customers can call on a relationship manager to help assist them with many banking services. Our focus will continue to be on our clients and how we can better serve them each and every day," adds Cross.

Bank of America also serves local small businesses, which is a vital economic sector of this region. Today, the bank has over $852 million in credit-line commitments to area middle-market corporate customers. For 80 years, Bank of America has been a leader in underwriting notes and bonds. Today, it is among the top 10 underwriters for municipal notes and bonds in the nation. Since 1913, Bank of America has originated, underwritten or participated in California state and/or municipal notes and bonds. During the past three years, the bank underwrote or placed issues for California state/municipal agencies totaling more than $29 million, including $9 million each to the Rialto and Moreno Valley Unified School District TRANS two years ago.

Twenty-five years ago, Bank of America introduced "private banking" to its customers, focusing on building and preserving the wealth of individuals and families. Today, with $120 billion in assets, the bank's private banking arm is the largest in the U.S. Private banking clients are individuals and families with a net worth of more than $1 million, excluding their primary home, or more than $1 million in assets to invest.

The bank also supports local charities through its foundation. The Bank of America Foundation contributes financial assistance to nonprofit institutions and organizations that enhance the quality of life and promote public interest in the areas where the company conducts business. The foundation makes contributions to programs that focus on education, community development, culture, the arts, and health and human services.

According to Barbara Robinson, executive vice president and regional manager for the bank's Los Angeles region, "the foundation is one of the largest philanthropic foundations in the United States.

"At Bank of America, our philosophy begins with the belief that it is our responsibility to be the best corporate citizen and to help enhance the quality of life in our communities," Robinson said. In the past three years, the foundation has granted over a half a million dollars to more than 100 different organizations serving the Inland Empire.

Robinson, who resides in the area, says it's great to be able to see the dollars working in her own community. "Having direct responsibility for grant funding requests, representing areas including the Riverside, San Bernardino, San Gabriel, Pomona and Palm Springs communities, it allows me to see first-hand how our dollars really do make a difference," adds Robinson.

With so many changes taking place in the financial industry these days, it's reassuring to know that the new Bank of America hasn't forgotten the most important piece of the puzzle. "Our customers are our greatest single asset," said McGee. "We want to win their confidence by doing what's right. We want to exercise leadership in the Inland Empire and throughout Southern California. We want to be the people who make banking work as it's never worked before."
The Human Side of Technology by Sal Corsi, PFF Bank and Trust

The ‘90s have been a technological explosion—especially in this computer industry. As we end this decade and approach the new millennium, it’s no wonder we’ve heard a lot about the year 2000 bug. Also known as Y2K, the term “Year 2000 Bug” refers to computer programing originally designed with a two-digit field to record the year—e.g., 99 for 1999, 98 for 1998. For example, when the calendar changes to 2000, some systems, particularly those designed in the 80’s, may recognize the year “00” as 1900. This could result in computer glitches. These bugs have been shown to be quite minor, and the Y2K is a for a number of years now. Computer programming is no piece of cake, so there are additional issues surrounding year 2000. People need clear and accurate information regarding the big event and, happily, there is plenty of it available. The President’s Council on Year 2000 for, in fact, provides a toll-free Y2K information number: 1-888-USA-Y2K, to update callers on the progress of major industries, utilities and banking relative to year 2000. Those interested in the Internet can find additional information by accessing www.Y2KOOO.com.

Foothill Independent Bank offers $10,000 to assist low- and moderate-income home buyers in achieving home ownership. The charitable contribution, paid to Rancho Cucamonga Housing Assistance Resources (HART), will be used to assist prospective home buyers who qualify to purchase homes and need assistance in making their down payment. The contribution will also be used to provide homeownership education for eligible low- and moderate-income residents, which are required for those receiving assistance.

Foothill Independent Bank has donated $10,000 to assist low- and moderate-income home buyers in achieving home ownership. The charitable contribution, paid to Rancho Cucamonga Housing Assistance Resources (HART), will be used to assist prospective home buyers who qualify to purchase homes and need assistance in making their down payment. The contribution will also be used to provide homeownership education for eligible low- and moderate-income residents, which are required for those receiving assistance.

DeMallie Among New CBB Hires

Former Bank of America and Community Bank executive Bob DeMallie has been hired by Citizens Business Bank as vice president and banking officer for the firm’s Ontario Office. DeMallie brings more than 20 years of banking industry experience to his new post. DeMallie is a graduate of Southern Methodist University’s School of Banking.

DeMallie ran unsuccessfully last November for the 61st Assembly District and is past president of the Cucamonga School District Board of Trustees.

CBB has also appointed Veronica Chion as a real estate loan officer and Melinda Berryng to her credit analysis department.

C'BV, Orange National Announce Merger

by Steve Elliott

CVB Financial Corporation, Ontario-based parent company of Citizens Business Bank, announced that it has entered into an agreement to merge with Orange National Bancorp in a merger announced May 18. The agreement provides for Orange National Bancorp to merge with and into CVB Financial Corp., and for Orange National Bank to merge with and into Citizens Business Bank. CVB Financial Corp. and Citizens Business Bank will remain separate operating companies.

The transaction is subject to shareholder and regulatory approval, and is expected to be completed in the third quarter or fourth quarter of this year.

According to D. Lain Wiley, chairman and chief executive officer of CVB Financial Corp., the merger will have a number of distinct benefits.

"This will provide a better scope of products and services to both our customers and theirs," Wiley said. "We have management, international services, and significantly broader cash management services will be available to Orange National’s customers, and Orange National’s outstanding SBA business will be available to our customers. We are delighted to be able to bring all of these resources to the customers of both banks," Wiley said.

"Our larger lending capacity will be able to accommodate our customers whose businesses are growing," Wiley pointed out. "Also, their six offices are the perfect complements to our 24 offices, allowing us to offer banking throughout Southern Orange County. With two Citizens National offices already in operation in Orange County, the addition of Orange National’s offices will bring the number of CVB-operated banks in Orange County to eight.

In addition to the benefits to customers, the merger will bring benefit to the shareholders of the company as well, according to Wiley. "With a larger organization, we can provide more efficient services for our clients," Wiley said. "We are delighted to have this opportunity to join an outstanding banking organization, and to increase our presence in Orange County. Orange National Bank is an excellent complement to our existing franchise and our business and professional banking strategy.

"We see this as a very positive development for both our stockholders and theirs," Wiley said. The agreement provides that the shareholders of Orange National Bancorp will receive one share and one-half share of CVB Financial Corp. for each share of Orange National Bancorp stock. The merger will be accounted for as a pooling of interest for accounting purposes. The agreement gives CVB Financial the option to purchase up to 19.5 percent of Orange National Bancorp’s stock if the bank is purchased by a third party.

Under the merger plan, Kenneth J. Congrove, president and chief executive officer of Orange National Bancorp and its principal subsidiary, Orange National Bank, will become senior vice president and Orange County regional manager for CVB. "We are excited to join with Citizens Business Bank. They are a premier performing bank with an outstanding record of serving their customers," Congrove said. "Citizens Business Bank will be able to bring the strength of a national banking system to the Orange County business community.

"With Orange National’s greater footprint, we will increase the opportunities to serve shared customers, employees, and clients," Congrove told the Journal. "By combining our exceptional growth opportunities, our customer base will be exposed to significantly expanded service opportunities. Our employees will benefit from being part of a larger organization, and our shareholders will have the opportunity to see greater benefits as well."
Bank of America: involved in the communities it serves

Bank of America continues its tradition of involvement in the communities it serves with recent donations to schools, scholarships and deductions. The bank recently announced that it would contribute $66,000 to nine different United Way organizations throughout Riverside and San Bernardino counties in 1999. In the academic arena, it has already awarded scholarships totaling $28,000 to 32 Ontario-area high school seniors as winners and finalists in its annual academic competition.

Bank of America also was recently honored and helped celebrate the historic museum dedication of Corona’s oldest hotel, The Hotel Del Rey, longest known as the Victoria Hotel. Speaking of the funds the bank is contributing to United Way came from...
Largest Credit Unions in the Inland Empire

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Key Executive Titles:
- CEO
- President
- Manager
- Branch Manager

Phone/Fax:
- CEO
- President
- Manager
- Branch Manager

Location, photocopying, legal and levy

We are proud of our position, which we’ve obtained by providing one-on-one service for 42 years. We believe you deserve courtesy, friendliness and respect when you walk through our door.

Your complete banking source. Also since 1957, Californians have turned to us for competitive, flexible checking accounts, savings accounts, certificates of deposit, and retirement accounts. (And we still offer real honest-to-goodness savings account passbooks and CID passbooks!)

If you’re in the market for an auto loan, RV loan, home equity loan, or personal line of credit, we have competitive rates and terms to meet your needs. And many of our traditional branches still offer notary service, statement reconciliation, photocopying, legal and levy processing, and safe deposit boxes — once common services that are rapidly becoming obsolete with all the financial institution mergers.

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So visit us soon! We have traditional branches in Claremont, Redlands, Sun City, and Banning, and in-store branches in Chino Hills, Ontario, Rialto, San Bernardino, Moreno Valley, Murrieta, and Murrieta Oaks. You also may call us at 1-800-9DOWNEY (1-800-903-9639), or visit us at www.downeysavings.com. Thank you again, valued Inland Empire resident and business customer, for making Downey Savings number one for you!

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Faces in Business

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Jeanne King & Pat McNuttriff

California State University, San Bernardino

Management professors Jeanne King and Pat McNuttriff have been awarded a $90,000 Kauffman Center grant to locate quality internships for students within entrepre

une-preneurships. King and McNuttriff coordinate the exchange of business expertise between Cal State students and faculty with regional businesses. The

funding will expand the services of the Small Business/Entrepreneurship Program. Companies interested in being selected and Kauffman internship sites must show sales under $25 mi-

lion annually and employ fewer than 200 people. The willingness of the CEO to be involved as a student mentor and the firm’s commitment to building a stronger Inland Empire economy will also be assessed. For more information, contact Jeanne King at (909) 880-5779 or Pat McNuttriff at (909) 880-5741.

Devin Management specializes in taking care of deal-makers,” Fitzpatrick said. “The target is the dining professional.”

“We provide business lunches and dinners with a New York feel in the architecture, in the decorations, in the food and in the service,” he continued. “What we’re trying to accomplish is that when you walk into the New York Grill, you think you’re in Manhattan,” he said.

“We’re primarily a steakhouse,” Fitzpatrick said. “We serve prime beef, midwestern, cost-fed, aged three weeks. But our menu is sur-

rounded by many, many other dishes: beautiful seafood and lobster, with five specials every single night off the menu.”

Appetizing lunch choices are also available. “Here for lunch we have all of the sandwiches you can get in Manhattan: great corn beef, pastrami, steak sandwiches, many specials every day,” Fitzpatrick said.

“The food here is what we grew up with in the neighborhoods of Manhattan and Queens. Ethnic foods such as Jewish, German, and Italian dishes are our forte.”

“We have a wonderful place for private parties,” Fitzpatrick said. “We have a Manhattan Room upstairs that can handle 50 to 60 people and we have three dining rooms downstairs that can be used for parties from 10 to 50.”

Fitzpatrick is that luckiest of men: a man who loves his job. “The most rewarding part when the people get ready to leave and they are in the lobby just raving about the restaurant. A lot of effort goes into making that happen,” he said proudly.

Harvey Mudd College. His firm is now rapidly growing, preparing to meet the force of the Internet explosion.

The PocketGenie service will connect BlackBerry users with hundreds of useful Internet services. Using advanced navigation and filtering techniques, PocketGenie enables users to browse select sites with a user-friendly micro-browser. High-value information is extracted without the cost of network traffic normally required by Internet Web browsing. This effi-

ciency allows mobile professionals cost-effective Web access through their BlackBerry. The BlackBerry mobile e-mail service includes a powerful wireless handheld with integrated e-mail/organizer software, PC docking cradle, intuitive desktop software, single mailbox integration with Microsoft Exchange and flat-rate airtime on nationwide wireless networks.

Pricing for the PocketGenie service on BlackBerry will begin at an additional $9.95/month or can be purchased on a usage basis. Free limited trials of the service will be offered in June to registered BlackBerry users in the United States. Interested users should visit www.PocketGenie.com for more information or consult the BlackBerry Web site for details at

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Wool's Web Link With Canadian Firm...

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For corporate customers, PocketGenie can also be easily customized to securely access corpo-
rate databases and intranet servers. BlackBerry is the first complete, secure, integrated, wireless e-mail solution for the mobile professional. Microsoft Exchange users can now enjoy uninterrupted access to their corporate e-mail wherever they go. The BlackBerry mobile e-
mail solution includes a powerful wireless handheld with integrated e-mail/organizer software, PC docking cradle, intuitive desktop software, single mailbox integration with Microsoft Exchange and flat-rate airtime on nationwide wireless networks.

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Two Students Receive $1,000 Business Scholarships at Cal State’s Coachella Valley Campus

Business scholarships worth $2,000 were awarded for the first time, to students at California State University, San Bernardino’s Coachella Valley Campus (CVC). Monica Lopez and Scott Hord, both juniors, each received $1,000 each from the school’s Business Access and Opportunity Program.

The program, established in 1997 with a grant from the California State University, San Bernardino, is now being extended to students at CVC. The primary criteria for the selection are economic necessity and the potential to succeed in the School of Business and Public Administration. Students must be business majors to be eligible, and a past record of satisfactory academic performance will be required to continue in the program. Funds are obtained from financial institutions in the Inland Empire.

The inclusion of valley students is due, in part, to a $6,000 donation made by First Bank of Palm Desert. “We want to make sure that students in the Coachella Valley have the opportunity to succeed as those students outside the desert community,” said David Tischopp, president of the bank. “We have a vested interest in supporting those bright and motivated individuals who may become part of the local labor pool.”

In the face of a state-wide shortage of teachers, the valley campus of the University of California State University, San Bernardino (CVC) is doing its part to promote careers in education. Specifically, CVC is part of an effort to promote careers in certificated teachers.

Minority and School selection are economic need and the potential to succeed for the Bachelor of Science degree in international relations. In the 612-room West Mission Hills Resort, a $612,000 Gold Tee Award for 1999 by Meetings & Conventions magazine. The resort is one of 70 recipients voted among the top golf resorts with meeting facilities by professional buyers.

The West Mission Hills Resort is home to two world-class golf courses, which are overseen by the CVC’s golf course superintendent.

The resort also announced the appointment of Sat Panesar as catering sales manager. Panesar previously served as catering sales manager for the Steakhouse at Palm Desert. He also spent five years as a national sales manager for Givenchy Spa.

Venture Capital Forum Goes Online

The Inland Empire Small Business Development Council’s Diamond Venture Forum for venture capital is now online. The annual event seeks to link up local Empire businesses in need of investors with venture capitalists. The Web address is: www.diamondventure.com.

According to Mike Stull, the forum’s executive coordinator, the internet site has already linked a local company with a Fortune 500 firm and they are currently in negotiations.

“Afterthoughts,” a Newport Beach-based accessories store for the “Generation Y” trend and pret, has redesigned their online outlet at afterthoughts.com.

Spokesperson Valerie Garcia said that the concept of Afterthoughts is to provide an enjoyable shopping experience for the target customer base of teens and pre-teens. “The new store gives our customers a sense of freedom to be themselves,” said Garcia. “They enjoy exploring the store, trying on a product and they especially like the concept of having a store that caters solely to their age instead of the stores where their parents shop.”

Teens and pre-teens can find the newest fashion trends while shopping in an entertaining environment that provides them the fun they want from their shopping experience. The new Afterthoughts store is designed to reflect its customers’ personal tastes, making them feel comfortable in their own setting and offering a fashion mix that keeps the pace as the trend hits.

MK Walker Exec Forms New Firm

Michael Christelman, former public relations director for MK Walker Advertising, has launched his own firm. Corona-based Michael Christelman Public Relations initially offers promotion and press release support for small- to medium-sized businesses.

“It is the goal of the company to offer small businesses the exposure they need at very affordable rates,” said Christelman.

The new firm will be an extension of the firm’s commercial and print media services, which are offered to a variety of clients. The new firm will also offer public relations services, which are currently handled by MK Walker Advertising.

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Cardiac procedures...

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notions are used for valve replacements and for coronary bypass surgery when only one or two arteries are bypassed.

"Thanks to the development of stabilizing equipment, the new procedure can be done quickly and easily. Without this equipment to keep the heart stable operating on a beating heart would be like operating on a moving target," explained Dr. Voieli.

Although cardiac surgeons have noted the many benefits associated with minimally invasive techniques, only recently have new studies proven that the claims are indeed valid. Two new studies presented at the American College of Cardiology in New Orleans on March 9, 1999, have substantiated these potential benefits:

- The risks are no greater than those associated with conventional surgery.
- Patients leave the hospital an average of four days earlier than their open-chest counterparts.
- Fewer than 12 percent of the patients need blood transfusions.

At-home recovery periods in faster.

The hospital costs associated with the surgery are lower.

Patient selection is critical to the success of minimally invasive cardiac surgery," said Dr. Voieli.

"Those who are obese or need both a multiple bypass and valve repair are not candidates for this surgery."

Another new procedure—video-assisted technology for cardiac surgery—is still in its initial stages, according to Dr. Voieli. While tiny incisions and endoscopes are used for other types of surgeries such as gall bladder removal, there are problems associated with operating on the heart through a microscopic incision. In particular, the heart's proximity to the chest wall and the delicacy required in working with arteries make video-assisted cardiac surgery a technique that may take another year or two to perfect.

"The idea that every patient can have a small incision and go home in two to three days and return to normal activities is not true," concluded Dr. Voieli.

"While we are making giant strides toward making it possible, cardiac surgery is not quite that point."
HERITAGE INN – RANCHO CUCAMONGA

Amenity Includes:
- Fitness Center
- Heated Pool & Spa
- Deluxe Continental Breakfast
- Glen Helen Blackbucker
- Private Executive Level
- Jack Nicklaus Golf Course

Expect more from Sentry
Business owners know they can expect more from Sentry Insurance: 
- Property & Casualty
- Auto
- Farm & Agri-Business
- Specialty Risk Dwelling
- "Billion Dollar Plan" & "12 Billion Plan"

By May 19, the stock price was trading in the $4 range.

HITT is in Need of Some Strong Medicine

by Robert Parry

When the history book on the ’90s is written, the chapter on the stock market will surely have pages devoted to the rocketing roller coaster that is the Internet. How will the masses of the new millennium look back on those who got in line to plunk down their hard earned dollars on profitless wonders like Amazon.com?

Regardless, there will also be a special section of those pages devoted to the red hot investors of the dot.coms. Htingale.com (Nasdaq: HITT), just as pages of our contemporary books retell the tales of trav-eling medicine men and their well pitched elixirs and potions.

Observe the pitch of the HITT potion: "There is no limit to what the Web can do."

The site claimed, according to Bloomberg, consider it the modern day equivalent of "cures bolts, the plague and the vapors."

Bloomberg reported that the HITT site claimed that investors could earn $495 on a $99 return just by convincing "only" 20 other investors to pitch in another $99.

It is never too late to have the stock of Reed’s past in SEC filings. The stock price plunged 53 percent in one day, then another 20 percent the next day.

Making matters worse, four days later it was reported that the firm’s investor relations executives had a similar background. By May 19, the stock price was trading in the $4 range.

As a result of the difficulties, a loan from a major investment trust has been renegotiated at a lower price and will involve assets, not cash. The $100 million deal means that HITT is not dead, but it will surely take double dose of elixir to return to its previous glory.
Inland Empire Restaurant Review

Lyons English Grill...A Relationship Worth Having
by Joe Lyons

It was a dark and stormy night. This was unusual because it never dark and stormy in Palm Springs. But it was for me. So I drove through the rain for the Lyons English Grill. Although the operating family is named Lyons, they are not related to me. Still felt at home when I entered the manor house style interior and reviewed the menu written in Old English script. I took the easy way out for appetizers. I ordered the combination platter ($7.95 for two). It includes zucchini and beef kabobs along with kepplach. Kepplach is little triangular puff pastries with meat in them.

After that, my guest and I split a cob salad ($13.95). I thought I had caught the waiter in a mistake when he asked me what salad dressing I wanted. Cobb salad should only have blue cheese dressing except perhaps in a bowl. Kind of like a little Beef Wellington without the beef. (By the way, Beef Wellington is not the prime candidate on the menu for $22.95.)

Desserts include a caramel custard for $3 and New York-style cheesecake that came very close to the real New York. Remember, a lot of people live in Palm Springs grew up back east. They would be able to taste the difference.

A brief tour of the restaurant revealed a vast collection of English memorabilia, including china, stained glass and other decorative items from the British Isles. They are especially proud of a series of enamel-on-copper paintings which hang in their halls.

Our host, Jeff Lyons, reminded me that there are hundreds of restaurants in a twenty-mile radius. Competition is fierce — that's the attention to detail. He also pointed out that at one time the Lyons Grill was a chain, but now the restaurant puts all of their efforts into this one location. The reason? The restaurant is even if they are not my family.

Lyons English Grill, 253 East Palm Canyon Drive, Palm Springs, (760) 327-1255.

The Best of the Best at NWIC Finish the Awards

Navarro Vineyards
White Riesling $19.95
Anderson Valley, California, “Chateau Select”
Gary 1996
Mendocino, California, “Valley Lovers”
Gustafson $9.75
Vendige, Gamay (Napa)
Cabinet Sauvignon 1995 $17.00
Paso Robles, California, “Little Wave”
Green 1995
Sonoma County, California, Estate Bottled
Graziano $17.50
San Francisco, California, Estate Bottled
Zinfandel $19.99
Bench, California
Cabernet Sauvignon 1995 $14.00
California, “Bella Vista”
Estate Bottled
Chardonnay $16.00
California, “Linden”
Estate Bottled
Pinot Noir $19.99
California, “Kressbach”
Estate Bottled
Chardonnay $20.00
California, “Mount Eden”
Estate Bottled
Syrah $21.00
California, “Round Hill”
Estate Bottled
Riesling $23.00
California, “Sonneberg”
Estate Bottled
Pinot Noir $30.00
California, “Monte Rosso”
Estate Bottled
Pinot Noir $35.00
California, “Ruthless”
Estate Bottled
Cabernet Sauvignon 1996 $37.50
California, “Gold”
Estate Bottled
Pinot Noir $42.00
California, “Sitting Bull”
Estate Bottled
Sauvignon 1996 $50.00
California, “Fleur de Lune”
Estate Bottled

Last month, I detailed a long list of winners from the New World International Wine Competition. And now for the "biggies," best red, white, sparkling and dessert, as well as the real grand champ best of show.

Winner of the Thornton World Sparkling is Gloria Ferrer 1996 “Royal Cuvée” Brut ($20). It's worth mentioning that there were two runners-up gold medal winners in the final flight, both from S. Anderson Valley.

I'm only talking about Soupier’s basic line today, the “Reserves” get overlooked too. Not only do the wines deserve special attention, they deserves additional kudos for unique packaging, a special faceted bottle which always makes me think of crystal. I've never liked the flange-topped bottles used by some wineries which have always looked cheap to me, but facets I go for.

Chateau Souverain 1996 “Alexander Valley” Chardonnay ($13) one hundred percent barrel-fermented, with more than one-third of the barrels brand new French oak. Big fruit (think Cherechev), with very rich oak vanilla. Dry, but with a sweetness I'm talking about so you read this, but you truly can taste the difference.

Made reservations for an award-winning dinner.

So...What’s for Dinner?

Publisher Bill Anthony and TV news anchor Joe Lyons regular visits some of the most luxurious restaurants in the Inland Empire and Southern California. You see their reports on the "Inland Empire Business Journal," but you may not always agree. Now you can join Bill and Joe. Send a card or letter. We may select you to join us on an upcoming restaurant review.

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Revel Review

INLAND EMPIRE BUSINESS JOURNAL • PAGE 53

JUNE 1999

MEAD ON WINE

The Best of the Best at NWIC Finish the Awards

By Bill Anthony
The New York debate has sparked a confrontation with the medical industry on one side and insurers and business groups on the other.

There would be the guarantee fund costs would be passed on to customers, said A. Shaw, director of government affairs at the Business Council of New York State.

Interests, particularly, are also against the proposal. They contend that the proposed guarantees are adopted. HMO premiums will rise, since HMOs will include the additional cost in their rates.

The only guarantee that is certain to pay more and get nothing for it, said Geoffrey Tate, director of public policy at the New York State Conference of Blue Cross and Blue Shield Plans.

Hospitals and doctors, on the other hand, say that they only seek to be paid for services rendered to good health.

New York hospitals are invested in the belief that they are being offered a minimum of 30 cents on the dollar by WellPoint New York for having treated patients, whom by state law they couldn't turn away. According to a May 17 "Crane's New York Business" article by Barbara Benson, doctors, who have already had to adjust their discount to their HMOs, don't understand why they now have to accept a small portion of what they are owed.

New York health care providers are mobilizing support for legislation to create a guarantee fund, financed by HMOs and other insurers, to pay claims in the event an HMO fails. According to Benson, it would be the first such fund in the nation, and as such has begun to attract nationwide attention from health care providers, HMOs, and the insurance industry at large.

The New York Health Insurance Consumer Protection Security Fund is backed by two Republicans, Sen. John B.磁, and Democratic Assemblyman Pete Garnett, the chair- man of the Assembly Insurance Committee, has agreed to sponsor a version of the bill, which was introduced in the New York State Senate in April. The fund is patterned after similar guarantee funds for property and casualty and life insurers.

Funding would come from an assessment on insurers that would be triggered only when regulators declare a failing insurer insolvent. New Jersey is the only state currently considering legislation that would bail out health care providers at the expense of insurers and employers that offer health insurance to their workers.

Six states, including California and New York, have guarantee funds designed to protect patients. These laws were developed by hospitals from patients whose insurance companies are insolvent.

New York's HMOs...

continued from page 22

$28,000 in scholarships, represent-...
M B Beauty Supply, 8900 La Paz Rd., Ste 201, Riverside, CA 92504, Marcelina Luev, Owner
M & T Electric Supplies, 4136 Center Blvd., Rancho Cucamonga, CA 91730, Stanley Shing
M T Engineering, 1880 N. Palmdale Rd., Ste 203, Ontario, CA 91761-6987, Mike Bottoms
McCleaner Dry Cleaners, 1335 W. Pomona, Chino, CA 91710, Ed McNeil
M V T Temecula Shuttle, 49415 Old Town Front St., Temecula, CA 92591, Dennis Olsen
M & M Music, 77240 U.S. Highway 111, Palm Desert, CA 92260-3327, Melinda Hudson
Photography, 6648 Rathke St., Magic Moments
M V P Temecula, 501 S. First St., Temecula, CA 92591, Mike Azeredo
MLD Targets, 3600 Jourdain Rd., Fenton, MI 48431, Nalls, CA92591, MikeAzeredo MG Nalls,
M & B Uniforms, 27645 Hospitality Ln., Valley, CA 92308-6783, Del Mgmnt. CA92591, MikeAzeredo MG Nalls,
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IN REVIEW
1995
National Association of Woman Business Owners Program: 8:30 to 11:30 a.m. at the Inland Empire National Office, Mission Lake Centre, 300 So. Lime St., Suite 421, Riverside. The cost is $45 for NAWBO members, $50 for non-members, three or four times, and $475 for non-members. For more information call 909-746-9340.

The Inland Empire Economic Partnership (IEEP) kicks off a 10 million economic development campaign in an effort to attract 50,000 high-paying, high-tech jobs to Riverside and San Bernardino counties over the next five years.

Kelly Space and Technology, Inc., a San Bernardino-based firm, receives a U.S. patent for its tow-launch technique, cutting costs of launching a satellite into space.

"U.S. Customs" computer readies mailroom campaign to attract 50,000 high-paying, high-tech jobs to Riverside and San Bernardino counties over the next five years.

The Employees Group of Riverside and San Bernardino Counties will host "Wage and Salary Administration" from 9 a.m. to 4 p.m. at Employees Group Regional Office, Mission Lake Centre, 300 So. Lime St., Suite 421, Riverside. The cost is $215 for members, $195 three or more, and $270 for non-members. For more information call 909-746-9340.

"Focus on Spain" will be the topic of a presentation at 6 p.m. at Martingale Street in Newport Beach, from 6:00 p.m. until 8:30 p.m. Attendees will have the opportunity to discuss country-specific issues regarding their industry of interest. The event is sponsored by Women in International Trade (WIT) and is to be held at the Sheraton Newport Beach, 4545 MacArthur Boulevard in Newport Beach. The event is sponsored by Women in International Trade (WIT). You are invited to join WIT and a panel of speakers to discuss the impact of ACS, ACE, ITDS, and the CUS for your ability to maintain essential international trade transactions. For more information, contact WIT Marketing Director Kristin Houston at (909) 606-0166.

New to Export will be Export Association and Small Business Development Center in El Segundo from 8:30 a.m. to 12:30 p.m. New to Export provides an overview of the export process, the issues confronting today's exporters and introduces the many resources available through public and private sector. The cost is $20 preregistered and $20 at the door. For more information, call Patrick Jones at (909) 606-0166.

The Employees Group of Riverside and San Bernardino Counties will host "Employee Training and Development: The Economic Impact of Training" from 8 a.m. to 11:30 a.m. at the Ontario Regional Office, 55 W. Fifth Street, Suite 421, Ontario. For more information call 909-484-9765.

29 The Employees Group will host "Employee Training and Development: The Economic Impact of Training" from 8 a.m. to 11:30 a.m. at the Ontario Regional Office, 55 W. Fifth Street, Suite 421, Ontario. For more information call 909-484-9765.

"Children Are Our Treasures" is the theme of the 3rd Annual Free Baby/Parenting Fair sponsored by Women's and Children's Services of Pomona Valley Hospital Medical Center from 10 a.m. to 3 p.m. at the Women's Center. The special event features is family treasure hunt, lively entertainment, tours of the Women's Center, exhibits, door prizes, free fingerprinting, kids photo opportunities, and a display of emergency vehicles. A special Teddy Bear Clinic will also be available for children who bring their favorite teddy bear for checkups. Several education and health care sessions will be held throughout the day on such topics as Baby and Child Safety, Choosing Child Care, Sibling Preparation for a New Baby, How to Have a Healthy Pregnancy, When to Call the Pediatrician, Pets and Kids, Instruction for New Dads, and Breastfeeding. Nutritious box lunches will be available for adults at $4 each and for children at $2 each. The Women's Center is located at 1798 North Avenue, Pomona. For more information, call (909) 865-9858.

The Thawrs/Plan 800 CAD plotting service, deep "20" auto-CAD files, zipped and sent via FAX. $100, 14 deal, total. For details call (909) 597-0808.

Elks — Business Men's — Hospital, laborers, CPA,的人s, most recent motels, motel hung, 14 deal, 24 deal, 24 deal, (213) 279-5666.

Mexicanos — Business Men's — Hospital, laborers, CPA, . . ., most recent motels, motel hung, 24 deal, (213) 393-6961.


Cielo Verdes — A-G-E-LEE — Computer user group club BBS, supporting IBM, Atari and other users, includes all the game, IBM, 24 deal, (213) 603-3314.

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INLAND EMPIRE BUSINESS JOURNAL

JUNE 1999
The Taj Mahal: The White Jewel of India
by Camille Bounds, Travel Editor

A white jewel encrusted in a frame of dark cypress, the Taj Mahal seems to float over the hot, flat Indian plain. Its distinctive silhouette, mirrored in the placid surface of a long reflecting pool, is instantly identifiable. The shimmering tomb is one of the most frequently photographed structures in the world.

A visual cliché of our time
Everyone has seen photographs of the Taj Mahal. Frontal views of the renowned Indian monument have become one of the great visual clichés of our time. The massive, bulbous central dome, the four slender marble minarets, the stunning visual effect is executed on table tops, standing now as a distinctive silhouette, mirrored in the light of the dawn or twilight.

When to go
The most comfortable months to visit Agra are December through March. Although November has temperatures going into the nineties although the evenings cool down. Avoid Fridays, when admission is free and the lines are unusually short. Early morning or evening offers less crowding and a stunning view of the Taj glowing in the light of the dawn or twilight.

Where to stay
The Sheraton offers a lovely place to stay in Agra. You are within viewing distance of the dome of the Taj and a short buggy ride from the Taj entrance. Elephant and camel rides await you at the hotel’s ornate entrance, beautiful gardens round the property, and there is a very good restaurant on the premises serving East Indian and Chinese food.

How to get there
United Airlines and Lufthansa have the most direct connections from the United States, but Delta also flies to Delhi. There are express trains, buses and limousine services from Delhi that will take you to Agra for a one-day excursion or leave you there to enjoy the wonders of Agra and the Taj.

Camille Bounds is the Travel Editor for The Inland Empire Business Journal and for the Western division of Samer Publications.
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