March 1999

Inland Empire Business Journal

Follow this and additional works at: https://scholarworks.lib.csusb.edu/iebusinessjournal

Part of the Business Commons

Recommended Citation

https://scholarworks.lib.csusb.edu/iebusinessjournal/147

This Article is brought to you for free and open access by the Special Collections & Archives at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.
Utility Incentives Keep Chino Firm from Moving to Mexico

A Chino manufacturing company has decided to maintain its operations in that city, instead of moving them to Mexico, after receiving utility rate assistance. According to Southern California Edison (SCE), instead of taking its business south of the border, American Eagle Wheel Corp. will add another 50 employees to its Chino work force of 230.

The company had been consolidating operations with a plant in Mexico to take advantage of the cheaper electricity and labor costs there. Instead, Edison and the city of Chino created a package of incentives, including flexible rate plans, which will keep the manufacturing firm in Chino.

EIBJ Economic Forecast Conference: Experts Predict Terrific Optimism for Coming Years

More than 150 of the region’s top business leaders filled the Ontario Airport Marriott at noon on Feb. 19 to take part in the Inland Empire Business Journal’s Economic Forecast Conference. On the agenda for the day was a slate of presentations from some of the top names in local industries.

The event was moderated by State Senator Bill Leonard who was welcomed to the podium by EIBJ Publisher William J. Anthony.

Over the course of two hours, nine speakers of various expertise laid out a combination of short-term and long-term predictions and, for perspective’s sake, a few looks at prognostications of the past.

While each speaker was reserved and spoke, for the most part, in general terms, there was one constant theme for the day: the Inland Empire’s sunny skies are just about the limit — for the short-term certainly, and long-term most likely. Among the driving factors cited were the availability of land, an influx of workers and the major transportation arteries which give the region direct access to — and economic influence over — the entire country.

Job Growth Spurs Residential Real Estate

E & Y Kenneth Leventhal Real Estate Group’s Dr. Walter Hahn stressed that job growth is the primary factor that drives all real estate markets. Hahn said, “it is what occurs in coastal counties that has the greatest influence on markets in this region.” His figures showed that Los Angeles County lost nearly 430,000 jobs over a 10-year period. Those losses deeply affected San Bernardino real estate markets.

Similarly, the job fall-off in Orange and San Diego counties hit Riverside County as well, but not nearly as profoundly as San Diego.

Congressman Miller Named to Important Business Committees

Inland Empire Congressman Gary Miller has received several significant appointments in his freshman term in Washington D.C. He has been named vice chairman of the Energy and Environment Subcommittee of the House Science Committee. The subcommittee has oversight and jurisdiction on all matters relating to energy and environmental research, including electricity deregulation, clean air programs, and Environmental Protection Agency regulations.

Miller also serves on the House Budget Committee, Science Committee and the Transportation and Infrastructure Committee. Miller jumped from the State Assembly to Congress last November. While in Sacramento, he also served on budget and transportation issue committees.
INDEX

DEPARTMENTS AND COLUMNS
AT DEADLINE ........................................ 3
EDITORIAL/COLUMNARY ....................... 6
CLOSE UP: ROGER HOGAN ....................... 7
PROC O ................................................................ 8
CORPORATE PROFILE: LastPrint Inc. ....... 9
MANAGING ................................................ 10
GETTING ORGANIZED .............................. 11
PWR LINE .................................................... 12
FACES IN BUSINESS ................................... 13
CORNER ON THE MARKET ............................ 14
EXPORTING ................................................. 15
COMPUTERS/SOFTWARE ............................ 18
LIST: THE TOP HOMEs ................................ 22
LIST: THE TOPPPPO ................................. 24
LIST: INDEPENDENT BANKs ..................... 28
LIST: INLAND EMPIRE MAYORS .................... 44 & 45
DESSERT BUSINESS JOURNAL ................. 46
DUFF & PHILPS, LLC STOCK SHEET ........... 51
MANAGER'S BOOKSHELF ............................. 53
RESTAURANT REVIEW ................................. 54
READ ME ON WINE ..................................... 55
CALENDAR .................................................... 61
EXECUTIVE TIME OUT ............................... 62

NEWS AND FEATURES
WANT TO KEEP EMPLOYEES' TRY INTEGRITY AND HONESTY ... 17
HIGH DRUG COSTS MAY CAUSE ANOTHER RISE IN PREMIUMS ........................................... 20
NEW MARKETING DIRECTOR FOR DESERT WILLOW GOLF RESORT ........................................... 46
VISITORS BUREAU DEFERS CITY'S DUES TO EASIER FINANCIAL CRUNCH ........................................... 46
GILMAN APPOINTED TO CHAMBER BOARD OF DIRECTORS ......................................................... 47
NURSES' RECOGNITION DINNER SET FOR MAY ......................................................... 47
MACKAY PENS THE ENVELOPE AND HITS THE TARGET? ......................................................... 53
 DINING ADVENTURE IN THE WILDERNESS .......................... 54
ONE APPROVED, ONE DENIED ......................................................... 55

ABOUT THE COVER
The second annual Roy Rogers and Dale Evans Western Film Festival will be held on March 13 and 14 at the Cinemak Bear Valley 10 theater in Victorville. We proudly dedicate this month's cover to this fine event. In addition to showing films over two days, the festival will feature silent and live auctions of memorabilia. Proceeds from this event benefit the Happy Trails Children's Foundation for severely abused and neglected children. Happy Trails is located on 40 acres in the high desert, a region where one child in 10 is believed to be abused. For more information on this outstanding organization, turn to our story on page 5.

Callaway's Dye Lands at UCR Business School
by Robert Parry

Biring a friend recently fired CEO to serve as interim head of an operation which has struggled for years isn't exactly the best hiring strategy, but controversy in recent years. Students have expressed dissatisfaction that the school lacks accreditation, has faculty troubles and has not lived up to its expectations.

Dye will step in to fill the position vacated by professor David Maysers who will return to full-time teaching and research at his own request. At the age of 50, most people might consider taking it easy for a while. "But, Dye has never taken the easy route. Consider the fact that Dye, a retired Air Force officer, earned his commission through the ROTC program during the 1960s. A 1964 UC Berkeley graduate, he spent one day a week in uniform on campus which. to this day, is not exactly the most military-friendly in the country. After graduating from the UCLA School of Law in 1967, Dye went on to spend five years in the Judge Advocate General Corps of the Air Force. He retired as March Air Force Base and opened his own law practice in Riverside in 1971. For 17 years he specialized in business transactions and securities.

Donald H. Dye

Donald H. Dye likes a challenge. So, a few months after putting his Callaway Golf, a company he helped establish in 1982, Dye is poised to take the reigns of the A. Gary Anderson School of Business at UCI Riverside.

The school has found itself in the unenviable position of having to cut back on its academic programs, increase its focus on research and develop new partnerships to attract more students. And now it's expected to find a new leader who can help turn things around.

"Happy Trails" Makes Life Better for Children Who Don't Have Much Happiness

Every crack of the gavel during the auction at this month's Roy Rogers and Dale Evans Film Festival will represent hope and happiness for some children who really need it. While the events at the Cinemak Bear Valley 10 Theater will be about amusement and entertainment for the movie buffs, the work of the Happy Trails Children's Foundation, to which the festival's proceeds go, is very serious.

In a part of the Inland Empire where it is estimated that one child

Among his clients were the owners of the Callaway Winery. When they decided to launch a golf products company, Dye was the corporate counsel and a member of the board. In 1991, he left his law practice to take the CEO's seat at the company.

By 1997, Callaway Golf had sales in the $800 million range, was the envy of the golf world, and was the talk of the Wall Street Journal.

The A. Gary Anderson School of Business is "Ripe for Some Real Advancement." — Donald Dye

In stock was going for $35 per share. By October of 1998, sales had plunged to $700 million and the stock had lost two-thirds of its value. Unwilling to walk away from a commitment to the company, Dye had a showdown with the board and soon found himself unemployed.

But, like a golfer who hooks his first shot, Dye has stepped back up to the tee to swing away. He finds himself with a terrific opportunity to serve an institution he has strongly supported for 20 years.

"I have been fortunate enough to have enjoyed two distinct careers thus far in my life, lawyer and businessman," Dye said. Now, he is about to embark on another venture.

The biggest personal challenge facing him, he says, is that he must "assimilate lots of new information.

Dye seems to be looking strictly to the future for the school. Asked about the past difficulties he has endured, he nonchalantly responded that he didn't really know about that and that he feels the school has a "whole amount of potential",

Congressional Aide Joins Cal State Staff to Handle Government Matters

Congresswoman George Brown's former district director, Wilmer Aminna Carter, has joined Cal State, San Bernardino as coordinator of governmental relations, University President Albert Karsi announced. An alumna with two degrees from the university, Carter has been working in governmental relations for nearly 17 years. She has developed local and national projects with other elected officials, public agencies, community organizations and businesses. She has served in a liaison with federal agencies on behalf of Congresswoman Brown's committee.

During that same period she has owned and operated a retail business, Creative Business, and published a business directory. A Rialto resident, she has served for more than 15 years on the city's Business Advisory Commission.

President Karnig commented that, "We're excited about Wilmer Aminna Carter rejoining the university family. She is exceedingly knowledgeable about government and legislative issues, and brings a wealth of successful experience. Her insights and advice will be quite valuable. And, as the university seeks to increase its partnership activities, she will serve an important very important community and legislative liaison."

Any large state school needs solid relations with other government agencies at many levels. Expansion and recruitment will only increase the interaction with many entities. Carter's expertise makes her well

continued on page 48

continued on page 21

Vol. XI, No. 3, March 1999 — Inland Empire Business Journal is published monthly by Daily Planet Publishing, Inc, 5485 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4322; (800) 466-7676. Call toll free: (626) 964-1203, Fax: (909) 464-1204, H interfax: H U.S. post paid Postmasters: All correspondence should be addressed to: Inland Empire Business Journal, ABF 315, 8550 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4322 Information on the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or discourage the use of any product or service advertised in the newspaper for any purpose whatever. Neither the information nor any opinion, which may appear in this magazine, constitutes a recommendation for or against an investment, or for or against the purchase or sale of any security. "Inland Empire Business Journal" readers, or the readers thereof, shall备案 of the a current was, by the United States Post Office 1998 by Daily Planet Publishing, Inc. All rights reserved. Reproduction in whole, or in part, without written permission is prohibited. All work submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed return envelopes with correct postage. The publisher assumes no responsibility for their return. Acceptance of an advertisement is not an indication that the publisher endorses the product or service advertised. It is the responsibility of the consumer to investigate thoroughly any business, deal or offer before entering into any agreement. The editors reserve the right to make all decisions as to content and whether or not information appears. Any advertisements appearing in the Inland Empire Business Journal are inserted at the discretion of the publisher. Subscriptions are non-refundable. Advertising rates are available upon request. This magazine is available in IBM and MAC formats.

For Any Employment Challenge

Clerical
  • Technical
  • Accounting
  • Light Industrial
  • Medical
  • Travel
  • Payroll & Tax Filing
  • Computer Training
  • Drug Screening
  • Background Screening

Wages and Benefits
  • Salary ranges
  • Employee benefits
  • Training programs
  • Career opportunities

There’s

Call Today (800) 564-5644

www.appleone.com
A Retrospect of Dreams in Loma Linda

For the sixth year in a row, Loma Linda University Children's Hospital has put on a spectacular evening to honor those who help to make the Foundation’s dreams come true.

This year’s theme was “Riverboat of Dreams,” complete with a sightseeing boat ride along the river and other Delta sounds echoing through the room. There was even a Mississippi-style boat, which added to the fun and added musicians.

The purpose of the evening is to raise money for the hospital, and this year’s honorees are doctors and nurses who help the children of the Inland Empire. It is an evening that the children of the Inland Empire love, and their families love it as well.

The gala evening is expensive to produce, but the work that it honors is priceless.

The Legacy of a Football Hero

by Joe Lyons

It was just a few months ago that Walter Payton was the hero of Ontario. By simply flying over the site of the old Ontario Motor Speedway he started people thinking about an Island Empire NFL franchise. He even got Ontario to open up its coffers and buy the empty lot for about $1 million dollars on a football hope and dream.

Now, Payton has announced that he has a rare and fatal liver disease. The pity here is that his doctors felt he was not an exception. The Paytons problems were not caused by drugs, alcohol, cau­ sal sex or any of the inappro­ priate actions that too many of our heroes have committed lately. We have heard too much about Magic Johnson, David Crosby, Lenny Bias, Michael Jackson, O.J. Simpson, even President Bill Clinton.

Hall of Famer Payton has lived a clean and meaningful life. He does not suffer from Hepatitis, AIDS or Hopsie Simplex. He has spent so time in rehab for substance abuse.

The sad fact is that we have very few heroes or role models for our kids. Very few people whose mere presence in town can start speculation about growth and advancement. And it is very sad that when a good man gets hit with a rare affliction, he has to step up and explain all of the things he did not do to contract it.

Last summer it spoke volumes when Payton's visit to the Island Empire got so many people thinking about what we could be. It and some volumes when Payton had to list all of the things he had not done to contract his liver disease.

Everybody dies. And Walter Payton will die long before we ever see a stadium in Ontario. But he should go out with dignity and he should leave a lesson for his contemporaries as well as his fans. It is pos­ sible that the story of Walter Payton will live on, not in a football in the hands of a kid, but in the minds of adults.

Roger Hogan's tall, lanky frame is striking but not imposing. It is not hard to imagine him playing in the NFL. In his neat, business-like but-fash­ ionable, double-breasted suit, it is not difficult to imagine him on the sidelines of a court, coaching his son in the game they love. "I'm either shooting or screaming," he says.

But, while he may dream of on­ the-court success, he is living another off-court dream. And so he is the proud owner of two automobile dealer­ ships, both of which are posting strong, growing sales figures.

Hogan's venture into the car business has been an innocently enough. As a student at the University of the Pacific, he sought a summer job selling cars in Simplicity. It was a far cry from his pre-law, political science major, but the business potential of a car­ ral, the orange county raised young man. "I love cars. It appealed to me," he says.

By the end of the summer, he knew he wasn’t going back to school when the fall semester opened. That’s how the owner of Claremont Toy­ torent and Ford came to be in the car business.

But, how he came to own two dealerships with a prime location — in the Claremont Auto Center, along the San Bernardino freeway at Indian Hill — and opportunity for expansion is another matter. Not long after he gets into the business, Hogan came to the con­ clusion that he wanted to own a car dealership. But he realized it was his money and working his way up the dealership food chain. By 1994, he was able to purchase the first Hogan Toyota in Westminster.

He first took a stab at operating a dealership in Ontario in 1995. That didn’t go so well. Though the auto center was vacant, city officials were, say the least, skeptical. Hogan knew he could perform as promised. It seems he came to them wanting to operate their auto center — but not owning a car dealer­ ship.

He admits, with a laugh, that the city officials weren’t being unreasonable. But, his fortune changed two years later when Elmore Toyota was bought-out. He had been sav­ ing for that opportunity for years. Hogan took out a big (emphasis on big) bank loan, emptied his savings, lined-up Toyota, Ford, Motor­ Corpl, and purchased Pomona Toyota.

Roger Hogan now owned a car dealership. But, before long, he faced a business challenge which he turned into an opportunity.

While the store Pomona Toyota had strong sales, the construction of the interchange between the 60 and 71 freeways was going on at his doorstep. His cars were dirty, his freeway visibility was cut to zero and soon his internal analysis showed that he wasn’t getting cus­ tomers from outside the area.

Something needed to change and fast.

Enter Claremont, again.

After city officials turned down Hogan’s efforts to re-open the auto center without a franchise, the well­ known Cal Worrington chain had been welcomed with open arms. With Worrington Ford going strong at the center, Hogan entered negotiations to purchase an adjoining piece of land to the south. In November of 1996, on the very day that he was preparing to submit a bid for the land, word got out that Worrington was planning to leave town. Unable to secure major franchises to anchor the large property, Hogan was giving up, leaving a major opportunity for another brave investor.

Hogan jumped into action.

In a matter of weeks (the blink of an eye in the car business), Hogan had everything in place to move to the site and Hogan was fin­ ishing negotiations to take control of the land.

It was a move that paid off. Today, just two years after the move, Hogan’s Toyota operations have climbed from 37th to 28th most productive franchise in the Los Angeles area. Both the Ford and Toyota stores are selling between 225 and 300 cars a month. Bodies recently enjoyed their best months ever.

But, the future, as Hogan sees it, is wide open. There are four houses on the 15 acres of property, all of which is leasing. He would like to add new franch­ es to the property. Both the Ford and Toyota stores are capable of moving 400 cars a month.

His opera­ tion has grown and expanded. Hogan is in charge of sales, parts, service, and, in the near future, will include fleet leasing.
Unregulated Credit Unions Tilt A Very Competitive Playing Field Against Regulation-Burdened Banks

by Steven R. Sonenscher, President and CEO, Vineyard National Bank

The question on the table is in regard to HR 1151, the federal legislation regarding the membership base of credit unions. It is my opinion that banks only oppose this recent turn of events because, once again, the playing field is not level.

Credit unions have historically had very few restrictions placed on them by any government agency.

The average size of the new employee group on credit unions is 77 people. That’s not enough people to start a viable credit union today. If these people couldn’t join an existing credit union, they couldn’t join one at all.

Once again, sadly, bankers are applying for protection. The ABA has a filing that seeks to abolish the new regulations. The ABA feels that they will never have the upper hand in competition when it comes right down to the cold, hard facts, less restrictions, very little regulations, no reserves, no capital requirements. And they still enjoy the benefit of FDIC insurance on their deposits!

I could go on. However, until Congress again forces all of the players to run by the same rules, there will continue to be an erosion of banks.

For many years, banks, credit unions and savings and loans were able to compete in the same area. This is no longer true.

By allowing credit unions to do business with anyone — not just folks with common interests such as co-workers — Congress has given them free reign to take customers from banks.

The erosion of the pendulum has moved to the extreme and removed any equitable rules. Any banker will tell you that credit unions do not have this requirement.

Credit unions must maintain huge reserves which are very costly to shareholders. Credit unions do not have this requirement.

Banks are required to maintain extremely high amounts of true dollars in capital. Credit Union are not.

For many years, banks, credit unions and savings and loans were able to compete in the same area. This is no longer true.

By allowing credit unions to do business with anyone — not just...
Visual Persuasion: Help for the Managers' Tool Kit

by Peta E. Fenson

Research tells us that the impact of information presented with visuals is an increase in comprehension of around 80 percent! Yet managers are notorious for skipping one page a day when they read articles, reports, or presentations. The tricks and techniques of visual presentation are not part of your suit; they are an accepted part of every business meeting. Flip charts, overhead transparencies and their cousins, colored slides, can seal your doom if they aren’t appropriately integrated or provocatively presented.

During a presentation, all the participants are watching you for cues to guide their decisions.

With overheads the room stays light and you can keep your eye contact with everyone. You can also make your own fast and cheap overheads. Use an overhead pen to write, or just like a sheet of paper. You can also use them to produce handouts. Best of all, you can change them at all times. Remember not to block the image, and never use a slide. You can get a lot of attention because if you block off items until they are ready to discuss them. Did I say they were cheap?

Slides are more complicated to produce, but the effect is more potent. When you run through your visuals with large audiences, you can edit them so they lead you through your presentation. Slides are better for one-way presentations because it’s awkward to interrupt a slide show. Audiences expect slides to be much slicker and more rehearsed. They can take a few days to prepare, but the effort is worth it for a big group.

The ubiquitous flip chart is best when used with a group of less than 15 people. They create an informal atmosphere. Easy to take anywhere. You can’t use prepared charts like you can the other media. The downside is that the audience is behind you as you write.

When you use them, set your chart at the height where you can flip the pages over the back easily. Use 3” letters, and only four or five words per line. Write in abbreviations, rapidly and lightly. And talk. As you are writing to maintain contact. Tear off sheets and tape them to the walls. You might think about using two flip charts. If you have them, place them in advance, use stencils and a ruler to make your visuals creative. If they overlap, write them lightly in pencil on the prepared chart.

Other tips: Work on the physical setup in advance. Set up the presentation equipment yourself. Always be in control of your visual set. Most people can’t move your set. This can really damage your credibility.

Here you go again, creating another plain vanilla presentation for people whose support you desperately need. Something tells you that they’ll be soaring just when you want them to jump out of their seats and yell “Yes!” While the tricks and techniques of visual presentation are not part of your suit, they are an accepted part of every business meeting. Flip charts, overhead transparencies and their cousins, colored slides, can seal your doom if they aren’t appropriately integrated or provocatively presented.

During a presentation, all the participants are watching you for cues to guide their decisions.

News

The Inland Empire's only Local TV NewsCast

* NEWS & WEATHER  * BUSINESS  * HEALTH BREAK  * SPORTS  * ENTERTAINMENT  * RESTAURANT REVIEWS

7:30 a.m. Weekdays

or ask your cable company where to find us!

March 1999

MARCH 1999

INLAND EMPIRE BUSINESS JOURNAL • PAGE 11

MANAGING

Getting Organized

by Cyndi J. Torres

Chances are, while you’re reading this article, you’ll be interrupted by either a drop-in visitor or a telephone call.

First of all, congratulations on the fact that you’re reading this article and versing in a stack somewhere in your office to read it.

Now that you’ve made the time to read it, prepare that time. Make yourself unavailable for a 15-minute stretch to process your thoughts. The opportunity will be reversed at your leisure.

If your job requires a lot of phone time, place it near a quiet desk. Your neck will thank you.

Also, try standing up while on the phone. Your conversations will be shorter, and you’ll go back to work.

In working with my clients on time-management-related issues, 80 percent identify the telephone as the number one time rober and cause of frustration. Here’s what you can do about it:

* Set a timer to end lengthy calls. Wrap it up with “Before we hang up…”

* Avoid being placed on hold. It takes too much time to call the person back.

* Rather than interrupting yourself—by making or taking calls throughout the day, set up a call schedule that will help provide your one thing you need to work on important projects.

* Place outbound/return calls first thing in the morning, right before lunch, and again at the end of the day. You will usually find people at their desk right before lunch and at the end of the day, when they’re not as long-winded because they’re either (a) hungry and anxious to go home or (b) tired and anxious to go home. Group incoming calls by letting your associates, co-workers, and clients know when the best time to reach you by phone is. In your correspondence or message, try “The best time to reach me by phone is from 10:00 a.m. to noon.”

* Leave your telephone ring off at the end of the day. The people you talk to on the phone frequently. You could have a section in your planner (or a pad on your desk) with a separate list for your boss, co-worker, employee, client, or family member. As you think you need things to update, jot them on your list as a reminder, and refer to the list when you’re on the phone with that person.

* Vigorousness occurs in telephone tag and wasted time. Leave detailed messages.

* Use conference calls to save time and avoid traffic hazards. Prepare an agenda in advance of your conference call to keep you focused and organized. Provide a copy of the agenda [in advance] to the other parties so they can prepare.

* Change your voicemail to let callers know your schedule, availability, etc. Use it to let them know you’re out of the office or busy, and will call them back after [insert time here].

Remember that it’s okay not to take every call! Make smart choices when not to answer your phone. Take the time to learn and use your telephone and voicemail features.

Cyndi J. Torres is founder and principal of Streamline Organizing, a Pomona-based consulting business specializing in organization and time management. Her clients range from corporate executives to small business entrepreneurs. Torres is also available for in-house seminars on the subject of organization. She can be reached by E-mail at streamliniceo@earthlink.net or by calling (909) 241-7190.

Phone Time Savers

* Set a timer to end lengthy calls. Wrap it up with “Before we hang up…”

* Avoid being placed on hold. It takes too much time to call the person back.

* Rather than interrupting yourself—by making or taking calls throughout the day, set up a call schedule that will help provide your one thing you need to work on important projects.

* Place outbound/return calls first thing in the morning, right before lunch, and again at the end of the day. You will usually find people at their desk right before lunch and at the end of the day, when they’re not as long-winded because they’re either (a) hungry and anxious to go home or (b) tired and anxious to go home. Group incoming calls by letting your associates, co-workers, and clients know when the best time to reach you by phone is. In your correspondence or message, try “The best time to reach me by phone is from 10:00 a.m. to noon.”

* Leave your telephone ring off at the end of the day. The people you talk to on the phone frequently. You could have a section in your planner (or a pad on your desk) with a separate list for your boss, co-worker, employee, client, or family member. As you think you need things to update, jot them on your list as a reminder, and refer to the list when you’re on the phone with that person.

* Vigorousness occurs in telephone tag and wasted time. Leave detailed messages.

* Use conference calls to save time and avoid traffic hazards. Prepare an agenda in advance of your conference call to keep you focused and organized. Provide a copy of the agenda [in advance] to the other parties so they can prepare.

* Change your voicemail to let callers know your schedule, availability, etc. Use it to let them know you’re out of the office or busy, and will call them back after [insert time here].

Remember that it’s okay not to take every call! Make smart choices when not to answer your phone. Take the time to learn and use your telephone and voicemail features.

Cyndi J. Torres is founder and principal of Streamline Organizing, a Pomona-based consulting business specializing in organization and time management. Her clients range from corporate executives to small business entrepreneurs. Torres is also available for in-house seminars on the subject of organization. She can be reached by E-mail at streamliniceo@earthlink.net or by calling (909) 241-7190.

Why Doesn’t Your Business Have a Website?

* Check all that apply. □ 0 I don’t understand computers. □ O It’s too complicated. □ 0 I’m too busy. □ 0 I can’t afford it.

Subnet breaks the price/performance barrier

* Virtual Hosts: www.yourcompany.com

* 20 MB or Space

* Email Address

* Detailed Statistics/WebSite Trends Report

* High Speed Multi-homed Backbone

* 90% uptime guarantee

* And much more

starting at only $25.00 per month

Call us today at 1-800-9 Subnet (905-778-2635) to discuss your Internet Project, or visit us on the World Wide Web at www.subnet.org.

We are looking forward to speaking with you!
Coaches Provide an Excellent Resource to Tap Inner Talents

by Timi Johnson

World-class athletes know coaching is the key to success. So do open divers. Winners in nearly every profession know that, without the right coach, they won't perform at their peak. As production cycles hit hyper-speed, career planning becomes constant, as cycles continue to expand your creative talents and learn to stretch your imagination. You'll need more skill to break out of the routine, to grow your intellect into the freedom of intuition with sharpened perceptions. You will experience new dimensions of yourself allowing you to go beyond all present limitations. You will be wiser, healthier and wealthier — believe it!

Coaching is a partnership. To benefit from coaching, someone that wants you do live up to your potential. It is the nature of people to want to attain more, become more, be more and all struggle with how to get what we are looking for.

For using a coach in the area of your life that needs improvement, you will experience an improvement in your quality of life. You will find new ways to solve your problems and make decisions. You will increase your learning ability to expand your creative talents and learn to stretch your imagination. You'll need more skill to break out of the routine, to grow your intellect into the freedom of intuition with sharpened perceptions. You will experience new dimensions of yourself allowing you to go beyond all present limitations. You will be wiser, healthier and wealthier — believe it!

Coaching is a partnership. To benefit from coaching, someone that wants you do live up to your potential. It is the nature of people to want to attain more, become more, be more and all struggle with how to get what we are looking for.

Coaching is a partnership. To benefit from coaching, someone that wants you do live up to your potential. It is the nature of people to want to attain more, become more, be more and all struggle with how to get what we are looking for.
The Fuel That Drives Marketing: The Campaign
by Ron Burgess

Your boss just released the goals for the year. The campaign must grow by 12 percent this year. How will you get your division up by that much? How will you make this project? This year's campaign has to be fantastic! What will you do? What will you do?

How you do this campaign can depend on how you coordinate, integrated, organized, and followed through with promotions. Another approach is to use on media planning. This approach is better than a one-dimensional campaign. The campaign is made up of three aspects: the media, the consumer, and the professional. The professional campaign is the key to the success of the campaign. The professional campaign includes personal visits, and any other items you can use to create a campaign for each of their market niches.

A campaign revolves around a central idea or focal point. This idea is supplemented across all promotional activities for the campaign. If the campaign is focused on a particular market, the campaign is about the "creative" in the specific market, the creative, and the person who is creating the campaign. The "creative" in the campaign is the person who is creating the campaign, the "creative" in the campaign is the person who is creating the campaign, and the "creative" in the campaign is the person who is creating the campaign.

For instance, if I have a client who provides support services to a professional industry. The client's focus is on the "creative" in the specific market, the creative, and the person who is creating the campaign. The "creative" in the campaign is the person who is creating the campaign, the "creative" in the campaign is the person who is creating the campaign, and the "creative" in the campaign is the person who is creating the campaign.

Promotional activities can be events, selling, advertising, direct mail, or public relations. The creative in the campaign can have one of the following activities:

1. Promotional activities:
   - Promotional events
   - Direct mail
   - Public relations
   - Digital content

Marketing materials (known because content as digital advances), traditionally included flyers, brochures, interviews, newsletters, specialty promotions, and trade journals. More recently the digital content of each of the above also qualifies, and is distributed on the website, email, and social media. Digital content also includes animations, data and feedback mechanisms.

The purpose of the campaign is to create what the principal of the principal of all nonorganic cultural international trade functions under the Freedom of Information Act.

The International Trade Administration was established to maintain responsibility for the non-agricultural trade operations of the U.S. government, and to assist the office of the U.S. trade representative in the coordination of trade policy.

Functions performed by the ITA from its establishment of the Department of Commerce and Labor in 1903. Two original bureaus of that department, the Bureau of Statistics and the Bureau of Manufacturers were the forerunners of the ITA.

The Bureau of Foreign and Domestic Commerce was established in 1912 to promote and develop the various manufacturing industries of the United States, by compiling and making available information concerning industries and markets. In 1941, this bureau was reorganized around a program of foreign and domestic requirements for defense and export controls. Following World War II, emphasis was placed on promotion of foreign trade and service to American business. In 1962, the domestic and international communications bureau were combined under the assistant secretary for Domestic and International Trade, and that bureau, under one authority, the entire range of services available to U.S. businesses, was essentially unchanged until 1972 when the Domestic and International Business Administration was established.

In 1980, the Internal Trade Administration became the principal element of all nonorganic international trade functions under the Freedom of Information Act.

The International Trade Administration is dedicated to helping U.S. businesses compete in the global marketplace. The mission of the ITA is to:

- Encourage and assist U.S. exports by implementing a national export strategy, focusing on breakthrough emerging markets, providing industry and country analysis, and supporting businesses through export assistance centers, commercial service offices, and international trade promotion.

Ambassador David L. Armstrong, Under Secretary for International Trade, currently administers the functions of the International Trade Administration, as well as operation of its principal office.

Commercial Service: Counseling is available in U.S. economic analysis as well as 174 offices in the international trade.

Trade Development: Industry sector specialists and foreign trade experts and analysts to U.S. exporters, policy makers and trade negotiators.

Office of Access to Markets: Countries exporters promote market analysis.

Office of Antidumping and Countervailing Duty Administration: Safeguards are established to protect the American economy from unfairly prejudiced imports.

In addition, the Office of Public Affairs maintains liaison with news, trade media, the Office of Human Resources Management answers frequently asked questions regarding human resources, and the electronic reading room allows for browsing.

For more information about subscribing to the Inland Empire Business Journal, please visit our website at www.iebj.com.
Economic forecast ...

continued from page 3

Bernardino. As the economies in coastal counties began to revive, Inland Empire markets also improved. Los Angeles County was the first, out of the recession. Riverside markets followed soon after San Diego and Orange Counties revived. And Dr. Hahn’s numbers show that 1998 saw a 10 percent increase in home sales in San Bernardino, while Riverside saw a 15 percent rise.

But, problems may be on the horizon. Future job growth in coastal counties could fall 20 to 30 percent, due primarily to the continued Asian economic crisis.

Ironically, the Inland Empire is not going to be directly-affected by the Inland Empire real estate market from a severe downturn. "Opportunities will benefit greatly from the creation of the L-15 corridor. That will make it easier to sell retail space and warehouses, and those are not connected directly to Asia."

Hahn also sees other mitigating factors that will shape the Inland Empire real estate market from a severe downturn. "Regional re-employment will benefit greatly from the creation of the L-15 corridor. That will make it easier to sell retail space and warehouses, and those are not connected directly to Asia."

Inland Empire real estate market strength will not only benefit the coastal communities, but also those that directly-affected by the recession. "Regional re-employment will benefit greatly from the creation of the L-15 corridor. That will make it easier to sell retail space and warehouses, and those are not connected directly to Asia."

continued on page 25

If this program does not save your company 20-50% you will receive a check for FREE COPIERS

Equipment, Service and Supplies Are All Included
Small Table Tops • Large Duplicators • Mid-Size Units

Call: 800-576-FREE
Don’t Be Fooled By Imitators!

MARCH 1999

Want to Keep Employees? Try Integrity and Honesty
by Karen Caldwell

According to a recent report by Hewitt Associates, more than one-third of business people surveyed believed that finding and retaining talented employees are the major obstacles to growth between now and 2001. In addition, a new study by Manchester Partners International found that turnover had increased 52 percent in the past 12 months for responding companies. Only 9 percent of the responding companies felt that their retention efforts had been highly successful. This means that companies who are proactive in dealing with current employees.

In survey after survey, a large number of workers say they don’t trust their bosses or company management. Sometimes this is because of an international approach on the part of manage-ment. More often it is because management is unwittingly adopting a posture that is inconsistent or ambiguous. Trust and respect are core elements in any business relationship, and when a company’s grasp on these begins to slip, they are headed in the wrong direction.

A major motivating factor in employee retention is the workers’ belief that their company employs and promotes straight talk, straight answers and integrity from every level of management. That means all managers, especially those in HR, are perceived as being consistent and candid with employers in every area. Employees learn to trust people who not only speak the truth, but also act out their words. Unfortunately, in many companies HR has been assigned the role of company spin-doctor, and while the spin cycle has always been a part of doing business, the results can be devastating. Employees are asking for integrity — but the message from management to HR is, “We’re going to do it — you sell it.” The end result is what researchers are calling a “mega-problem among HR managers concerning corporate culture” — a lack of honesty in companies, which directly contributes to dismissal employee-retention rates and a corresponding increase in employee hostility.

The results from a recent reader survey in Workforce Magazine appear to support this position. Nearly 85 percent of those surveyed felt that the firms these employees were working for were experiencing more employee hos-tility than it used to. About 62 percent felt their companies were not as employee-friendly as promised in the areas of diversity, workplace, or career development. And 62 percent felt that their firms had not upheld their end of the bargain in sharing success with employees. A report from the Sunlight Institute finds that the internal costs of replacing an employee are equal to the minimum of one year’s pay and benefits. In the final analysis, it may make sense to re-examine your company’s culture and reinforce those values that promote honesty and integrity within all levels of management. It just makes good dollars and sense.

Karen Caldwell is a Member Services Supervisor for the Employers Group, formerly Merchant Associations. The 102-year-old not-for-profit association is one of the largest employer representatives for human resources management issues in the nation. The group serves over 4,000 member firms that employ approximately 2.5 million workers. Ms. Caldwell may be con-tacted by calling (909) 784-0430 or at http://www.bromell.org.

On February 22, a new leg (SR-261) of The Eastern Toll Road officially opens — adding 3 miles of uncongested, open highway to your commute options. This new segment of The Toll Roads is your direct connection between the Inland Empire and Tustin Ranch or Irvine. The 2.61 leg, running from Santiago Canyon Road/Chapman Avenue to Jurupa Road south of the I-5, is just a kick for 2-lane vehicles. You’ll avoid stoplights and local traffic, gaining quick access to the Tustin Market Place, the Irvine Business Complex and even John Wayne Airport. So hop on The Eastern Toll Road and take a run on our new leg. Because life’s too short to sit in traffic.
by J. Allen Leinberger

Organizers organize. Computers compute. I recently wrote about pocket organizers and promised more about their big brothers. Bigger in power, in fact, if not in size.

The big brothers of the organizers are the pocket computers. Casio's is called the Cassiopeia, Sharp makes the Zaurus. There are also a line of Hewlett Packards that go back about eight years to their original HP 95 LX. Today's model is called the HP 660 LX. You may have seen it featured on "ER" where the nurse kept all of her medical notes in it and recorded her activities in its voice function.

In England, Psion makes the micro-metal boxed 3a and 3c and the newer ruggedized Series 5. These all do real computer work. They have some form of word processor and a spreadsheet program and you can download other programs into them. Some, like the Hewlett Packard, even run in color, although that really cuts battery life.

Among the list of add-on programs, you may find better calculators and agenda files, games (lots of games including Monopoly and solitaire), Bible quotes and baseball scores, lottery predictors, maps, horoscope reading and train-spotting programs (including Monopoly and solitaire), Bihle games, including even a tour of the London underground subway system. Psion makes a Macintosh connection package. HP does not.

An organizer program such as ACT! can be plugged into some of these and you get almost all of its desktop benefits. E-mail and Internet access is also now available.

You can also buy a collection of peripherals and accessories. This includes things such as leather cases, modern attachments, AC connectors and desk cradles. These little computers have up-links to your desktop, like the organizers. Some also allow you to plug in PCMCIA cards (usually just called PC cards). The great thing about PC cards is that they work independently of the desktop.

My first experience with a palm top was back in 1992 when I had an HP 95 with ACT! installed. At that time, ACT! was produced by a small company called Contact Software (which was later bought-out by Symantec). Having that much contact and calendar information in a little box in my briefcase with alarms going off ahead of my appointments gave me an edge that other salesmen on the street never quite understood. They just thought I was related to the boss.

Since then, other organizer programs like New, Lotus, Consultant and Claris have been converted to palm-top size. Claris actually has been bought out by 3COM and converted to the Palm Organizer for Palm Pilot and Palm III. I shall be discussing desktop organizers in a future column.

Last November, I mentioned that two hand-helds looked like each other but not like any of the others. These could be called the Newton computers (except Apple stopped making Newtons). However, Casio now has its new line, the E-10 and E-11, and 3COM in San Francisco (the people with the ballpark) makes the Palm Pilot and the Palm III. These two are now about 65% of the hand-held market. These little gray boxes are spreading like cockroaches, and prices are dropping as I write.

3COM also makes the IBM Workpad, and others like Phillips and Texas Instruments produce cousins. They look as much like a pager or a hand-held mirror as they do anything else. A single plastic window shows all the information. They come with a plastic "pen," or stylus which allows you to tap on the screen for whatever program you want. They also have a miniaturized keyboard that you can call up, or you can write on them, kind of like old magic slate boards that posted away your notes.

The 3COM series uses a program called Graffiti, which is sort of a shorthand to convert your writing to print. Casio uses "smartWrite," which reads just about whatever you scribble. Still, you have to get used to it.

The Palm series is already programmed to take your actual scribbles and reduce them to fit a daily agenda page. It's up to you to be able to read what you wrote.

David Pogue, in his book "Palm Pilot: The Ultimate Guide," published by O'Reilly, related the story of the original Newton, which was satirized in Dooomby, when a man wrote "Does it work?" and the transcription came back, "Egg Frickey!"

Pogue's book, by the way, includes a CD-ROM with some 750 freeware or shareware programs for the Pilot. So does Palm Pilot for Dummies, from IDG. Psion has also published the "Palm Pilot Resource Kit."

The upside is that these little boxes do almost everything that their QWERTY keyboard brothers can do, and they are smaller. They require some education and practice. They also have the unfortunate ability to stop people and their conversations dead in their tracks to ask you what that THING is.

The best thing about these is that they allow you to jot notes onto the screen while standing in a crowd, kind of like a scratch pad. I have discovered that the downside of typing on a palm-top is trying to find a flat surface when you need one to type on.

Anyone who has ever said, "I wish I had my computer with me," should seriously look at an organizer or a pocket computer. Learn to use the funny little buttons. Experiment with the stylus. Read the instructions and rework to back up your data on your desktop. But don't be afraid of buttons. The only downside is having to type something every time you want to use the commeil.

One other thing: Never, bigger and better are already on the drawing board.
High Drug Costs May Cause Another Rise in Premiums

By Jesse Jacobs Staff Reporter for the Los Angeles Business Journal

Employers and consumers should get ready to dig into their pockets, once again, to pay for health care.

This time, the culprit is drug prices. Managed care companies say that rising demand for brand-name drugs, along with skyrocketing prices and increased regulation, will force them to pass along more of the bill.

"If costs continue to go up, we will not be able to afford pharmaceutical coverage," said Dr. Alan Jacobs, director of pharmacy operations for Health Net in Woodland Hills. "Legislators have to make informed choices. If they use their hands and stop us from making good quality decisions, then we will not be able to afford it."

Jacobs was referring to a move by the Department of Corporations last week to investigate six health maintenance organizations in California for deleting or switching drugs from their formularies (list of covered drugs) after open enrollment season.

Also, a new statute is going into effect July 1 that will require health plans that remove drugs from their formularies to continue providing them to patients who were taking them at the time they were removed.

Many managed care companies have controlled the cost of drugs by refusing to cover brand names, thus forcing patients to use cheaper generics. But over the past year, pharmaceutical companies have started to advertise brand-name drugs on television, and doctors feel obligated to prescribe the drugs when patients insist they are the only ones they want.

As a result, generic alternatives are being refused, and the trend is costing managed care companies more money at a time when they can ill afford it.

In the last year, health plans nationwide have seen their profit margins drop sharply. Pharmaceutical costs in general saw a 10 percent increase last year, according to Jacobs. Jacobs cited one drug, arthriti,
called Embrel, which costs $12,000 per patient per year.

To make up for the losses, managed care companies imposed double-digit premium increases last year. Some employers saw their monthly rates rise as much as 16 percent.

"Drug costs are the single greatest driver of rising health costs," said Walter Zelman, president and chief executive of the California Association of Health Plans. "The plans are feeling pressure from a number of sources."

Meanwhile, pharmaceutical companies saw a 30 percent jump in profits industry-wide. Drug company executives say the cost of developing cutting-edge medicine is very high.

Jeff Trewhitt, a spokesman for the Pharmaceutical and Research Manufacturers of America (the trade organization for companies like Amgen Inc. and Genentech), said industry profits are three times higher than most industries, but they are quickly reinvisted in research and development.

"In 1976, it cost an average of $125 million to develop a new drug," said Trewhitt. "Today, it costs an average of $500 million to $500 million, and some drugs like protease inhibitors cost $1 billion to develop."

Trewhitt said that in the long run, medicine saves money as an alternative to more invasive surgery or treating patients with multiple drugs. He said that the HMOs are going to have to share the costs reasonably. We can't always take the hit.

The news on out-of-pocket expenses is not good for employees, who, if faced with double-digit increases next year, may be forced to drop pharmacy benefits.

Allan Zaremberg, president and chief executive of the California Chamber of Commerce, said each time health care costs rise by 1 percent, 40,000 people lose their health benefits.

"We will be very concerned if this trend continues," said Zaremberg. "The consequences of higher costs is that less and less employers will be covered. Even the largest company cannot continue to weather year after year of increases. We are working with our member companies, health care companies and drug manufacturers to make sure health care coverage is affordable and reverse this trend."

This article originally appeared in the Los Angeles Business Journal's Feb. 8 issue. It is reprinted by their permission.

Claremont Manor Homecare Receives Accreditation with Commendation from Joint Commission

Claremont Manor Homecare has received "Accreditation with Commendation" from the Joint Commission on Accreditation of Healthcare Organizations (JCAHO). Accreditation with Commendation is the highest level of achievement awarded by the commission, the nation's oldest and largest accrediting body. Claremont Manor Homecare is one of only a few privately-owned, stand-alone home care agencies to be accredited.

The Joint Commission selected the JCAHO Accreditation process because of its recognized leadership in health care accreditation, including hospitals and home health organizations. The accreditation process included site review of patient and client files, policies and procedures, as well as home visits and interviews of clients and staff caregivers.

"Receiving Accreditation with Commendation is a significant achievement, one that recognizes exemplary performance," said Dennis S. O'Leary, M.D., president of the commission. "Claremont Manor Homecare should be congratulated for its commitment to providing quality care to the people of its community," he said.

"We are extremely proud to have achieved this designation," said Floy Bugas, CEO of Claremont Manor home care administration. "We made a voluntary decision to undergo the accreditation process in order to demonstrate our belief that our company adheres to the highest standards in the delivery of home care services. Receiving Accreditation with Commendation is a great honor."

Claremont Manor Homecare is a division of The Internet Group, the largest not-for-profit retirement and services provider in Southern California. The Home Care division was established in 1977.

"Thank you for holding the line," said Dennis S. O'Leary, M.D., president of the commission. "We are proud to say that the Joint Commission is pleased with the care that is being provided at Claremont Manor Homecare. We applaud the organization for its commitment to providing quality care to the people of its community."

At the new Riverside County Regional Medical Center we specialize in OB/GYN and Pediatric care with a highly trained staff of health care professionals able to deal with the most complicated procedures to basic health care. Our state-of-the-art facility also includes Riverside County's only Pediatric Intensive Care Unit, as well as a Neonatal Intensive Care Unit and Transport.

For further information, please contact Claremont Manor Homecare Administrator, Floy Bugas at (909) 626-8521.

Riverside County Regional Medical Center

High tech - high touch Pediatric Care

---

Contact Teddy

"Helping people create a better future"

Your company may not leave clients 'in the lurch'! This long...
Saving the Life of a Child: Riverside County Regional Medical Center Offers State-of-the-Art Technology and Services for Infants and Children

A healthy, happy child is one of the greatest gifts in the world, and Riverside County Regional Medical Center (RCRMC) is proud to play a vital role in giving gifts of health and life to hundreds of infants and children. Offering cutting-edge technology and expertise from some of the top professionals in their fields, RCRMC offers state-of-the-art pediatric and neonatal intensive care units and transport teams to serve Riverside County’s growing population.

Offering the only pediatric intensive care unit in Riverside County, RCRMC’s staff of pediatric experts are specially trained to identify and treat all medical conditions and trauma associated with pediatric patients.

The pediatric intensive care unit has eight spacious, private rooms equipped with the most advanced monitoring systems available. The unit offers conventional and as well as high-frequency ventilation for patients with critical respiratory conditions.

The hospital offers a pediatric critical care transport team. Comprised of specially-trained nurses and physicians, the team allows RCRMC to respond quickly to pediatric transport requests from hospitals within Riverside County, including Moreno Valley and the desert communities.

RCRMC also offers a neonatal intensive care transport team, which responds to calls in a specially designed infant transport ambulance provided by American Medical Response (AMB). The team is on-site 24 hours a day, prepared to respond quickly to calls from hospitals located throughout Riverside County.

The neonatal transport team is part of the hospital’s state-of-the-art neonatal intensive care unit. Licensed for 33 beds, the unit is supplied with advanced monitors and a digital imaging system that allows physicians to read a x-ray on the spot. Both units are staffed with specially trained and qualified staff.

A hospital ever left you in the dark?

At Morris Valley Hospital Medical Center, we believe that every hospital visits best to do what’s best for its patients. But, sometimes, patients don’t get cared about as much as they get cared for. So you’re never sure what’s going on. Things aren’t carefully explained. You’re not certain what’s happening, why, what it means, or what’s next.

Well, we don’t believe that’s how we treat patients. Or, for that matter, their families and friends. So we make every effort to do more what you’d do what we’re doing now. We explain. We listen. We do our best to understand your and your concerns. And we do our best to see that you understand our treatment and procedures.

Don’t be afraid to ask. Or tell. We’re working hard to do better than before. And so will you. It’s all part of our ongoing efforts to take better care of the people who come here for care. And it helped make in one of America’s 100 Top Hospitals again in 1999.
MARCH 1999

Economic forecast...

Continued from page 16

by the consumer confidence index.

Health Care in Crisis

The growing number of the real estate markets was not shared by Richard Yochum. He didn’t pull any punches in his presentation on the health care industry. “The health care system is in crisis. Los Angeles hospitals have been hit hard by the California budget crisis, with many now operating at below 100 percent capacity.”

Richard Yochum, President/CEO

(Yochum continued on page 26)

Continued on page 26

Victor Valley Champion

To say that Joseph Brady is bullish on Victor Valley’s prospects is an understatement. Brady, president of Bradley Companies, a real estate development firm, acknowledged that there have been rough economic times in the area, but he believes it is poised for a great deal of economic growth.

“Victor Valley is the largest land mass in San Bernardino County,” Brady said. “That means that Victor Valley housing prices are extremely affordable. That assurance is what I believe are continued growth in the region.”

But the most influential factor in Brady’s optimism is the ability of the Victor Valley to draw a great deal of business from the Los Angeles area. “The private sector learned to stop inhibiting the capacity to develop land in the Victor Valley. It has taken 10 years to get going a great deal of business.”

San Bernardino’s Outlook Positive

“Community banks will remain. And the reason is because they know their customers and they know the community better than the huge mega-banks.”

Dameo said that community banks such as his will continue to exist and will thrive.

San Bernardino’s Outlook Positive

“Community banks will remain. And the reason is because they know their customers and they know the community better than the huge mega-banks.”

Dameo said that community banks such as his will continue to exist and will thrive.

San Bernardino’s Outlook Positive

“Community banks will remain. And the reason is because they know their customers and they know the community better than the huge mega-banks.”

Dameo said that community banks such as his will continue to exist and will thrive.

San Bernardino’s Outlook Positive

“Community banks will remain. And the reason is because they know their customers and they know the community better than the huge mega-banks.”

Dameo said that community banks such as his will continue to exist and will thrive.
Banking

Bank Reports Still Strong for Inland Empire Institutions

Inland Empire banks and savings and loans continue to enjoy strong performance, two independent observers of financial institutions report. Sheshunoff Information Systems and Bauer Financial Reports have recently released their ratings for the third quarter of 1998.

Cuba, China and Southern California

David J. Nava, Ph.D., former U.S. Ambassador to Mexico, presented a more macro view of the region as it applies to both China and Cuba.

"The Inland Empire may not have that much to do with both countries. But major institutions do, and that will affect business in this region," said Nava. Both nations are communist countries. But, the U.S. has very different approaches to these nations.

The U.S. stance toward Cuba is hardening while European nations are doing business there. And that contradicts, Nava said, has created a great deal of tension between the U.S. and its European allies.

Contrast that with China. In 1972, then-Secretary of State Henry Kissinger went to China to open relations. Kissinger presented Chairman Mao with extremely classified reconnaissance photos that showed where the major mineral deposits in China were located. Mao was amazed that the U.S. would give him such information. But President Nixon wanted the Chinese to know that the U.S. wanted to do business with the Chinese and the U.S. has been able to maintain our relationship with the Chinese.

Dr. Nava indicated that the U.S. Cuba policy is not working and may eventually backfire.

"Cubans want the free education, health care and housing that their government provides. And they want to be free of U.S. influence. Both China and Europe continue to invest in Cuba and the United States may soon lose any real power to influence political change in that nation."

Money Back Guarantees on all SBA Loans

Application fees for Small Business Administration Loans can run from $500 to $1600. Which is money down the drain if you don’t qualify. If your loan is not approved by the SBA, Foothill Independent Bank will reimburse your entire packaging fee.

Call 1-800-500-BANK for more information.

Hill COMMON SERVICE

FOOTHILL INDEPENDENT BANK

Chino • Claremont • Corona • Covina • Crestline • Cedaredge • Caledonia • Twin Lakes • Omnus • Ranch Cimarrong (Valle) • Arcadia • San Dimas • Temple City • Azusa • El Monte • Monterey Park • San Gabriel • San Marino • Baldwin Park • Upland • Rancho Cucamonga

Call 1-800-500-BANK or visit website at https://www.foothillbank.com

Economic forecast ...

continued from page 25

Building permits are up - way up in the case of La Quinta. Sales tax revenues continue to climb. Unemployment is up only seasonally in a region which is heavily influenced by agriculture.

The area’s 62,000 acres of agriculture, land and tourist attractions (including 270 hotels and 85 golf courses) account for $2.5 billion of the region’s economy.

Some of the Valley’s major businesses include U.S. Filter, Bird Industries (a medical equipment firm), Palm Springs Golf and medical care facilities. The region has benefited from the renewed popularity of the golf and Topazes noted that new golf courses in the area are being designed to provide the best pictures for television.

Other positive aspects of the Valley’s outlook include Highway 60, “the NAFTA highway” – which runs to Mexico through Imperial County and the Salton Sea which, in 10 years will be completely cleaned-up and feature an Indian gaming resort.

Topazes said that the Coachella Valley’s economic prospects could easily be compared to those of Orange County in the 1960s.

Cuba, China and Southern California

David J. Nava, Ph.D., former U.S. Ambassador to Mexico, presented a more macro view of the region as it applies to both China and Cuba.

"The Inland Empire may not have that much to do with both countries. But major institutions do, and that will affect business in this region," said Nava. Both nations are communist countries. But, the U.S. has very different approaches to these nations.

The U.S. stance toward Cuba is hardening while European nations are doing business there. And that contradiction, Nava said, has created a great deal of tension between the U.S. and its European allies.

Contrast that with China. In 1972, then-Secretary of State Henry Kissinger went to China to open relations. Kissinger presented Chairman Mao with extremely classified reconnaissance photos that showed where the major mineral deposits in China were located. Mao was amazed that the U.S. would give him such information. But President Nixon wanted the Chinese to know that the U.S. wanted to do business with the Chinese and the U.S. has been able to maintain our relationship with the Chinese.

Dr. Nava indicated that the U.S. Cuba policy is not working and may eventually backfire.

"Cubans want the free education, health care and housing that their government provides. And they want to be free of U.S. influence. Both China and Europe continue to invest in Cuba and the United States may soon lose any real power to influence political change in that nation."

Citizens Handles the Important Business

Citizens Business Bank

"You can’t postpone New Year’s Day," says Jack French, CEO of the Pasadena Tournament of Roses. "We need the best business bank for deposits, credit card services and business transactions. Our bank – Citizens Business Bank –"
Independent Banks

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>City, State, Zip</th>
<th>Total Assets (Millions)</th>
<th>December 31, 1999</th>
<th>Common Stock Equity (3%)</th>
<th>As % of Assets</th>
<th>N A C L L o a n s &amp; S t e m s , 1 9 9 9 1</th>
<th>176; 1 9 9 8 2</th>
<th>Loan Specialist In CA.</th>
<th>Fremont, California</th>
<th>Pacific Concord Corp.</th>
<th>Top Local Executive</th>
<th>Office Phone</th>
<th>Office Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. PST Bank &amp; Trust</td>
<td>Huntington Beach, CA</td>
<td>5,051</td>
<td>6,191</td>
<td>6,313</td>
<td>64</td>
<td>12,500</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Larry N. Schuster</td>
<td>(714) 925-7700</td>
<td>700 Pacific Coast Highway, Huntington Beach, CA 92647</td>
</tr>
<tr>
<td>2. Citizens Business Bank</td>
<td>Fullerton, CA</td>
<td>4,850</td>
<td>10,651</td>
<td>7,042</td>
<td>4</td>
<td>1,992</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Thomas S. Bishop</td>
<td>(714) 524-1170</td>
<td>1300 E. Alton Ave., Fullerton, CA 92832</td>
</tr>
<tr>
<td>3. US National Bank</td>
<td>Fullerton, CA</td>
<td>324</td>
<td>842</td>
<td>7,915</td>
<td>8</td>
<td>4,055</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Thomas W. Bopp</td>
<td>(714) 526-1100</td>
<td>1455 E. Alton Ave., Fullerton, CA 92832</td>
</tr>
<tr>
<td>4. First Community Bank</td>
<td>Corona, CA</td>
<td>124</td>
<td>546</td>
<td>7,915</td>
<td>11</td>
<td>3,350</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>David N. Seibert</td>
<td>(909) 386-7800</td>
<td>1341 E. Foothill Blvd., Corona, CA 92880</td>
</tr>
<tr>
<td>5. Pali Bank, N.A.</td>
<td>Pali, CA</td>
<td>63</td>
<td>13,92</td>
<td>6,289</td>
<td>2</td>
<td>2,080</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Michael Fox</td>
<td>(310) 476-8200</td>
<td>3940 W. Pico Blvd., Los Angeles, CA 90019</td>
</tr>
<tr>
<td>6. Valley Independent Bank</td>
<td>Los Angeles, CA</td>
<td>20</td>
<td>10,79</td>
<td>7,915</td>
<td>11</td>
<td>3,350</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Trinity Independent Bank</td>
<td>Blythe, CA</td>
<td>56</td>
<td>1,481</td>
<td>9,612</td>
<td>5</td>
<td>3,075</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

MARCH 1999

Forecast Homes CEO Nets Major BIA Honor

James F. Previs, CEO of Forecast Homes, has received the coveted "Medal of Honor" award from the Building Industry Association of Southern California (BIASC) Political Action Committee (PAC) at PAC Gala Celebration on March 25, 1999. The event will take place at the Hotel Queen Mary in Long Beach and Governor Gray Davis has been invited as the keynote speaker.

Previs, who chaired the BIA PAC from 1994-98, is being honored for his long-term commitment to the home building industry and for his consistent leadership in the association’s political activities.

According to BIASC President D. Gregg Brown of CAMASHCO, Inc./Mira Murietta, LLC, the PAC raised over $1 million to support pro-building candidates and issues during Previs’ tenure.

"Mr. Previs’ leadership as PAC chairman played a major role in strengthening the home-building industry throughout Southern California," said Brown. "Jim made certain that the BIA was consistently supporting public officials who know the importance of home ownership and understand that excessive regulations hurt housing affordability."

The PAC’s Medal of Honor award was established to recognize the outstanding contributions made by a building industry leader in the political activities of the industry. It is not given annually. Rather, it is given only when an individual has gone “above and beyond” the call of duty and displays a remarkable commitment to furthering the home-building industry.

Saving the Life of a Child ...

continued from page 25...
Real Estate

Observations

Utility Taxes Create Irritation at Most Sensitive Level of Government

by Charlie Rojas

The problem of utility taxes is becoming an ever-larger issue for a growing number of Inland Empire cities. Last November, nearly everyone in an existing Fontana utility has created a great deal of turmoil in the municipality. Advocates of the tax are pitted against residents who believe that government levies are already overly burdensome. This month, angry San Bernardino citizens are demanding an end to their own 8 percent utility assessment. Mayor Judil Valles has said that she advocates a gradual phasing out of the tax. But she qualified that statement by saying that the utility tax demise to an accompanying increase in other taxes. It's easy to see why: Utility tax revenues account for nearly $15 million of the town's funding.

Now, another regional city has developed its own utility tax controversy. The Grand Terrace City Council has decided to place a utility user tax measure on the June 8 ballot. According to Grand Terrace City Manager Tom Schaw, and dozens of other city managers, make those recommendations? Because they know that without a high level of government services, the value of the assets within their purview (and most especially real estate assets), will plunge in value.

It is the preservation of a city's asset base that is of paramount importance to all local government officials. The smallest of municipalities can encompass several billion dollars in assets, and for larger cities, such as San Bernardino of Riverside, the amount may be in the tens of billions. In most cases, a municipal asset structure will often dwarf those of the most publicized mutual funds. To preserve and increase their assets, cities must continue to improve the quality of public services.

That means that transportation infrastructure must be updated, police forces increased, park and recreation and education facilities maintained, and the city's municipal revenue base must have a basic level of public services, then the result is still. Grand Terrace, who had already been celebrated as saviors by the tax foes, soon faced economic realities and reimposed the tax — which led to another recall effort that eventually faded — on a technicality.

So why do city officials float the idea of increased taxes when they know that it may be political suicide? It would be easy to reargue the usual boondoggle that govern officials are arrogant, short-sighted and all the rest. But, if I have learned anything in the 10 years I have been in city government, it is that branch of government is, by far, the most responsive to constituent needs. More than anyone else, they understand the impact that a utility tax creates.

The rate at which problems of the utility tax is probably the hardest decision I have made in my 12 years as city manager," said Grand Terrace City Manager Tom Schaw. And it most probably is. So why do Tom Schaw, and dozens of other city managers, make those recommendations? Because they know that without a high level of government services, the value of the assets within their purview (and most especially real estate assets), will plunge in value.

It is the preservation of a city's asset base that is of paramount importance to all local government officials. The smallest of municipalities can encompass several billion dollars in assets, and for larger cities, such as San Bernardino or Riverside, the amount may be in the tens of billions. In most cases, a municipal asset structure will often dwarf those of the most publicized mutual funds. To preserve and increase their assets, cities must continue to improve the quality of public services.

That means that transportation infrastructure must be updated, police forces increased, park and recreation and education facilities maintained, and the city's municipal revenue base must have a basic level of public services, then the result is still. Grand Terrace, who had already been celebrated as saviors by the tax foes, soon faced economic realities and reimposed the tax — which led to another recall effort that eventually faded — on a technicality.

So why do city officials float the idea of increased taxes when they know that it may be political suicide? It would be easy to reargue the usual boondoggle that govern officials are arrogant, short-sighted and all the rest. But, if I have learned anything in the 10 years I have been in city government, it is that branch of government is, by far, the most responsive to constituent needs. More than anyone else, they understand the impact that a utility tax creates.

The rate at which problems of the utility tax is probably the hardest decision I have made in my 12 years as city manager," said Grand Terrace City Manager Tom Schaw. And it most probably is. So why do Tom Schaw, and dozens of other city managers, make those recommendations? Because they know that without a high level of government services, the value of the assets within their purview (and most especially real estate assets), will plunge in value.

It is the preservation of a city's asset base that is of paramount importance to all local government officials. The smallest of municipalities can encompass several billion dollars in assets, and for larger cities, such as San Bernardino or Riverside, the amount may be in the tens of billions. In most cases, a municipal asset structure will often dwarf those of the most publicized mutual funds. To preserve and increase their assets, cities must continue to improve the quality of public services.

That means that transportation infrastructure must be updated, police forces increased, park and recreation and education facilities maintained, and the city's municipal revenue base must have a basic level of public services, then the result is still. Grand Terrace, who had already been celebrated as saviors by the tax foes, soon faced economic realities and reimposed the tax — which led to another recall effort that eventually faded — on a technicality.

So why do city officials float the idea of increased taxes when they know that it may be political suicide? It would be easy to reargue the usual boondoggle that govern officials are arrogant, short-sighted and all the rest. But, if I have learned anything in the 10 years I have been in city government, it is that branch of government is, by far, the most responsive to constituent needs. More than anyone else, they understand the impact that a utility tax creates.

The rate at which problems of the utility tax is probably the hardest decision I have made in my 12 years as city manager," said Grand Terrace City Manager Tom Schaw. And it most probably is. So why do Tom Schaw, and dozens of other city managers, make those recommendations? Because they know that without a high level of government services, the value of the assets within their purview (and most especially real estate assets), will plunge in value.

It is the preservation of a city's asset base that is of paramount importance to all local government officials. The smallest of municipalities can encompass several billion dollars in assets, and for larger cities, such as San Bernardino or Riverside, the amount may be in the tens of billions. In most cases, a municipal asset structure will often dwarf those of the most publicized mutual funds. To preserve and increase their assets, cities must continue to improve the quality of public services.

That means that transportation infrastructure must be updated, police forces increased, park and recreation and education facilities maintained, and the city's municipal revenue base must have a basic level of public services, then the result is still. Grand Terrace, who had already been celebrated as saviors by the tax foes, soon faced economic realities and reimposed the tax — which led to another recall effort that eventually faded — on a technicality.

So why do city officials float the idea of increased taxes when they know that it may be political suicide? It would be easy to reargue the usual boondoggle that govern officials are arrogant, short-sighted and all the rest. But, if I have learned anything in the 10 years I have been in city government, it is that branch of government is, by far, the most responsive to constituent needs. More than anyone else, they understand the impact that a utility tax creates.

The rate at which problems of the utility tax is probably the hardest decision I have made in my 12 years as city manager," said Grand Terrace City Manager Tom Schaw. And it most probably is. So why do Tom Schaw, and dozens of other city managers, make those recommendations? Because they know that without a high level of government services, the value of the assets within their purview (and most especially real estate assets), will plunge in value.

It is the preservation of a city's asset base that is of paramount importance to all local government officials. The smallest of municipalities can encompass several billion dollars in assets, and for larger cities, such as San Bernardino or Riverside, the amount may be in the tens of billions. In most cases, a municipal asset structure will often dwarf those of the most publicized mutual funds. To preserve and increase their assets, cities must continue to improve the quality of public services.

That means that transportation infrastructure must be updated, police forces increased, park and recreation and education facilities maintained, and the city's municipal revenue base must have a basic level of public services, then the result is still. Grand Terrace, who had already been celebrated as saviors by the tax foes, soon faced economic realities and reimposed the tax — which led to another recall effort that eventually faded — on a technicality.

So why do city officials float the idea of increased taxes when they know that it may be political suicide? It would be easy to reargue the usual boondoggle that govern officials are arrogant, short-sighted and all the rest. But, if I have learned anything in the 10 years I have been in city government, it is that branch of government is, by far, the most responsive to constituent needs. More than anyone else, they understand the impact that a utility tax creates.
La Quinta Inns CEO Sees End to Hotel Industry Growth Stage

By Robert Parry

Ezra Country sits comfortably in one of the pleased-appointed suites in the newest hotel in his company's chain, La Quinta Inns and Suites. Downstairs, the local community is preparing to celebrate the opening of its newest Inn & Suites location, less than a mile from the new Ontario International Airport terminals. He exudes a calm, down-to-earth, collected confidence and warmth that simultaneously signal success and confidence without arrogance. He is a man leading an organization in one direction.

And, from all indicators, that direction is up. With the construction of the Ontario property, La Quinta has risen just above the 300 hotels mark. The firm is at the tail end of a construction and remodeling spurt which saw every single one of its existing rooms remodeled, and several thousand more added over a six-year stretch.

Country arrived at Houston-based La Quinta two years ago as the company's COO. Last summer, he moved into the CEO's office. He spent 20 years with the Marriott chain, finishing as an executive in charge of that company's midwestern hotels. Last year he spent 175 nights in hotel rooms for business. All told, he visited 193 of the chain's hotels in 1998. He takes the firm's lead just as its major growth spurt is ending and other opportunities are opening. La Quinta merged with medical industry company, RETT (real estate investment trust), Medtrust in the middle of last year. Country admits that the merger didn't go exactly as planned. It wasn't long before the firm's newly acquired 400 healthcare care properties were spun-off, as Santa Anita race track was sold, and, on the day of the interview, 45 golf courses were sold to a recreation industry company.

But, La Quinta is a hotel company, and, with the company's — and industry's — construction boom slowing down, Country sees the coming years as a "return to tranquility." But, what a boom it was. In 1996, La Quinta had no properties in the economically sky-rocketing Raleigh-Durham area. Today, it has five, and, there are seven others in San Antonio. More than 30 of the company's properties are in Florida and another eight are in the Phoenix metropolis area. Country says that the distribution of the chain's 300 hotels has made it big enough to be considered a significant player in the industry.

The expansion of the company came with a price tag in the $275 million range, but it included upgrades which, Country says, have positioned the firm to better compete in the market. All 300 rooms have the exact same furniture, television and coffee makers. Each of its suites have microwaves, refrigerators, and second television sets. "No chain in the country is as consistent as La Quinta," said Country, "that's somewhat defensive in a way." he added, because it allows the firm to react to changes in the industry easily. In addition, it cut the cost of the upgrade program significantly because all of the room items were ordered in bulk from the factory. All of the suites also have large bedroom desks, two phone lines and other business-travel targeted amenities.

The growth spurt for La Quinta accompanied similar trends in other chains that began around 1992. That followed a five-year period of stagnation which saw very little in the way of new construction. During that period, La Quinta purchased other hotels at lower costs, and those properties are now upgraded.

Country says that the growth trend is winding down. New hotel starts are down 23 percent this year compared to last, and La Quinta will have half the number of grand openings that it did in 1998. That may mean that a booming area like the Inland Empire will be a focus of industry attention, or it may mean that the region's demand will be met by a limited hotel supply for the next few years. There is now a credit and capital crunch, Country said, as companies pay for the heavy cost of the last few years.

Like its travel-related companion airlines, the hospitality industry has recently gone through a period of consolidation. Country says that trend has come to an end, and the existing hotel chains will be adjusting to larger market shares for the next few years. Country predicted that the industry will find itself "under-demanded," as opposed to over-built, in the next few years, and a housing-out process will take place. "A lot of hotels today should be around," he said.

With supply no longer growing, existing and growing demand will be met with a consistent, or perhaps shrinking, supply. And, as Ezra Country seems quite comfortable with that prospect.
FORTY UNDER 40

Gino Fillipi, 38

Joseph Fillipi Winery & Vineyards

The Joseph Fillipi Winery and Vineyards is a fourth-generation family business, celebrating its 76th anniversary in the historic Cucamonga-Guasti Guard District. Gino was only four years old the first time he picked grapes from the family’s vineyards. Growing up among the vines and grapes gave him a unique mixture of grape growing and winemaking experience. Since the passing of his parents (Joseph A. Fillipi in 1993 and Elena Fillipi in 1994), he has been the winery’s owner and operator. He has maintained the historic Fillipi Winery on Baseline Road in Orange County, Cucamonga (Escondido) — which is now the winery’s new home.

But, her first love is still advertising, and that’s what drew her to open her own firm in early 1997. Ontario-based AdWorks is a complete multi-media agency which has gained national and international award-winning recognition.

Prior to joining Stooza, Zeitpas & Metgetter, O’Reilly was with the Republican National Committee in Washington, D.C. and a Wall Street investor relations firm in New York. O’Reilly is a graduate of the University of Southern California with a bachelor’s degree in international affairs. He lives with his wife and son in Riverside.

What’s ahead in the Inland Empire Business Journal

FORTY UNDER 40

Gino Fillipi, 38

Joseph Fillipi Winery & Vineyards

Inland Empire Business Journal

MARCH 1999

In the business today, Forty under Forty

The best of the best in business today, Forty under Forty

continued from page 34

in West Covina to open Oakwood Interiors. The first year he produced sales of over $300,000. Nick has forecast 1999 sales in excess of $3 million.

An active outdoorsman, Nick enjoys motorcycles, racquetball, jet skis and snow skiing. Another of his interests is founded on the company’s website: www.oakwoodinteriors.com or www.fineoak.com.

Parick O’Reilly, 31

Stooza, Zeitpas & Metgetter

Patrick J. O’Reilly is the general manager of Stooza, Zeitpas & Metgetter’s Inland Empire division. He has been with the firm since 1990.

A native of Riverside, O’Reilly is intimately involved in the business and political affairs of the Inland Empire. He serves as an advisor to numerous high elected officials throughout the region and has guided scores of successful political and public affairs campaigns. His career has also included high-profile cases involving both national and international crisis management expertise.

Prior to joining Stooza, Zeitpas & Metgetter, O’Reilly was with the Republican National Committee in Washington, D.C. and a Wall Street investor relations firm in New York. O’Reilly is a graduate of the University of Southern California with a bachelor’s degree in international affairs. He lives with his wife and son in Riverside.

William Ruh, 39

Council Member, City of Montclair

William (Bill) Ruh was Montclair’s newest city council member elected in November 1998. Bill also serves on the city’s education and legislative committees, and the Community Action Committee.

Bill has numerous philanthropic and charitable interests, including: Ontario-Pomona Association for Retarded Citizens (OPARC); Red Cross Inland Empire Chapter YMCA Arts Foundation; Mt. Baldy United Way; Chaffey College Foundation; Upland Assistance League.

Bill received a BA in political science from the University of La Verne, and has a master’s degree in public administration from American Military University and Las Vegas Entrepreneur Of The Year Awards (EYO) Programs, which recognize growing companies that have demonstrated exceptional success. He was recently awarded with the most improved EYO Program in 1998 for the Pacific South West area.

Lani resides in Corona with her fiancé and five children, where she does triple duty as “team mom” for her daughter and a hockey team.
Kelly Hewitt-Patterson, 32
CTX Mortgage Company

Kelly Hewitt-Patterson was born on the very first day of 1966. Now, the California Polytechnic University at Pomona graduate is leading the pack again. At age 32, she is heading the most profitable spot branch of the CTX Mortgage Company in the state of California. She is a division vice president for the firm. She is responsible for overall production and operations of branches in Rancho Cucamonga, Fontana, Riverside and Palm Springs. She is a certified HUD direct endorsement underwriter.

Hewitt-Patterson is a community leader as well. She participates in first-time home buyer and down-payment assistance programs to help residents throughout the Inland Empire purchase new homes. She is a member of CBRA, BIA, the Riverside Chamber of Commerce and the Better Business Bureau.

Bonnie O'Connor, 33
Children's Fund

One of the Inland Empire's best prospects for future success is someone who devotes her professional life to bring the only prospect for needy children in San Bernardino County. Bonnie O'Connor, a former Fontana High School graduate, has deep roots in the area and is working to make it a better place.

O'Connor graduated from the University of Redlands, 33-year-old O'Connor took the helm of one of the area's leading charities, Children's Fund. The 12-year-old organization was formed by three prominent local college students to help feed abused and neglected kids. Today, under O'Connor's guidance, Children's Fund provides services that children need but the government can not produce. The organization is funded by both the county of San Bernardino and private sector organizations.

O'Connor is currently working to earn her MPA from Cal State San Bernardino.

Angela Ruschen, 38
City of Moreno Valley

1990 Grand Award for City Hall Communications. 1990 Public Radio Special Commendation Award for coverage of the 1989 Loma Prieta Earthquake. Member of four leading communications and mass media organizations. Graduate of Stanford University and the University of California at San Diego — and a bright future to accomplish a lot more. That is the essence of one of Riverside County's rising stars in government. Angela Ruschen is the media & communications administrator for the city of Moreno Valley. The Los Angeles native holds degrees from two of the state's top universities, including a master's in communication and journalism from Stanford University.

In her position, she guides the communications projects of one of the region's fastest growing communities. She is in charge of the city's Internet page, coordinates the city cable channel, anchors local election coverage and hosts the city's public affairs television program. In addition, she designs the city's cable television franchise agreement.

Greg Faust, 38
Faust Printing

Greg Faust was practically born with ink running through his veins. The owner and vice-president of sales for Rancho Cucamonga-based Faust Printing, Inc., Greg began working in the family printing business when barely tall enough to push the broom he used to sweep the print shop then located in the family garage. Guided by his parents, Don and Rosemary Faust, Greg learned to opaque negatives and operate the printing press fine tuned to elementary school.

Preserving his talent for salesmanship, Greg's parents encouraged him to accompany his mother on sales calls at age 12. Today, his annual sales at Faust Printing have exceed $1.6 million. Greg's professional ethic is rooted in delivering the quality and service philosophy instilled in him by his parents. His clients include: Nestle, The Gas Company, Scripts and Fleetwood Enterprises. Recognized internationally for printing innovations, Faust Printing has successfully completed print testing of a 900-line newspaper, the highest resolution ever printed in the world.

Greg A. Timpany, 36
Inland Empire Economic Partnership

In June 1998, Greg Timpany was chosen to head the marketing efforts for the Inland Empire Economic Partnership (IEEP). He is responsible for marketing the Inland Empire to an international audience of corporate real estate executives and site selection consultants. His major duties include advertising placement and tracking in regional and industry publications, development of marketing collateral materials, public relations activities and database development.

Prior to joining IEEP, Greg served three years as marketing analyst with Omnitrans. He held that position as a marketing specialist with the Riverside County Schools

continued on page 35

continued from page 35

continued from page 37

continued from page 36

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35

continued from page 38

continued from page 39

continued from page 34

continued from page 37

continued from page 36

continued from page 35
Helbert Smith's legal work for the government includes defending poor clients through the Los Angeles Legal Aid Society. Prior to his judicial appointment, Commissioner Fields practiced law in Los Angeles and Redlands and worked for the Riverside County public defender's office. In 1997, he was inducted into the Western State University College of Law.
Shon and Rebecca Taylor, 28 and 24
Subnet Internet Solutions

MARCH 1999

THE BEST OF THE BEST IN BUSINESS TODAY, FORTY UNDER FORTY

continued from page 39

Jennifer Brown, 34
Ernst & Young LLP

Jennifer Brown is a senior manager at Ernst & Young LLP’s Assurance & Advisory Business Services department. She manages financial statement audits and consulting projects for Inland Empire-based clients.

Jennifer’s focus is on serving privately-held, entrepreneurial companies in a wide variety of industries. She also currently manages several accounts for public companies with publicly-held stock structures.

Jennifer joined Ernst & Young’s Riverside office four years ago, having spent five years with another firm (that same firm and five years with a Temecula-based property management and real estate development firm). She is active in the Inland Empire Economic Partnership (IEEP) and was that organization’s treasurer in 1996. She is also on the advisory board for the IEEP’s Small Business Development Center and is active in the Temecula Chamber of Commerce.

A member of the California State Society of Certified Public Accountants, Jennifer is a San Diego native and holds a bachelor of business administration degree from the University of San Diego. She resides in Murrieta with her husband, Rich.

Shon and Rebecca Taylor, 28 and 24
Subnet Internet Solutions

continued from page 39

Janine Perry, 34
Angelique Strahan, 35
Perry Design

Shon Taylor worked in the information systems department for a large real estate firm in Hawaii prior to starting Subnet. This gave him experience with Wide Area Networking (WAN) used by the offices in inter-office communication. Worked for a state-wide bank in Hawaii, which gave her experience in accounting methods, management, and customer service.

In March of 1995, Shon and Rebecca built a gardening website as a hobby and decided to turn it into a business. They used the offices for inter-island/inter-office communications. While working at the business, they decided that the Internet was their future. In July, they moved from Honolulu to Riverside specifically to become Internet service providers.

"Once we set a goal, we put all of our efforts into achieving that goal," says Rebecca. "We keep Subnet surviving while other ISPs close and go on uncompromising business ethics. In 1996, they decided to stop offering dial-up service to focus on high-speed Internet access for customers and custom web design. Rebecca says it was one of the best decisions that we ever made. We refused to compromise quality for quantity, and to this day, our reputation has always been about service."

"As for the future, I only see success and quality as we have our minds on nothing else," Shon said.

University of La Verne
College of Law
Free LSAT Preparation Seminar
Conducted by Dr. Jerry Bobrow
(Author of Prepare for the LSAT)
Thursday, March 25, 1999
6:00 - 7:30 p.m., La Verne Campus, La Feria Hall
- High Test Rates
- Day & Evening Programs
- Personal Attention
- Inland Empire Location
FOR INFORMATION OR REGISTRATION CALL 1-800-596.1848

continued from page 39

Kevin J. Biggers, 36
Governor's Inland Empire Office

With the changes over the last few months in Sacramento there come a number of new faces in local offices of government agencies. One of those new faces is that of Kevin J. Biggers, manager of Governor Gray Davis’ Inland Empire Office.

From his Riverside base, Biggers sides local businesses and residents with issues involving the state government. In addition, he is a member of the Inland Empire’s County Council.

Prior to joining the governor’s staff, he operated Biggers & Associates, a high desert real estate brokerage firm.

A graduate of the University of Nebraska and the University of Southern California, Biggers serves a number of local political and charitable organizations. Among his commitments are the Victor Valley Transit Authority, Mojave Desert AGMD, Civil Rights Task Force of the U.S. Agriculture Department, and the Desert United Way.

Det. Dean Brown, 34
Ontario Police Department

When most people create lists of important people in business, the local police detectives are not likely the most important figures who come to mind. But, for one Ontario-based business,

continued on page 41

MARCH 1999

THE BEST OF THE BEST IN BUSINESS TODAY, FORTY UNDER FORTY

continued from page 40

King Chan, 38
Ernst & Young LLP

King Chan, CPA, has been in the public accounting field since 1982. He graduated Summa Cum Laude from the Breazeale College in Smithfield, R.I. His experience has primarily been with "Big Five" accounting firms.

He joined Ernst & Young in 1992 and is currently managing the corporate tax department of Ernst & Young in the Riverside office. His primary responsibility is providing strategic corporate finance and tax consulting for numerous clients.

Businesses include both foreign and domestic operations.

Chan has extensive merger and acquisition experience with transactions valuing billions of dollars. His experience as an entrepreneurial business adviser for the Inland Empire’s fast-growing companies has earned him respect from his peers and associates. His real talent, however, is the millions of dollars in tax savings he has provided his clients.

King and Cindy Chan have been married for 11 years. They have a nine-year-old son, Alex, and reside in Riverside. King Chan is a member of the American Institute of Certified Public Accountants, and the California Society of CPAs.

He has held many board positions with professional and civic organizations and was a 1993 graduate of the Riverside Leadership program.

continued on page 42

INLAND EMPIRE BUSINESS JOURNAL • PAGE 40

INLAND EMPIRE BUSINESS JOURNAL • PAGE 41

Tracy Judy, 30
Arrowhead Credit Union

Cal State San Bernardino graduate Tracy Judy started her career with Arrowhead Credit Union in 1987. Now, 12 years later, she is vice president of the firm’s marketing group and managing various projects.

While she may seem like a full plate on its face, Judy is also involved in many community activities and professional associations. She is a former vice president of the Tri-Country Chapter of Credit Unions and is on the board of the Marketing Association of California.

In addition, she hosts an annual party for the athletes of the local chapter of the Special Olympics program each winter and leads fundraising efforts for that group. She is also a strong supporter of the firm’s charitable club and supports its blood bank by promoting blood drives to credit union members and employees.
continued from page 41

Keith Metzler, 24
City of Victorville

A 1997 graduate of UC Riverside, Keith Metzler is already blazing a trail of success. Since earning his bachelor of science degree in business administration, Metzler has been helping to guide the city of Victorville as it grows, changes and prepares for future good fortunes.

Metzler first arrived at Victorville City Hall as an intern during his junior year of college. His talents and abilities proved so valuable that he was promoted to work directly with the city manager immediately upon graduation. As a management analyst, he manages the day-to-day operations of the city's Redevelopment Agency. He has taken a leading role in several projects including: the Mortgage Assistance Program (MAP), Northgate Village Apartments, and the Victorville Medical Campus. He has helped bring business and commercial projects to the city including Budget Rental Sales, Seminole Autobody, Valley Hi Toyota/Honda and Dairy Queen.

Metzler is a member of the Victorville Kiwanis Club and a field director for the Victorville Young Republicans. He also works with the Victorville Public Development Corporation, a non-profit organization.

Bill Blankenship, 34
Office of Congressman Gary Miller

Not many political players can say that they have managed campaigns that defeated two incumbent politicians in three years. But, William F. Blankenship III is not the prototypical Congressional chief of staff. While most people in his position work their way up from lower positions, the way he did, not many start managing campaigns at age 23.

The Inland Empire native earned a degree from Crafton Hills College and was studying at UC Riverside when an opportunity to manage the state assembly campaign of Paul Woodruff arose in 1988. When Woodruff won, Blankenship became his field representative and has only looked ahead since.

He went on to work for State Senator Cudahy Wright for five years before he linked up with then-Diamond Bar City Councilman Gary Miller. Blankenship managed Miller's 1995 campaign to overthrow term-limited Republican Assembyman Paul Hepcho, the first modern legislator to be recalled.

Last year, he helped guide Miller to victory over Rep. Jay Kim in the primary and then cruised to victory in November.

Blankenship still holds a number of Republican Party leadership positions in the area. He is a cycling enthusiast, antique collector and Civil War history buff.

Bruce D. Kehe, 27
Office of Congressman Gary Miller

Bruce Kehe is a field representative for Congressman Gary Miller in the 41st Congressional District. Before going to the House of Representatives, he held the same position with the California State Assembly from 1995 to 1998.

In addition to his duties representing the Congressman at events and meetings in the district, Bruce is responsible for coordinating special events and town hall meetings, office scheduling, and overseeing the Congressman's Military Academy Nomination Committee. Well versed on many different issues, Kehe's main interest is on the Alameda Corridor East Project, the continued expansion of Ontario Airport, and military issues.

He began his political career after graduating from the University of Southern California. During that time he enjoyed working as a member of the Los Angeles Lakers band and traveling to many parts of the United States as a member of the U.S.C. Trojan Marching Band.

He and his wife, Alleen, are in the process of buying their first home in Glendora. When he's not at work, he spends his time learning more about computers, reading about World War II history, and trying to master the impossible game of golf.

Kelly R. Halbeisein, 27
Alhambra Advertising Design

Lebanon, Oregon native Kelly R. Halbeisein is the co-founder of Alhambra Advertising and Design. She and her husband, Joe, opened the full-service firm two years ago when they move to Palm Desert from the Las Vegas area. While there, she gained marketing experience with Circus Circus enterprises and the Edgewater Hotel Casino.

Halbeisein is a member of the Women's Network of the Coachella Valley and is active in the Palm Desert Chamber of Commerce, Alhambra specializes in planning and implementing strategic marketing campaigns with in-house graphic design. The firm recently expanded to larger offices and the Halbeisein family will be expanding in June when the family's third child arrives.

Peter Parra 36, Greg Mettler, 33
Titan Engineering

Greg Mettler and Peter Parra, owners of Titan Engineering, Inc., have earned the highest marks for rough and precision grading. The earth-moving specialists outgrew their original headquarters in Chino, so they moved the rapidly expanding operation to Temecula. Titan Engineering boasts the completion of a 120-acre residential site in Corona for Centex Homes. In addition, a 45-acre, Tuscany Hills residential site in Lake Elsinore has been completed for U.S. Homes. Once again, Mettler and Parra are looking forward to working with U.S. Homes on a 223-acre residential site in Temecula's Ridgeway development in March.

GLOBAL MBA from National University Delivers the Classroom to You!

Our GLOBAL MBA program is accessible anytime at the touch of a key. We've packaged an innovative combination of technologies including CD-ROM, the Internet and an intranet communications software to create a truly virtual classroom. And, this accredited program is available NOW at a cost surprisingly within reach! Interact online with fellow students, faculty or business colleagues from around the world. Then, there's never a need to visit the University campus - the entire program can be completed at a distance.

Pursue your degree whenever life takes you, whenever you're free.
For details, e-mail gmba@nu.edu

1-800-NAT-UNIV Ext. 300 www.nu.edu/gmba/index.html

A NEW concept in HIGHER education is BORN!
Palm Desert National Bank to Open Rancho Mirage Branch

Palm Desert National Bank has announced plans to open a new branch in Rancho Mirage. The newly remodeled branch, located at the corner of Country Club and Highway 111 will open its doors this month.

The 4,000-square-foot branch features drive-up facilities and 24-hour ATM service. It will be man-
gaged by Bernadette Parado, the bank's vice president.

Pardos has over 25 years of industry experience, including 15 with Bank of America in Rancho Mirage and Indian Wells. Palm Desert National Bank is a full-service institution headquartered on El Paseo in Palm Desert.

Computer Payroll Office Expansion Complete

Computer Payroll Company, the only locally-owned payroll service in the Coachella Valley, has expanded its offices to accommodate more than 3,500 square feet for its 16 employees. The firm, which opened in 1992 as a home-based business, now serves more than 600 clients in the area. Among them are the area's casinos, sever-

Visitors Bureau Defers City's Due to Ease Financial Crunch

To assist the city of Desert Hot Springs during its financial crisis, the Palm Springs Desert Resorts Convention and Visitors Bureau's Joint Powers Authority Executive Committee unanimously voted today to allow the city to postpone its $22,000 membership dues interest-free for the CVB for three years.

"We think it's very important to continue marketing the city of Desert Hot Springs as a key tourism destination, especially during its current financial difficulties," said Rancho Mirage Mayor Chistie Murphy, chair of the JPA Executive Committee. "Tourism is an essential foundation for Desert Hot Springs' economy. We are very happy we can help them during this difficult time." Desert Hot Springs officials are looking at various cost-cutting measures in the wake of a $1 million city budget deficit.

The CVB's action is the latest effort to assist Desert Hot Springs following the formation of a committee of city officials in the Coachella Valley, who will advise Desert Hot Springs officials on the city's budgetary crisis.

Desert Hot Springs is one of eight desert cities in Riverside County that comprise the Palm Springs Desert Resorts Convention and Visitors Bureau. The other cities are Cathedral City, Indian Wells, Indio, La Quinta, Palm Desert, Palm Springs and Rancho Mirage.

Ron Gilman Appointed to Chamber Board of Directors

Ron Gilman has been appointed to the board of directors for Palm Desert Chamber of Commerce. Ron is affiliated with PM Sports Management of Indian Wells where he assists with public relations and marketing for the Newsweek Champions Cup/Capten Cup tennis tournament and the new Indian Wells Gardens tennis facility currently under construction.

Prior to moving to Indian Wells, he spent 22 years in public administration in Santa Barbara and worked as director of agriculture and envi-

Auto Centre Ground Breaking Beginning of Major La Quinta Development Wave

A new wave of commercial development may be on the horizon for the fast-growing city of La Quinta. With the Feb. 24 ground-breaking of the city's new "Auto Centre La Quinta," city officials believe a significant spike in business growth for the community will be developed.

"The city of La Quinta views this event not only as a ground-breaking for the Auto Centre at La Quinta but for the exciting growth and development of the city as well," said Mayor John Peta.

Scheduled to open this fall, the Auto Centre is being developed by STAMKO Development Co. Three dealerships are currently slated to do business there, including Indio Chrysler-Plymouth, Dodge-Jeep, Torix Nissan and the Mazda-Kia-Suzuki Superstore. Even so, the development has room for six additional dealerships. In addition, there is room for 400,000 square feet in retail space as well.

DESERT BUSINESS JOURNAL New Marketing Director for Desert Willow Golf Resort

Kenneth C. Kinsey

Keneith C. "KC" Kinsey is Desert Willow Golf Resort's new marketing director. He will work to develop consistent and competitive group business at the golf resort. Kinsey formerly held a similar position for the San Diego North Convention & Visitors Bureau, where he oversaw marketing efforts accounting for some of the region's largest business events.

Ron Gilman

As the new marketing director for Desert Willow Golf Resort, Ron is charged with creating a marketing strategy that will attract group business throughout Southern California.

In addition to serving the chamber and its corporate, association and travel industry markets for two con-

Lumex Engineer Honored for Innovations in Composites Manufacturing

The general manager of an Inland Empire composites company has been honored by an industry association for his lifetime contributions. Edgar E. Morris of Riverside, an engi-

Nurses' Recognition Dinner Set for May

The Nurses' Recognition Committee of San Bernardino & Riverside Counties is hosting the 17th Annual Nurses Banquet on Thursday, May 6, 1999 at the San Bernardino Elks Club. The event begins with no-host cocktails at 6:00 p.m. and dinner gets started at 7:00 p.m.

The keynote speaker for the night will be Barbara Brown, Grey, Editor-Chief of Nurseweek Magazine. Tickets are $25 each. For more information, call 909-824-4369 or 760-243-5928.

IN REVIEW

Notes and highlights from past March issues of The Inland Empire Business Journal.

1996

The San Bernardino County program, Greater Arteries for Independence (GAIN) awarded a check for $24,102 to the county. For 1995, GAIN found employment for 12,348 participants.

San Diego-based CinemaStar Luxury Theaters (NASDAQ: LUXY) signs an agreement to develop and operate a 10-screen, UltraLux theater in Perris Plaza in Perris.

1997

Cal Poly Pomona receives $5.625 million from the Los Angeles County Sanitation District to convert the Spada Landfill into "a thing of beauty." Under the terms of an earlier agreement, the landfill will be turned over to the university when it closes in 1999.

The par-72, Casey O'Callaghan-designed Hidden Valley Golf Course in Norco opens.

1998

The state of California allocates approximately $123 million in low-interest, industrial development financing to manufacturers.

On March 1, California's minimum wage rose to $5.75 per hour from the previous rate of $5.15 per hour.

"When the city of La Quinta views this event not only as a ground-breaking for the Auto Centre at La Quinta but for the exciting growth and development of the city as well," said Mayor John Peta.

scheduled to open this fall, the Auto Centre is being developed by STAMKO Development Co. Three dealerships are currently slated to do business there, including Indio Chrysler-Plymouth, Dodge-Jeep, Torix Nissan and the Mazda-Kia-Suzuki Superstore. Even so, the development has room for six additional dealerships. In addition, there is room for 400,000 square feet in retail space as well.
Callaway's ...

continued from page 5

promise. Among the reasons he cites for his optimism are the lack of area competition for graduate business degrees, the school's Inland Empire location and proximity to Orange County and its affiliation with the UIC System. While he essentially avoided saying that the school has problems that need to be addressed immediately, he laid out the ways that he will immediately begin addressing the school's problems.

First on the top of the list is to focus on the school's accreditation needs. The school is in the earliest parts of a two-year process, the main requirement of which is establishing a plan for achieving certain standards.

Another top priority is filling six faculty positions with top-notch people. In addition, the school will need to establish a long-term Ph.D. program.

Dye expects to be in the dean's seat for at least 18 months, and perhaps as long as two years. That is the time a search for a permanent dean is expected to take.

But, for the time being, the school will be led by a full-time interim dean who spent much of the last few years as one of its strongest supporters. The school's dean of business for Social Responsibility was endowed through his efforts. He is a fellow at the school of business and a member of the university's board of trustees.

In order to achieve the goals he has set out, Dye intends to establish strong relationships with the businesses in the Inland Empire. He wants to have a "solid constellation of businesses" which will provide a source of lecturers and mentors for the school's curriculum as well as regular post-graduation job opportunities for students.

“Happy Trails” ... continued from page 5

whose parents have turned on them. The foundation built and funds the Cooper Home in the High Desert. Located on 60 acres with well-maintained play areas in a serene setting, the Cooper Home is currently caring for 40 boys between ages 7 and 14. That is its full capacity.

Since it opened less than two years ago, more than 200 staff who can adequately have received residential treatment from the Cooper Home. The majority of those children have been so badly treated that they exhibit regressive behavior. They are unable to fit into regular public school programs and must receive special education, on site, from trained staff who can adequately deal with their outbursts and needs.

There is also a need for a full range of structured activities to keep the residents continually busy. The most urgent need at the Cooper Home is for an addition to the existing dining hall so the needs of the children can be adequately met. That project is estimated to cost nearly $200,000.

A children's services charity is a natural beneficiary for a Roy Rogers event. Throughout his life, he and Dale Evans made hundreds of visits to orphanages and children's hospitals. They adopted several children from many parts of the globe, including an abused boy from Kentucky. In 1992, they adopted an organization they known as the the Valley Cooper Child Abuse Task Force. The group changed its name to Happy Trails Children's Foundation to reflect Rogers' and Evans' support of the charity is now 17 years old.

For more information about the organization, call (760) 240-3330 or visit its website at www.happytrails.org.

Successful investors always plan ahead. Mark your calendar now.

Los Angeles Times

INVESTMENT STRATEGIES

Saturday & Sunday, May 22 & 23, 1999
Los Angeles Convention Center

Learn from the Financial
Established brokers and analysts.

Right Now! Here's how:

Integrated Wireless

CTI options on Voice Mail

Video Conferencing Systems

All at Dealers List!

MARCH 1999

INLAND EMPIRE BUSINESS JOURNAL

PAGE 48

RESOURCE DIRECTORY

Inland Empire Business Journal Page 49

Financial Freedom Now!

Multiple Streams of Income

A wealth of research, I've discovered a new way to achieve financial freedom. To be sure, I wouldn't spend a day without them. They make my life a lot better! - show you how to improve your health AND earn incredible streams of extra income right from your own home. You'll work with me and my team using a powerful marketing system I've designed called the Empire Swine System. It involves in meetings, no face-to-face selling. Your phone will ring with excited people who want what we have. The income potential is enormous. If that interests you, then call this number: (909) 468-7262 ext. 43783 to hear a free 3-minute recorded message 21 hours per day.

INLAND EMPIRE BUSINESS JOURNAL  •  PAGE 49

Get Your Message To Your Customers

The Fast, Easy & Inexpensive Way

Fax Broadcasting can do it for you! You can send a single page letter for half the price of first class mail, and receive verification of delivery.

BUSINESS NEED CASH? Get lots of Asia's, but do it in the back? Too much waiting for ring clients to pay up? We buy invoices & P.O.'s Call now 1010-657-2650

Synergy Business Solutions

For more information call:

714-379-1355

David K. Knutson, CPA, MBA

Personal and Business Taxes
Audit and Review Services
Financial Statements

Business Plans
Debt Restructuring & Arbitration

Knutson Consultancy

For rates and to secure your position call:

790-6459

toll free 1-800-KNUTSON

968-9766

INLAND EMPIRE BUSINESS JOURNAL

YOUR AD HERE

Fax Broadcasting can do it for you! You can send a single page letter for half the price of first class mail, and receive verification of delivery.

BUSINESS NEED CASH? Get lots of Asia's, but do it in the back? Too much waiting for ring clients to pay up? We buy invoices & P.O.'s Call now 1010-657-2650

Synergy Business Solutions

For more information call:

714-379-1355

David K. Knutson, CPA, MBA

Personal and Business Taxes
Audit and Review Services
Financial Statements

Business Plans
Debt Restructuring & Arbitration

Knutson Consultancy

For rates and to secure your position call:

790-6459

toll free 1-800-KNUTSON

968-9766

INLAND EMPIRE BUSINESS JOURNAL  •  PAGE 49

Get Your Message To Your Customers

The Fast, Easy & Inexpensive Way

Fax Broadcasting can do it for you! You can send a single page letter for half the price of first class mail, and receive verification of delivery.

BUSINESS NEED CASH? Get lots of Asia's, but do it in the back? Too much waiting for ring clients to pay up? We buy invoices & P.O.'s Call now 1010-657-2650

Synergy Business Solutions

For more information call:

714-379-1355

David K. Knutson, CPA, MBA

Personal and Business Taxes
Audit and Review Services
Financial Statements

Business Plans
Debt Restructuring & Arbitration

Knutson Consultancy

For rates and to secure your position call:

790-6459

toll free 1-800-KNUTSON

968-9766

INLAND EMPIRE BUSINESS JOURNAL  •  PAGE 49

Get Your Message To Your Customers

The Fast, Easy & Inexpensive Way

Fax Broadcasting can do it for you! You can send a single page letter for half the price of first class mail, and receive verification of delivery.

BUSINESS NEED CASH? Get lots of Asia's, but do it in the back? Too much waiting for ring clients to pay up? We buy invoices & P.O.'s Call now 1010-657-2650

Synergy Business Solutions

For more information call:

714-379-1355

David K. Knutson, CPA, MBA

Personal and Business Taxes
Audit and Review Services
Financial Statements

Business Plans
Debt Restructuring & Arbitration

Knutson Consultancy

For rates and to secure your position call:

790-6459

toll free 1-800-KNUTSON

968-9766

INLAND EMPIRE BUSINESS JOURNAL  •  PAGE 49

Herd and turkeys are blind feeders, and the farmers must ensure that they receive enough food. The turkeys are fed a special diet that includes grain, corn, and other ingredients. The turkeys are raised in a system that provides them with adequate space and access to fresh air. The farmers must ensure that the turkeys are healthy and free from disease.

In addition, the farm must ensure that the turkeys are treated humanely. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.

The farm is committed to providing high-quality, humane products to its customers. The farm uses a system of closed living quarters that provides the turkeys with a comfortable living environment. The turkeys are also provided with fresh water and a clean living area.
RESOURCE DIRECTORY

BOOK OF LISTINGS

A compilation of 1998’s top business listings

Call (800-200-9729)

INLAND EMPIRE BUSINESS JOURNAL/MARCH 1999

INVESTMENTS & FINANCE

THE GAINERS

Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Reg. of</th>
<th>Month</th>
<th>Close</th>
<th>Open</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFF Bancorp Inc</td>
<td>17.33</td>
<td>15.90</td>
<td>5.0</td>
<td>17.33</td>
<td>15.90</td>
<td>5.0</td>
</tr>
<tr>
<td>BB Bancorp Inc</td>
<td>17.38</td>
<td>16.80</td>
<td>5.0</td>
<td>17.38</td>
<td>16.80</td>
<td>5.0</td>
</tr>
<tr>
<td>Channel Commercial Corp</td>
<td>8.33</td>
<td>8.00</td>
<td>5.0</td>
<td>8.33</td>
<td>8.00</td>
<td>5.0</td>
</tr>
<tr>
<td>First Independent Bancorp</td>
<td>5.16</td>
<td>5.00</td>
<td>5.0</td>
<td>5.16</td>
<td>5.00</td>
<td>5.0</td>
</tr>
<tr>
<td>US Filter Corp</td>
<td>23.88</td>
<td>24.25</td>
<td>5.0</td>
<td>23.88</td>
<td>24.25</td>
<td>-1.6</td>
</tr>
</tbody>
</table>

THE LOSERS

Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Reg. of</th>
<th>Month</th>
<th>Close</th>
<th>Open</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>National RV Holdings Inc</td>
<td>22.25</td>
<td>20.69</td>
<td>5.4</td>
<td>22.25</td>
<td>20.69</td>
<td>5.4</td>
</tr>
<tr>
<td>Fleetwood Enterprises Inc</td>
<td>32.48</td>
<td>30.93</td>
<td>4.5</td>
<td>32.48</td>
<td>30.93</td>
<td>4.5</td>
</tr>
<tr>
<td>American States Water Co (H)</td>
<td>24.44</td>
<td>22.60</td>
<td>3.3</td>
<td>24.44</td>
<td>22.60</td>
<td>3.3</td>
</tr>
<tr>
<td>Wynn Pharmaceuticals Inc</td>
<td>49.04</td>
<td>48.60</td>
<td>0.8</td>
<td>49.04</td>
<td>48.60</td>
<td>0.8</td>
</tr>
<tr>
<td>Keynote Automotive Inds Inc</td>
<td>18.00</td>
<td>19.88</td>
<td>-9.4</td>
<td>18.00</td>
<td>19.88</td>
<td>-9.4</td>
</tr>
</tbody>
</table>

INLAND EMPIRE BUSINESS JOURNAL/JULY/DUFF & PHELPS, LLC STOCK SHEET

INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL

MARCH 1999

THE GAINERS

Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Reg. of</th>
<th>Month</th>
<th>Close</th>
<th>Open</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFF Bancorp Inc</td>
<td>17.33</td>
<td>15.90</td>
<td>5.0</td>
<td>17.33</td>
<td>15.90</td>
<td>5.0</td>
</tr>
<tr>
<td>BB Bancorp Inc</td>
<td>17.38</td>
<td>16.80</td>
<td>5.0</td>
<td>17.38</td>
<td>16.80</td>
<td>5.0</td>
</tr>
<tr>
<td>Channel Commercial Corp</td>
<td>8.33</td>
<td>8.00</td>
<td>5.0</td>
<td>8.33</td>
<td>8.00</td>
<td>5.0</td>
</tr>
<tr>
<td>First Independent Bancorp</td>
<td>5.16</td>
<td>5.00</td>
<td>5.0</td>
<td>5.16</td>
<td>5.00</td>
<td>5.0</td>
</tr>
<tr>
<td>US Filter Corp</td>
<td>23.88</td>
<td>24.25</td>
<td>5.0</td>
<td>23.88</td>
<td>24.25</td>
<td>-1.6</td>
</tr>
</tbody>
</table>

THE LOSERS

Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Reg. of</th>
<th>Month</th>
<th>Close</th>
<th>Open</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>National RV Holdings Inc</td>
<td>22.25</td>
<td>20.69</td>
<td>5.4</td>
<td>22.25</td>
<td>20.69</td>
<td>5.4</td>
</tr>
<tr>
<td>Fleetwood Enterprises Inc</td>
<td>32.48</td>
<td>30.93</td>
<td>4.5</td>
<td>32.48</td>
<td>30.93</td>
<td>4.5</td>
</tr>
<tr>
<td>American States Water Co (H)</td>
<td>24.44</td>
<td>22.60</td>
<td>3.3</td>
<td>24.44</td>
<td>22.60</td>
<td>3.3</td>
</tr>
<tr>
<td>Wynn Pharmaceuticals Inc</td>
<td>49.04</td>
<td>48.60</td>
<td>0.8</td>
<td>49.04</td>
<td>48.60</td>
<td>0.8</td>
</tr>
<tr>
<td>Keynote Automotive Inds Inc</td>
<td>18.00</td>
<td>19.88</td>
<td>-9.4</td>
<td>18.00</td>
<td>19.88</td>
<td>-9.4</td>
</tr>
</tbody>
</table>

Notice: (H)Stock hit 52 week high during the month. (L)Stock hit 52 week low during the month. NM - Not Meaningful.

Five Most Active Stocks

<table>
<thead>
<tr>
<th>Stock</th>
<th>Month Volume (000)</th>
<th>2/20/99</th>
<th>2/28/99</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hot Topic Inc</td>
<td>18,685,000</td>
<td>2,208,500</td>
<td>1,807,000</td>
<td>-18.7</td>
</tr>
<tr>
<td>Fleetwood Enterprises Inc</td>
<td>17,060,000</td>
<td>2,131,000</td>
<td>1,725,000</td>
<td>-19.0</td>
</tr>
<tr>
<td>US Filter Corp</td>
<td>16,500,000</td>
<td>2,450,000</td>
<td>2,350,000</td>
<td>-4.1</td>
</tr>
<tr>
<td>Wynn Pharmaceuticals Inc</td>
<td>15,200,000</td>
<td>2,450,000</td>
<td>2,350,000</td>
<td>-4.1</td>
</tr>
<tr>
<td>Keynote Automotive Inds Inc</td>
<td>14,000,000</td>
<td>2,310,000</td>
<td>2,000,000</td>
<td>-13.0</td>
</tr>
</tbody>
</table>

Duff & Phelps, LLC

One of the nation's leading investment banking and financial advisory organizations. All data on this page is provided by Duff & Phelps, LLC. Certain data might be adjusted or recast to reflect another basis. The information is not intended to be used or relied upon in making investment decisions. All information is subject to change without notice. Duff & Phelps reserves the right to make changes to this presentation.
Executive Notes

Helping to create awareness about the health care services provided by Community Health Corporation, Riverside Community Health Foundation, Executive Committee 1999 Council, Karen T. Bergh has recently been appointed program administrator for the project.

Cheryl Dowson-Voight has been named as vice president-commercial loan officer for Palm Desert National Bank. She brings over 20 years of multi-state banking experience, primarily in lending. Dowson-Voight previously served as vice-president-compliance officer with First Century Bank, headquartered in Yucca Valley.

Paul, Hastings, Janowitz & Walker LLP, an international law firm, elected seven attorneys to partnership on Feb. 1. They are: George W. Abele, an employment attorney, representing clients in wrongful discharge, discrimination, sexual harassment litigation and more traditional labor law matters; Christopher B. Cumberworth, a bankruptcy and finance practitioner, representing clients in commercial and more traditional labor law matters; Karen Kirbach, Age Discrimination in Employment Act, Americans with Disabilities Act and the like; and David Phelp, a commercial real estate attorney.

Kathy Sommers, a leading authority on California tax matters, has joined Pricewaterhouse-Coopers as a senior manager in the professional services firm’s Western Region state tax consulting practice. Sommers specializes in multi-state income and franchise tax consulting.

Rachel Cucumango Mayor William J. Alexander has been appointed by SANBAG board of directors as a delegate to the Southern California Regional Rail Authority Board (SCARRA). The eleven-member SCARRA board, representing Los Angeles, Orange, Riverside and Ventura counties, operates Metrolink.

Larry M. Rinhart, president/CEO of PFT Bank and Trust, announced the appointment of Janet Noren as vice president. Active in the Rancho Cucumango community, she has been with the bank since 1971. Rinhart also appointed Barry J. Ulrich and Carla Phosphides as assistant vice presidents. They bring a combined 47 years of experience to their posts.

Jim Didion, Jr. and Peter Altuchow have been named to executive positions with Howard Roberts Development. The announcement was made by the firm’s president, James Didion Sr. Altuchow has 15 years experience in the field and has garnered many industry commendations. Didion, Jr. comes to the company from Bank of America, where he was vice president of construction services and corporate real estate.

The FONTANA AREA CHAMBER OF COMMERCE presents their first annual INLAND EMPIRE WEST Women’s Seminar & Business Expo MARCH 23, 1999 SONS OF ITALY BANQUET HALL 4320 Serrs Ave., Fontana Registration 8:00 a.m. (Continental Breakfast) Seminar & Expo - 9:00 a.m. to 12:15 p.m. Lunch served at 12:15 p.m.

For information call the Chamber at (909) 822-4433

CLASSIFIED ORDER FORM
FAX 909-391-3160
FAX or MAIL

DISPLAY RATES: $7.00/inch. 1st min. LINE RATES: $11.65/line, 6 lines min. Avg. Size character. Two free discount copies for submission in first issue. All copy will be assigned by the publisher. Business card ads can be purchased at a flat rate of $100. Full turn out below in full. Use additional equal sheet of paper for ad copy if needed. Type or print clearly. All ads must be printed in black and white.

Category: -----------------------------------------------

Fax Copy: -----------------------------------------------

Exp. Date: -----------------------------------------------

Phone: -----------------------------------------------

MARCH 1999

UPLAND CHAMBER OF COMMERCE
The Chamber of Commerce is PLEASED to help you get started. Members of the chamber work in the following areas:

Business Services:
Networking, referral service, educational seminars and tax accounting.

Governmental Affairs:
The entire area of a called vote for business is heard at the Board of Directors level. The Chamber is the "watch dog" on legislative issues that impact business.

Economic Development:
The primary responsibility of the chamber is to create and support a positive business environment and to provide members an opportunity for growth and profit.

Community Development:
The leadership of the chamber is dedicated to the concept of a well balanced community.

INLAND EMPIRE BUSINESS JOURNAL
5606 Vineyard Ave., Suite 306
Rancho Cucumango Council of Chambers
Phone orders also accepted - Call (909) 484-9765

Manager’s Bookshelf

Mackay Pushes the Envelope and Hits the Target!

"Pushing the Envelope...All the Way" is written by Harvey Mackay, The Ballantine Publishing Group, New York, New York; 1999; 348 pages; $24.95.

Harvey Mackay has done it again. Mackay is the author of three best-selling inspirational business books including: "Swim With the Sharks Without Being Eaten Alive" and "Beware the Naked Man Who Offers You His Shirt." He also happens to practice what he preaches as the founder and CEO of the Minneapolis-based Mackay Envelope Corporation, an $85 million firm.

Mackay has the pacing and timing of a good stand-up comedian. His chapters are short, punchy and memorable. The chapters are rare as long as five pages, filled with interesting examples, numbered "how-to" advice when needed, and a little reminder device at the end that the author calls "Mackay’s Moral."

Much of the author’s advice in his past books is sales oriented. This is to be expected from a man who sold $20 million in shoes and cars before developing his own business. Nothing happens in business unless someone sells something. "Do you know who your customers are?" asks Mackay in the chapter called "Pushing the Envelope." Mackay gives more than equal time to other valuable people skills such as negotiating and customer service. He also offers a number of guidelines on retaining customers, in repeating calls called "Retal In Detail." Although some of the guidelines date from the time of the dinosaurs, others are new and creative. Here are just a few that apply to more than the retail business:

"Don’t talk yourself into a deal you really wouldn’t want — hiring the wrong person for the job just to maintain a relationship or because they’re "warm" people." (p. 66)

"Treat your customers like you would like to be treated — they’re worth the effort. (p. 45)

"If you can’t make a change, let your customers know. (p. 75)

"If you were a customer, would you be satisfied with what you’re being offered? (p. 101)

"Don’t let your competitors get away with being less than fair. (p. 130)

"Be a good listener and be able to hear what customers are really saying. (p. 147)

The chapters are short and memorable. The chapters are rare as long as five pages, filled with interesting examples, numbered "how-to" advice when needed, and a little reminder device at the end that the author calls "Mackay’s Moral."

MANAGER’S BOOKSHELF

The current issue of the best selling business books for business. The list is compiled based on information received from retail booksellers throughout the U.S.A.


3. "The 9 Steps to Financial Freedom", by Sam Owais (Crow $20) (7) How to overcome obstacles in the path to achieving wealth.


Inland Empire Restaurant Review

Make reservations for an amazing dinner-winner.

So...What’s for Dinner?

By Joe Lyons

I need a new jacket. The denim one that gave me the American Wilderness open up said “American Wilderness Experience.” The attraction at Ontario Mills Mall is still an experience, but the name has been changed to “...Zoo and Aquarium.”

The facility is actually even more than just another zoo and a mall. It has a gift shop, a ride, an ecology walk and, of course – the reason I have your attention now – the Wilderness Grill Restaurant.

I have eaten there since, well, actually before they officially opened. Enjoy their tall cold beers, their gourmet hamburgers and most of all, their grilled corn on the cob. I love corn on the cob. Most restaurants can’t serve it because it turns to mush if it’s in the water for more than 10 minutes. By grilling it, the Wilderness Grill has come up with a new treat that I truly enjoy.

For the official review meal, I was introduced to the new general manager, Roger Crawford. Roger is instituting a new menu to direct the leg cabin facility toward a more steakhouse feel.

We started out with appetizers: chicken tenders ($7.35) that could have been more tender, shrimp cocktail ($8.25) that should have used jumbo shrimp, although I have to say that the cocktail sauce is worthwhile.

The biggest disappointment here is the Cesar salad ($6.95). I found it lacking something or other to have a lower price.

Final dishes include the new pomegranate prawns ($10.95 and worth it). It comes with mushrooms and shallots in a very good, light Chardonnay light cream sauce. The new three-mushroom pizza ($8.95) is a treat, although I tend toward the pizza that goes to the door in 30 minutes or less.

The diamond bar-b-que ribs and the diamond bar-b-que chicken pizza both feature a signature bar-b-que sauce that is a real treat. One person at my table, who shall go unnamed, was sticking his finger onto the dish to lick up the sauce. It was hot good. I maintained my dignity through-out.

Another new item, called the La Jolla wrap ($7.75), comes with diced chicken and roasted peppers, chile pepper mayonnaise and lettuce wrapped in the golden cheese flour tortilla. This could have been spicier and, although it’s not good for my arteries, I would like some more mayonaisse.

Finally, steak, has come up my favorite.

It is now called the Mount Whitney steak and it is made with veal, ground beef and pork, with eggplant, sweet onions and wild mushrooms, and topped with a mushroom sauce. Mom only used ground meat and oitmeal. The meatloaf and the 12 oz. rib eye riles both come with freshly made mashed potatoes.

I have mentioned before that I am seeing more and more restaurants serving fresh real mashed potatoes. The American Wilderness was the first place I found them and I am happy to see that they are still here.

Main dishes include the onion rings, which are like onion rings everywhere, and a very good, fresh, soft, cheese breaded chicken.

Desserts included home-made Wilderness cheesecake and a fresh-making hot fudge sundae. Hot fudge sundae are showing up everywhere, and although I don’t mean to, they’re not all that bad.

As indicated, the meatloaf, the mashed potatoes and the grilled corn have long been favorites at mine at the Wilderness Grill. The new bar-b-que sauce is a little addition to the Meatloaf.

One other thing. When you go to the Ontario Mills to dine at the Wilderness, get a seat in the back.

Small room, adjacent to the zoo, that features fake trees and pine air spray for effect, along with recordings of singing crickets and other forest noises.

OK, it’s not the real thing like I get when I drive up the mountain, but to enjoy it in Ontario makes it special. My biggest regret is that the Henry Weishand’s draft root beer is gone, due to a change in supplier. That alone was worth a stop at the bar, while waiting for a movie to start. Now you can only get it in bottles and it’s not the same thing. I shall hope the next time I drop by for meatloaf and grilled corn, I can get real draft root beer to go with it. Even without it, the trip is still worthwhile.

by Jerry D. Meal

And both controversy. I’m talking about the latest proposed AVAs (Approved Viticultural Areas). Blame the French. Back in the 1930’s, when France was experiencing wine scandals (people were buying Algerian wine and selling it under French labels), a group introduced “Appellation Controllee” became popular. With the force of law, it protected geographic names.

This makes wines like Bordeaux and Burgundy more valuable. People were able to be sure of the bottle’s contents.

Because AC enhanced image and increased value, it was copied elsewhere in the world. Italy, Germany, Spain and Portugal among others have similar systems.

The U.S. assigned its own AVA (one answer to AC) in 1983 and has done out more than 100 since. More than half of them are in California.

Two recent petitions to the Bureau of Alcohol, Tobacco & Firearms (ATF) for new AVAs have been voted on in the past few weeks. Both created some controversy.

Allow me to calenderize for just a moment. Most AVAs have more to do with marketing than anything else and don’t have the same affect on wine as other regions. It includes the same number of grapes that are grown in that area. It should be more for the consumer and the consumer is the one who pays for a bottle of wine.

The California AVA is especially controversial. It is a law that says nothing more than that grapes in a certain climate are farmed in a certain climate. It’s not about quality, it’s not about price, it’s not about terroir. It’s about consumer confusion.

The arguments against both AVAs were basically the same. Too many climates and soils over too large an area, both ignoring the marine influence.

I was especially puzzled by the comments of a highly respected Napa Valley judge, Keith Cabral. In a comment letter to ATF he said: “Areas is not disting­

ishable, makes a mockery of all California AVAs, that would be theoretically impossible, it’s no more confusing than wineries in the same legal AVA are all the same.

I’m not so sure that point out your proud AVA, Napa Valley, is meaningless, but we are able to separate the bottle’s contents.

Wilderness, get a seat to dine at.

We are very close to the Santa Ana Mountains and the other forested areas. And the approved AVA would be “Mount Whitney AVA,” which in turn would include everything in the now exist­ing North Coast, Central Coast and Sierra Foothills.

The major justification for both AVAs is the same, being that grapes grown in climates that are influ­

enced by marine conditions are superior to those grown in high interior valleys. The cooler nights and foggy mornings result in grapes with higher natural acidity and thereby superior balance.

The California AVA would be especially helpful, because that the current system extensively used “California” AVA is meaningless. You simply have to trust the brand owner. The grapes could be all or part coastal and, in origin, or they could be 100 percent from Sonoma or Santa Clara. And although wines from this area are not standardized for that term, it’s for me to have you trust the brand owner.

Livermore, Santa Clara and San Mateo counties have as much in common as Los Angeles, the city of Spring Mountain and the city of Napa.

The arguments against both AVAs were basically the same. Too many climates and soils over too large an area, both ignoring the marine influence.

I was especially puzzled by the comments of a highly respected Napa Valley judge, Keith Cabral. In a comment letter to ATF he said: “Areas is not disting­
You want all these lists when?

Right now!

The INLAND EMPIRE BUSINESS JOURNAL 1999 Book of Lists is a valuable resource, and the good news is you can just click away from downloading it and put it to work.

Look, how immediate is immediate?

It's like now.

Just click to http://www.toplist.com and this guideline of information is ready to go. You can use our TopList software or export the data into ACT, Word, WordPerfect, Excel and other programs. You can sort it by company, Nothing is custom ordering. Managed into your own sales letters and print mailing labels, too. You can target portions or all of the lists included in list name.

name, address, phone number, fax number, contact person, title and mailing address. These fields are included and it is completely original published.

The fastest way to really get the book of Lists RIGHT NOW is to download it. But, if you prefer, we'll send it on disk via FedEx or snail mail.

Start clicking... the clock is ticking.

It's Easy To Order Here's How

1. Visit http://www.toplist.com
2. Click "Add to Cart"
3. Select your list(s)
4. Complete payment information
5. Click "Buy Now"

NEW TopList Features:

Easier than ever to import into ACT!
New sorting features allow you to retrieve duplicate records before printing.

Easy User Interface.

Yes! I have all the information I need about TopList. Please rest the order.

Cut and Paste Feature:

Please incorporate your data into your preferred software application by cutting and pasting the List into your designated program and then save it for future use.

Name of list:

Category:

List Description:

Price:

Quantity:

Contact Information:

Phone:

Fax:

Email:

Website:

Inland Empire Business Journal - Page 56

MARCH 1999

RESIDENTIAL REAL ESTATE BROKERS

Ranked By Number of Offices in Inland Empire

<table>
<thead>
<tr>
<th>Company</th>
<th>Number of Offices</th>
<th>Full-Service Residential</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Coldwell Banker Real Estate Corp.</td>
<td>1,508</td>
<td>Full-Service Residential</td>
</tr>
<tr>
<td>2. Barker &amp; Barker Realty</td>
<td>198</td>
<td>Residential Sales</td>
</tr>
<tr>
<td>3. Coldwell Banker San Bernardino</td>
<td>18</td>
<td>Residential Real Estate</td>
</tr>
<tr>
<td>4. Coldwell Banker Real Estate</td>
<td>154</td>
<td>Full-Service Residential</td>
</tr>
<tr>
<td>5. Coldwell Banker Estates Investment</td>
<td>14</td>
<td>Residential Real Estate</td>
</tr>
<tr>
<td>6. Coldwell Banker Real Estate</td>
<td>14</td>
<td>Residential Real Estate</td>
</tr>
<tr>
<td>7. Coldwell Banker Estates Investment</td>
<td>13</td>
<td>Residential Real Estate</td>
</tr>
<tr>
<td>8. Coldwell Banker Estates Investment</td>
<td>10</td>
<td>Residential Real Estate</td>
</tr>
<tr>
<td>9. Coldwell Banker Estates Investment</td>
<td>9</td>
<td>Residential Real Estate</td>
</tr>
<tr>
<td>10. Coldwell Banker Estates Investment</td>
<td>8</td>
<td>Residential Real Estate</td>
</tr>
</tbody>
</table>

Inland Empire Business Journal - Page 57

The Book of Lists available on Disk. Call 800-454-9790 or Download Now from www.toplist.com
The United States Small Business Administration (SBA) will be conducting a series of webinars to help small businesses in solving Y2K problems. The seminars will address self-assessment, legal and security protection, and interrelated corrective actions and potential costs associated with dealing with the Millennium bug. The SBA estimates that 82 percent of small businesses may have Y2K problems. The seminars will be held from 8:00 a.m. to 11:00 a.m. at the SBA district office in San Bernardino. For more information, call (909) 725-2345 or (760) 755-2350.

12 Automotive Business Professionals will want to drop by the Ontario Convention Center during the 10th Annual Marketing Trade Show in March for a joint convention and trade show of two auto repair industry organizations. The Automotive Service Councils of California and the International Automotive Technicians Network will be hosting events for thousands of industry professionals. The focus of the events is on preparing for the auto bulletin of the next millennium. For more information, call (909) 810-4272.

The Orange County Chapter of SCORE offers great tips in the "Financing Your Business" workshop, 9:00 a.m. to 11:00 a.m. Designed specifically for Tuesday evenings, from 6:00 p.m. to 9:00 p.m. Cost of the four workshops is $225 per person. The workshops include instructional hand-on material and, in depth, professional suggestions to anyone who is starting a new business, planning setting goal, marketing plans, selling your product or service, and financing options. Advance registration is recommended. (909) 775-2345 or (760) 755-2350.
Bangkok and Chiang Mai Thailand's Cities of Enlightenment and Delight

EXECUTIVE TIME OUT

by Camille Bounds, Travel Editor

"This Sukhothai is a good place! There are fish in the waters, rice grows in the fields. The king does not tax his subjects. The faces of the people are happy."

(An inscription in stone found at the remains of the former capital Suhhothai, capital of the first Thai Kingdom in Siam between 1238 and 1347.)

When one hears the word "Bangkok" it conjures up images of wondrous romantic fables, adventurous excitement and tinkling temple bells. Romance is here. Adventure and delight greet you at every turn. A gentle, gracious, smiling people inhabit this pleasant corner of our planet called Thailand.

Thai silk, gloriously costumed Thai dancers, lush green landscapes covered with rice fields, orchids that grow anywhere and everywhere, elephants trained to work, water buffaloes for transportation, clear mountain streams and tumbling waterfalls.

A Touch of History

Bangkok is the main port of Thailand and has been its capital since 1782. It sprawls across the delta plain of the Chao Phraya River at a point just 25 miles from the Gulf of Thailand.

On the west bank of the river lies Thonburi, which served briefly as a Thai capital after the raising of the royal city of Ayuthaya by Burmese invaders in 1767.

"Village of the Wild Pansies"

The name Bangkok — which means "village of the wild pansies" — would not do for a royal capital. Rama I endowed it with a prouder string of titles that had to be written or spoken in full during the transaction of official business.

To Thais, Bangkok is known as Krung Thep — "The City of Angels."

This is a country of a proud, friendly and patriotic people. Thailand has the distinction of never having been under colonial rule by a western nation. Thai people place great importance on dealing with one another peaceably and with dignity.

The Grand Palace - The Emerald Buddha

The most splendid part of Bangkok is Rama I's Grand Palace, which stands close to the bank in the western-most corner of the river's loop. It is not really so much a palace as it is a city within a city. The spacious lobby visitors are immediately impressed with a combination of marble floors and exquisitely carved stately windows that give a feeling of openness that seems to go on to infinity. City vistas and landmarks on the river area are a delightful distraction.

Built nearly seven centuries ago as a fortress protected by walls and a moat (portions of both the walls and moat still remain intact), this city of over million residents has graciously preserved many of its lovely teak homes and tree-shaded roads. It has a wealth of cultural and historical attractions, excellent shops and shopping, wonderful food, great weather and the usual gracious Thai hospitality.

Chiang Mai - Older Than the Thai Kingdom

Established shortly after Bangkok, Chiang Mai is the modern capital of the Shan, a Burmese kingdom. It is elegantly designed and pleasantly decorated with local touches and amenities to make for an enjoyable stay with excellent continental and Chinese cuisine.

Important Etiquette

The royal family is treated with ultimate respect. Bud and bootlaces are the names in this area can land a person in jail. (This is serious business.)

It is considered offensive to point your foot at a person or object. Sitting cross-legged pointing your foot at someone is considered an insult. Public displays of affection are not acceptable. Never put anyone (including children) on the head.

How to Get There

Thai Airways International has direct flights from L.A. to Bangkok. Their excellent food, fine service and comfortable seats are the watch words of this airline. Light aircraft attendants are charming and gracious — giving a little preview of what to expect when visiting their lovely country.

Camille Bounds is the travel editor for INLAND EMPIRE BUSINESS Journal and Sunset Publications.

REGISTRATION - "WOMEN & BUSINESS EXPO 1999"

To: Women's Business Expo.

SUBMIT A COPY TO:

REGISTRATION OFFICE

P.O. Box 2544

May 21, 1999

Thermal, CA 92274

This is a limited registration to secure your reservation.

Name: ____________________________________________

Company/Organization: ____________________________

Address: __________________________________________

City: _____________________________________________

State/Zip: __________________________________________

Early-bird Registration is $75 per person until May 27, 1999.

Company table of (10) is $750.

I am enclosing a check/money order for the amount of $______ to cover the registration fee.

Please charge my (circle one) MasterCard VISA

Signature: __________________________________________

Enrollment is limited. Register today to secure your reservation.

Please use this registration form for BEST SELLING BUTTONS.

INLAND EMPIRE BUSINESS JOURNAL

MARCH 1999

INLAND EMPIRE BUSINESS JOURNAL

PRESENTED BY

TOYOTA DEALERS OF SOUTHERN CALIFORNIA

ARIANNA HUFFINGTON

A nationally syndicated columnist and author of seven books, Arianna Huffington's life has been one of great endeavors and greater achievements. Graduating from Cambridge University with a M.A. in Economics, she achieved international acclaim with her biography of the brilliant Greek diva Maria Callas entitled "Maria Callas: The Woman Behind the Legend." Her monograph "Pisces: Creator and Destroyer" became the same material for the 1994 Warner Bros. film "Surviving Picasso," starring Anthony Perkins. Arianna has been equally adept in television, having appeared on numerous shows including "Good Morning America," "Cruise," "Firing Line" and "The Today Show." Her syndicated columns appear in major newspapers, including the Los Angeles Times. She is a rising star in conservative politics and serves as a consultant and advisor to GOP leaders. Funny, irreverent and truly brilliant, Arianna Huffington brings her unique insight to the often-pervasive world of politics and modern culture.

STAR JONES

It's difficult to make arcane legal issues understandable to the layman, but Star Jones does it in her own brilliant style. She began her legal career in the Brooklyn District Attorney's office, the front line of the biggest and most critical legal actions in the world. Jones was one of only a handful of first-year associates to take a case to trial...and win. As her return as nationally renowned prosecutor grows, Star Jones began her second career as television commentator and legal analyst. In 1998, her first book, "You Have to Stand for Something, or You'll Fall for Anything," was published by Random House, and she received widespread critical acclaim. Currently the co-host of the ABC-TV daytime program "The View," she has been a senior correspondent and chief legal analyst for the syndicated news program "Inside Edition," as well as appearing as a legal correspondent for NBC News. From her exclusive interviews with Mike Tyson to her analysis of the O.J. Simpson trial, Star Jones brings an insightful and expressing view of some of the most provocative issues of our day.

If You Make Just One Investment All Year, Make It In Yourself

RESERVATIONS REQUIRED

SPONSORS

Women & Business Expo 1999

Keynote Sponsors:

Loma Linda University Medical Center

Toyota Dealers Association of Southern California

Official Sponsor

Corporate Sponsor

AppleOne Employment Services

Program Partners

National Organization for Women

L.A. Cellular

Media Sponsor

RESERVATIONS MANDATORY (909) 484-9765 EXT. 25

Tickets sold on a first-come, first-served basis. Early registration ensures best selling location.
You know us...

It's time we get to know you.

You know us for our world-renowned doctors, our quality care, and the heart transplants we do. But did you also know we offer corporate wellness and a wide variety of occupational health services to businesses small and large? From cuts to cardiac care, Loma Linda University Medical Center is here for the health and well-being of all your employees. Choose a health plan that offers the care and services of Loma Linda University Medical Center. You and your employees will benefit from the services of one of the top health care providers in the nation.

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

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