WOMEN & BUSINESS EXPO 1999
presented by
LOMA LINDA UNIVERSITY MEDICAL CENTER
AND
TOYOTA DEALERS OF SOUTHERN CALIFORNIA

Diahann Carroll
Arianna Huffington
Dr. Susan Forward

RIVERSIDE CONVENTION CENTER - MAY 21
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**AT DEADLINE**

Firm Hosting Financial Seminar for Women
Salomon Smith Barney will be hosting “Women in Transition,” a free educational seminar. It will deal with issues surrounding women facing divorce, widowhood, new business ownership, inheritance, retirement or otherwise in need of financial planning.

The seminar is slated for Tuesday, May 18 from 6:30 p.m. to 8:00 p.m. It will be held at the Claremont Inn on Foothill Blvd. in Claremont.

For information, call Nancy Clark at 909-625-0781.

SMA Equipment closes $2.4 million sale
SMA Equipment Company, headquartered in Riverside, announced the closing of a $2.4 million sale of Komatsu equipment. Continued on page 17

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**Cracking the code**

LSU, Tulane predict their commitment to gene research will not only lead to cures for major illnesses but will also expand the economy.

Some people will breathe through life blissfully ignorant of the fact that their bodies house about a half-dozen defective genes. Others, however, will develop life-threatening genetic diseases involving one gene, such as cystic fibrosis, or many genes, such as cancer.

Gene therapy could be the key to a longer life for these patients.

Rather than treat symptoms, gene therapy aims to cure diseases. The idea is that "broken" genes can be fixed by replacing them with normal ones. AIDS, diabetes, cancer and heart diseases, once thought incurable, might be fought with the help of genetics.

Louisiana scientists and health care professionals do not plan to be left out of this burgeoning field. To prepare, Louisiana State University and Tulane University medical centers assembled the Gene Therapy Task Force, approved unanimously by the Tulane School of Medicine Surgery Department in a late 1997 meeting.

The company, which ranks among the top five home builders in the state, continued on page 58

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**WOMEN & BUSINESS EXPO, MAY 21**

see pages 26 & 27

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Inland Empire Business Journal is

RESTAURANT REVIEW

MANAGER'S BOOKSHELF

LIST: EMPLOYMENT SERVICE LAW

FACES

COMPUTERS , SOFTWARE

EDITORJAUCOMMENTARY

AT DEADLINE

F1RMS

THE MARKET

PROFILE:

PLANS

Technical

Drug Screening

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Light Industrial

Medical

Travel

Payroll & Tax Filing

Computer Training

Drug Screening

Background Screening
Path to Competitive Electricity Market on Steady Course

California is experiencing radical changes in the electricity market. March 31 marked the anniversary of the state’s paying lower electricity, high-cost utility system, to an open and competitive market. Although in its infancy, California’s small businesses will benefit as the state moves through the final transitional phases in 2002.

After one year, California’s reform has clearly demonstrated that in towns and small businesses served by the state’s investor-owned electric companies, the rate for new energy service providers for small commercial and industrial users is lower than the state’s smaller-sized utility consumers has deregulated the competition are realized by consumers. Utilities Path revamp plan seems to be working in the state’s market system.

Dr. D. Lynn Behrens was born in Coorabung, New South Wales, Australia. He earned her medical degree in her native land, and graduated with honors from the Sydney University School of Medicine in 1964. She began focusing on pediatrics during a residency at the Children’s Hospital in Pennsylvania. In 1966, her study of pediatrics brought her to Loma Linda to continue her residency. She later finished her residency at children's hospitals in Chattanooga, Tennessee and Atlanta.

In 1970, her nearly continuous association with Loma Linda University School of Medicine began when she joined the school’s faculty as a pediatric instructor. She left briefly for a post in Florida, before returning as an assistant professor of pediatrics in 1975.

She became an associate professor of pediatrics in 1978, spent 8 years in a fellowship in Colorado studying immunology and pediatric pulmonology. In 1986, she became a full professor of the school of medicine. She was named chair of the department of pediatrics in 1995.

Dr. Behrens’s scientific research has produced 19 presentations, manuscripts and abstracts, mainly focusing on asthma and inflammatory reactions of the pulmonary system. In addition, she has delivered numerous invited presentations on a wide range of topics including Christian health care philosophy, Christian education, "breaking through the glass ceiling," paying for education, and women’s issues.

These presentations have taken her to distant parts of the globe and includes the American Academy of Pediatrics, American Thoracic Society, and the Omega Alpha Society.

And, to top it all off, Behrens has accomplished all of this as the wife and mother of a large family. She and her husband, Dave Behrens, a licensed management counselor, have four grown children.
In California Is Good For Everyone

by Brad Winger, president, California Council of Real Estate and Health Insurance Companies

The first obligation of an insurer is to its policyholders. Anything that undermines an insurer's ability to pay benefits to policyholders should be avoided and that's certainly been the case this decade as legislators and regulators have imposed more and more requirements on insurers.

In California, new laws and regulations are being passed at such an alarming rate that companies are finding it more and more difficult to avoid them.

In the last 10 years, there has been a 30 percent increase in state laws concerning construction-related services.

In this environment, it has become absolutely critical that insurance companies keep a close eye on legislation that affects their business.

The California Council of Real Estate and Health Insurance Companies is the voice of the insurance industry in California. We provide research and analysis on legislation, issue position papers and briefs, and work closely with legislators and their staffs to ensure that our members are not adversely affected by new laws.

The Council is a non-profit, non-partisan organization that is dedicated to ensuring that insurance companies are able to perform their service to the public.

To learn more about the Council and its efforts to protect the insurance industry, please visit our website at www.caerehc.org.

In conclusion, it is critical that insurance companies stay informed and involved in the legislative process in order to protect their ability to serve the public.

Don't Force Insurers to Make Unsound Investments

by Brad Winger, president, California Council of Real Estate and Health Insurance Companies

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MANAGING LEADERSHIP FOR THE NEXT CENTURY
by Pete G. Person

The political arena is not the only place in our society where there are hounding the lack of great leaders. As Anna Quinones, the about the lack of leadership in Washington during the Bush years, but even true evil nearly no one's emperor. While it may be a workplace more about Dockers and Quinones in recent years, these days, many things aren't changing fast enough.

In the business world, where leaders come and go as if on roller wheels, we are learning from our age group, you value different authority and leadership dynamics in your organization. Even so, some leadership characteristics clearly predict career success, and they are often as much about building trust as they are about results orientation. Companies are developing competency models for their executive leaders that include both observable characteristics (skills and knowledge) and deep-seated qualities (motives and attitudes.)

In recent years, we have seen the emergence of non-hierarchical models: the leader as steward, as teacher, as servant-follower, the emergence of non-hierarchical organizations—all of which makes for successful leaders.

Risk-taking:

The willingness to take risks, to challenge and compete is the hallmark of a good leader. Levels of acceptable risk may vary, but the eagerness with which the leader pursues risks carries throughout an organization.

Linguistically, what makes you a good manager and employee may be the very thing that keeps you from achieving leadership status. While it's difficult to draw a picture of the inner life of the generic leader, it is certainly true that if you don't think of yourself as a leader, you won't be one. That means that you can't challenge the system, don't continually stretch, you won't get there. The business can't rest on last week's success and Neither can the leader.

If you can maintain emotional distance, if you believe that playing politics is distasteful, you won't be a leader. If you think working harder or harder is what does it, you also will miss the mark. With the proliferation of small and growing businesses in our healthy economy of the moment, and the attention paid to small businesses by the emerging non-hierarchical organizations—all of which makes for successful leadership, it is clear there isn't enough exemplary leadership to go around. And for the aspiring leader, there couldn't be better news.

GETTING ORGANIZED
"No" The Way to Reduced Distractions
by Cindy J. Torres

In last month's article, I provided a time log tool to help you identify those nasty workplace interruptions that leave you feeling frustrated, even though you were very busy, though you seemingly accomplished much by the end of the day. The article mentioned that you have collected a sampling of the types of interruptions, ranging from phone calls to doors-to-drop in visits, let's look at some tips and techniques on how to eliminate them.

For those people who drop by your office unannounced, a sign on your office door, or just outside of your office area, that reads "Do not disturb. Genius at work." Please check back after 3:00 p.m." On a more serious note, try posting a sign letting visitors know you're busy at the moment, but will be available at a certain time later in the day. If your office space happens to be in an open area, you can post a sign on the door, but be sure to remove the empty chair that basically invites people to sit down and chat. Another method to divert visi tors is to immediately stand and walk toward him or her, preventing entrance into your office space altogether. This type of body language is a non-verbal cue that you are unavailable.

If you work in a cubicle, establish a "red flag" policy: if you drop a red hat, it means you're unavailable. This is a signal to others that you need quiet time to work on a project. Use a laugh with your mention of this in a seminar, but it does make sense. You don't have the luxury of closing a door or hiding out in another empty office to work on a high priority project. While wearing a red hat is a simple solution, be sure not to abuse it. In other words, "Keep your red hat for conveniences sake or to avoid people.

If you deal with drop-in vendors and suppliers, try to establish a mutually acceptable time and day of the week to meet. A little discipline from your side will help to ensure that customers around your work schedule. Combine this discipline with a commitment to keeping the appointments you have scheduled specifically for vendors and suppliers. Advise them of your designate schedule via fax, e-mail or a memo.

If you're in a box-in-box to the upper corner of your desk, this presents another invitation for interruption. As soon as someone places something in the box, you'll stop whatever you're doing to take a look at the item. Yes, you can blame human nature. You can also blame the interrupting people dropping the item off. This is a good example of self-interruption because you stopped to take a peek. A simple solution for this problem is to move your in-box to a nearby counter, deskshelf or to a wall-pocket just outside of your office space.

In your look and time set and see if you can identify a series of phone calls that is asking you a question about a flyer that you didn't receive. Chances are that you inadvertently left off a bit of necessary information. Eliminate additional calls of this type by leaving a brief message on your voice mail addressing the issue or send out a revised flyer.

I've heard many motivational speakers who tell us to focus on possibilities, making things happen to make things happen. Support their teachings. I am always, the one who "Yes I can" attitude. In terms of dealing with organizer and interruptions, however, I emphasize the word 'no.' This can be a good day. Practice saying the following:

"No, I don't have a quick minute now." I'll call back after 4:00 p.m." The key is to use the word -courteous only for your decision follows.

Don't let interruptions control you. By taking control, you'll find the time in your day to accomplish what you set out to do. Also, think of ways you can avoid being an interruption to those with whom you work.

Cindy J. Torres is founder and principal of Streamline Organizing, a Phoenix-based consulting business specializing in information and management organization. Her clients range from corporate executives to small business entrepreneurs. She is available for free seminars on the subject of organization. She can be reached by e-mail at streamlineorganizing@hotmail.com or by calling (602) 241-3600.

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Inland Empire Business Journal
Some have expensing or project tracking software, which is great for businesses. But you need one even if you are self-employed. The best is ACT! or some from Symantec Software. This gem even includes a space for the name of the secretary or receptionist. It keeps track of how many times you have tried to reach your contact and it does that most magical of programming tricks…remind you to use the Palm Pilot and newer Palm hand-held devices like the Palm III, the V, and the yet to be released VII.

Other organizers are also designed for specific fields such as dentists and dog groomers. Among them is one of the newest organizer programs on the block, the Consultant by Chronos LC. As of this writing, Consultant is at version 2.52, with 3.0 coming out this summer.

Unlike the older consultants, Consultant is committed to a small hard-drive size and regular updates. It talks to you. That is, it ties into your speech program to remind you of the time and date as well as your pending appointments. It also has Grant charts for project scheduling and a built-in word processor. One recent magazine review said that Consultant did everything but make the office coffee.

This is true, although I personally hate to let go of my old Claris program. And I don’t like the coffee here.

Still, with the new programs using Sync links to add themselves to Palm or Palm palmtops, compatibility has a lot to do with what organizer program you choose. As you add names and phone numbers and dates for appointments, the master program in your computer will include these changes in the download sync to your palm-top.

Many other hand-held machines have slick links to your main computer as well, but often as not they are separate programs.

And if it is to be said here that those that brag about their ability to import and export information from other programs are not always easy or reliable. There are few things more frustrating than watching 500 of your projects come out of your machine. Or double up! But then I have to tell you back to this info box, haven’t I?

Now, I know what you’re thinking. Even in these days of the PC, there are people who still type on their typewriter. But then I do have to say that “Day Runner” is committed to a small hard-drive size and regular updates. It talks to you. That is, it ties into your speech program to remind you of the time and date as well as your pending appointments. It also has Grant charts for project scheduling and a built-in word processor. One recent magazine review said that Consultant did everything but make the office coffee.

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I once read that change doesn’t come in great steps like the raising of the tide in a bay, but rather in large waves, breaking over shallow beaches. Many have said that the personal computer has produced profound changes, however the company may change behind the building crest of the wave. The internal combustion engine facilitated the change more than the personal computer. The individual user no longer needs to be an expert in transportation. However it was the automobile that really changed the world, not the engine alone. The personal computer is more like the engine than the automobile. It took decades for the engine to be useful in transportation, it has taken years to connect computers together through networks, yet the crest of the wave is still rising.

Two years ago I thought the Internet would represent the crest. While it will be a facilitator, just like phone lines, by itself the Internet may not be the radical change we expect. Two technologies, used together, may have what it takes to hit the crest.

A joint announcement in April by Adobe Systems, producers of Acrobat, 4.0, and X-Streem, 1995, makes it possible to make simple changes to documents and effortlessly collect information. They can then be taken out of communications through the Internet, while increasing the quality.

By altering the cost structure of the economy. With new secure document transfer capabilities, even contracts and other legal documents can be made electronically. The business of mail will quickly become more of a “presentation” and less of a data entry form.

First, you have to consider the new market. Today most forms on the Internet simply fill in an e-mail form and send it back in a database. It’s a data entry form, not a real tool.

Now this is over. The cost effective X-Streem solution can be used for small or large applications, and is affordable for all but the smallest businesses. When this breaks, Acrobat will no longer need data entry. They will automate more response functions and collaboratively gather information.

Further, the form itself can create its own database and reporting! Take these two tools (computers and the Internet) and change everything...again! The applications for marketing functions are endless. They take the “friction” out of creation and delivery of documents, ease the flow of documents, and collect and distribute the information created by documents. And this occurs with a savings of up to 80% of the old method for doing business.

The effect of these two products and low-cost, high-quality color printers will change the landscape in three major ways:

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At deadline...

continued from page 3

machines to 3M Company, a major mining operation in Coruna. This sale includes two Komatsu HD600-7s — the first sold in the U.S. and a Komatsu WA700-1 wheel loader. Southern California Komatsu sales manager, Tom Graham, conducted the sale. SMA Equipment Company’s sales rose dramatically in 1998, closing the year up 100 percent over figures in 1997. SMA Equipment Company, Inc., a division of American Equipment Company, offers a full range of services including new equipment sales, parts and service, scheduled maintenance programs, flexible financing and rental services.

Baca Bill Extends Low Interest Loans to "Mom and Pop" Stations

SB 482, a bill extending a California Trade and Commerce Agency low-interest loan program for "mom and pop" gas station owners, was passed on April 19. With bipartisan support by the Senate Pro... continued from page 8

comparison, in 1997 just six banks made over $9 billion in CRA loans and investments in California. History also teaches us not to rely on a voluntary approach. In 1967, life insurers responded to Dr. King’s boycott threat by starting a $2 billion national urban investment program. Unfortunately, once the heat of the civil rights movement faded, the program ended. Nothing proposed by the industry today comes close to that $2 billion program, which is equivalent to $9.76 billion today.

By investing more in lower income areas, insurers will increase the economic vitality there and create greater demand for insurance products. Thus, working to combat insurer investment redlining also attacks the problem of insurance policy redlining. Instead of opposing AB 869, insurers should realize that it provides benefits for their industry while it strengthens California.

The consumers’ union, a non-profit organization, is the publisher of Consumer Reports.

Environmental Quality Committee, SB 482, introduced by Senator Joe Baca (D-San Bernardino), extends the period a gas station owner can apply for a loan to remove and replace outdated underground gas storage tanks.

Explosion in Construction Litigation Predicted

The Association for California Tort Reform (ACTR) reported that a bill allowing damage lawsuits against builders, where no damage has actually occurred, could result in an explosion of construction-related litigation. AB 1669 would reverse existing law, most recently upheld by a California Court of Appeals, which found that plaintiffs in construction defect actions cannot recover economic losses where there was no damage to person or property. "The exposure to lawsuits of this kind of litigation would make any builder strongly consider getting into another line of work or into another state. Deficiencies should be brought up to code, there’s no doubt about that. But that is what contracts law and warranties are designed to do," said John Sullivan, ACTR president.

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Executive Notes

Leonard Messina
Boardroom Advisors, LP
Leonard Messina, managing partner of Boardroom Advisors, LP, whose tax strategies have assisted thousands of clients since 1971, has announced the opening of the firm's Palm Springs office. Messina said "Boardroom Advisors welcomes the opportunity to share our tax and strategic planning expertise with the rest of Coachella Valley." Boardroom Advisors helps clients to identify strategies for individual income tax and estate planning needs by creating charitable income tax deductions gifted to favorite charities. The firm has facilitated the distribution of charitable donations in excess of $50 million to such groups as The City of Hope, Boy Scouts of America, The International Rescue Mission and the Florida State University Foundation.

Michael C. Miller
Boardroom Bank of California
Michael C. Miller has been appointed to the position of senior vice president, branch administration of Boardroom Bank of California by the institution's president and CEO, Alan J. Lane. Miller will be responsible for overseeing the production of the bank's six-unit branch system. He will also play a key role in planning new branching, merger and acquisition strategies as part of a strategic growth objective. Miller was previously associated with Foothill Independent Bank as senior vice president, branch administration.

Bud Sims
SMA Equipment Company
SMA Equipment Company, Inc., one of California's leading construction equipment dealers, announced that Bud Sims has been appointed as president. "The duty of the president is not to do everything. An effective president simply assembles a team of talented professionals, sets the target and gives them the guidance they need to achieve it," said Sims. He is a 27-year industry veteran who joined SMA Equipment Company in 1997 as vice president.

Clifford Young
California State University, San Bernardino
Following an internal search process, Clifford Young, a Corona resident and 30-year faculty member at Cal State, San Bernardino (CSUSB), has been appointed to serve as executive assistant to the president. Young, a professor in the public administration department, will assist in implementing strategic planning initiatives. He will be working with a number of key committees, on and off campus, to aid in ensuring effective communications and to serve as an ombudsman in relations roles.

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From Welfare to Work: Suing Up Women

by Lynda Giusti-Parra

The Personal Responsibility and Work Opportunity Act of 1996 redefined the nation’s welfare laws, creating the Temporary Assistance for Needy Families (TANF) block grant and implementing time limits on assistance and work requirements. These changes increased the state’s responsibility in moving TANF recipients off of welfare and onto earning money as members of the workforce.

But what happens when a strained family budget prevents a woman entering the workforce from purchasing expensive business attire for job interviews and ultimately, for work? “Not to worry,” says Susan Pantane, education and community relations manager for NORCAL/San Bernardino Inc., a firm that handles environmental clean up and waste management in conjunction with the San Bernardino county waste system division; a public/private partnership.

“All across this state and probably in many others, women in the workforce are happily donating their gently-used business attire to those who need it,” she said.

Pantane is aware that spreading a message to reduce, reuse and repair what is often thought of as waste, can be a difficult task. But this is her primary job at NORCAL. In October of 1998, the perfect opportunity to help women dress for success, came about within the framework of “Second Chance Work Make a Difference Day.”

“We wanted to do something really different, so we formed partnerships with the local government, businesses, and community groups. The goal was to promote the message of reuse in the community by collecting and distributing gently-used clothing for underprivileged children and business attire for women who couldn’t otherwise afford it,” said Pantane.

In October, 1998, the idea for helping women making the Welfare-to-Work transition culminated into a “Dressing Women for Success Dinner” at the University of Redlands. Guests paid a nominal fee of $30 for dinner and one gently-used business suit to gain entry.

“About 50 calls a day came in from women who wished to donate clothing. Because of this event, we collected more than enough suits to help 750 women,” said Pantane. “The response was overwhelming. Now, community leaders are calling for the program to be implemented four times a year,” she added.

Some of the notable women offering time and support for the idea were First District Supervisor Davis, Senator Dianne Feinstein, Senator Barbara Boxer, Chino Mayor Estelle Ufors, along with many other women in public office and executive positions.

California’s share of the $190 million formula grant funding allocation is $190 million, based on the Department of Labor’s estimate that 13.2 percent of individuals living in poverty and 21.2 percent of AFDC recipients in the United States are living in the state. Of that amount, 85 percent must be distributed to local Private Industry Councils according to an allocation formula. Welfare-to-Work grants are designed to benefit TANF recipients having a difficult time finding long-term employment. About 70 percent of the funds received by states must go to those who have been receiving government assistance for at least 30 continued on page 65
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EMPLOYEES BENEFIT FROM NON-PROFIT HMOs

by Cyndie O'Brien and Kathleen Cade special to the Inland Empire Business Journal

One of the toughest jobs a company president or human resources manager has to deal with is selecting the right health benefit plan for the employee population. In today's world of competitive HMOs, it's often difficult to tell one HMO from another. When it comes to commercial plans in particular, the list of benefits offered by each HMO becomes a blur. Do the hands-off of non-profit HMOs offer any advantages?

CHECKING CONSUMER RATINGS

The Department of Corporations (DOC), the government agency charged with monitoring HMOs, regularly posts consumer-based evaluations of managed care organizations. They feature a hot-line which captures complaints that individuals register against their HMOs.

The DOC places the number of complaints received for each HMO on a statistical chart on their Web site. Non-profit HMOs, such as Inter Valley Health Plan, routinely score well on these charts, receiving among the fewest complaint calls in the state, registering less than one complaint call for every 10,000 members.

Another trick to discovering which HMO commercial plans stand out from the pack is to check the consumer rating of the HMO's Medicare beneficiaries (if they have one — most do). Because Medicare is so closely regulated, a member government agencies and consumer groups have listed detailed rating statistics on HMOs who offer benefits to Medicare recipients.

While business owners and HR professionals are in the market for employee benefit plans and not Medicare plans, seeing an HMO's rating in the Medicare sector can often reveal how much emphasis an HMO really places on its members.

Medicare itself recently released results of a poll of 100,000 people enrolled in Medicare HMOs, establishing which HMOs were best in a number of categories. The results of the study were published in a recent issue of the Los Angeles Times and are also available at Medicare's community-access Web site. To Inland Empire business leaders, one fact that stands in Medicare's results for Southern California HMOs is that Pomona-based, Inter Valley Health Plan scores very well. In fact, Inter Valley had the highest rating in the "overall rating" category. Perhaps it's time for the business sector to take notice of the quality of care being received by members, both commercial and Medicare, from non-profit HMOs.

WHAT IS A NON-PROFIT HMO, ANYWAY?

The vast majority of HMOs today are for-profit organizations. As mentioned above, Inter Valley Health Plan is an exception — and an exception that has now been successfully serving the health care needs of the Inland Empire for twenty years. Like other HMOs, most non-profits have seen growth over the last several years. Also, like other HMOs, non-profits place great emphasis on preventive care and health education.

How do non-profit HMOs differ from for-profit HMOs and what does it mean to be a non-profit HMO in 1999?

Traditionally, non-profit organizations were created to provide tax incentives for contributors. Despite changes in the tax laws over the years, contributions to non-profit organizations, which range from national organizations like the Red Cross to your local National Public Radio station have been, in part at least, tax-deductible. The government allows such deductions to encourage contributions by individuals to worthy organizations who are qualified for such a tax status.

Non-profit HMOs, like Inter Valley Health Plan, fall under a different category of the IRS (and the California Department of Corporation's) non-profit status. Their non-profit status is based on the fact that they tangibly demonstrate a specific level of community service.

WHAT ARE THE BENEFITS OF SIGNING WITH A NON-PROFIT HMO?

Due to their unique structures, non-profit HMOs become deeply involved in their surrounding communities, much as the best hospitals do. The total, organizational focus of a non-profit HMO is on the care of its members: no one is concerned with stockholder relations or the price of the company's stock.

In a non-profit scenario, there are no shares and no stockholders to please.

Regional, non-profit HMOs support the health care infrastructure of all the regions in which they provide care. Furthermore, most non-profit HMOs preserve the traditional doctor/patient relationship in which physicians maintain their individual identities as health care providers to the community.

Because of their structure, more of non-profit HMOs' costs go directly to medical care as opposed to salaries, advertising, paperwork and profits.

Non-profit HMOs are involved in the communities they serve from the top level on down. Inter Valley, for example, features a board of directors made up of one-third consumers, one-third physicians and one-third hospital representatives. Much of Inter Valley's long-term planning is, therefore, determined by representatives of each of the key groups with whom the HMO works and serves.

NON-PROFITS OFFER INNOVATIVE PROGRAMS

These HMO's status as non-profits and their community relationships put them to continuous design new and innovative programs that will benefit the needs of local businesses. Inter Valley, for example, was one of the first HMOs in California to offer a point-of-service plan. Their popular "Trilogy" program, developed in 1994, enables employee members to see any physician, anywhere. Inter Valley implemented Trilogy to give members who choose the option maximum flexibility in the selection of health care providers.

Trilogy enrollees have the option to see physicians and other providers who are not under contract with Inter Valley. Members are free to go outside the system whenever they need care, but if they choose care from providers within Inter Valley's contracted network, they will pay less.

It is programs such as Trilogy that provide business consumers with the ideal bridge between HMO managed care and indemnity insurance. Managed care provides quality health care at proven cost savings, while the point-of-service option allows for the use of non-contracting physicians and health care providers, without sacrificing coverage altogether.

NON-PROFITS LEAD THE WAY IN ALL CATEGORIES

As seen in study results, such as Medicare's recent poll, non-profit HMOs have a good reputation among their own members. Inter Valley was listed, in several key categories. They maintain a high level of member satisfaction, are known for placing the patient care above the bottom line and they provide quality care and service in the shape of a diverse variety of services.

When you combine these elements, there is no question that, so far as HMOs like Inter Valley Health Plan are concerned, non-profit status is a powerful factor in providing cost-efficient, quality care from providers who express a high degree of satisfaction with their HMO relationship.

Cyndie O'Brien is Communications Director with Inter Valley Health Plan, a federal-ly qualified, non-profit HMO based in Pomona. Kathleen Cade is Director of Sales with Inter Valley. For more information about Inter Valley Health Plan, call (909) 623-6333.

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Where Are All the Workers?

by Stephanie DuPre

With unemployment continuing at record low levels, companies find themselves in the unusual position of having to search high and low for qualified employees to fill positions. More jobs are going unfilled or remaining vacant for much longer than normal. Across the nation, companies are starving for skilled employees and looking for new ways to recruit qualified applicants to fill their need. Many companies are turning to employment services for help. With an extensive database of pre-screened and tested applicants, employment services can often find the right person for a job in a fraction of the time it takes using conventional recruitment methods.

“Our phones are ringing off the hook with clients desperate to fill positions,” Lisa Kosinski says. As a branch manager for AppleOne Employment Services at Rancho Cucamonga, Kosinski deals with client companies all over the Inland Empire. “They’re discovering that classified ads don’t work any more. Once upon a time you could place an ad and fill a job in two or three days. Now you might run an ad for weeks with no luck. Companies that have never used employment agencies before are calling us for help. They don’t know where else to look.”

Many hiring managers don’t know what questions to ask of an employment service, either. When you decide to invest in an employment expert, you should make sure you’re getting qualified experts who can deliver a result. Before you sign a contract or commit to any fee, determine if the employment service you’ve selected is right for you by asking a few questions:

The most important thing you should ask is a prospective service is to describe what makes them different. If they talk about their guarantee or their great pricing, hang up the phone! Low prices do not mean good value. In this tight marketplace, you can separate the better staffing experts from the rest by testing their commitment to the applicant. A great employment service works hard for the job-seeker. You want to hear about what they do to attract and retain the most qualified candidates. Look for a service that provides comprehensive career development services to applicants to ensure you’re getting the best recruits in the market.

You should also determine who will be handling your account. Is it the person you’re talking to? Or is that person just a salesperson who will pass your information along to another person? The bait on very often gets dropped when it’s passed along. All of your needs should be handled with one phone call to your dedicated account executive. Be wary of services that maintain separate sales and staffing divisions.

One of the most effective ways to ensure you’re signing on with a qualified employment service is to ask a few questions:

1. What is the guarantee or pricing?
2. What types of services do you offer?
3. Who handles your account?
4. How many candidates do you have ready to go? Where are they located?
5. How long does it take to fill a position?
6. What types of candidates do you place?
7. What is your success rate?
8. What is your client satisfaction rating?
9. What is your return rate?
10. What types of industries do you work in?

With more and more companies turning to employment services, finding the right agency is critical.
Interviewing 101: 3 Keys to a Successful Interview

by Jodi Gildersleeve

Congratulations, you got the interview! Now what? You really want this job. Here are some interview tips that will help you succeed and make a great first impression. There are no magic answers when it comes to interviewing, but here are three things that will help set you apart from the other candidates:

First, look at your attire. If you are seeking an administrative position, wear a suit. Male or female, an appropriate suit will always make you stand out as a professional. Sorry ladies, the Ally McBeal miniskirt suit is only appropriate for television. If you’re interviewing for a laborer position, then gentlemen, wear nice slacks and a button down shirt. Women wear a nice dress. No athletic shoes or sandals! Go light on the after shave or perfume. You don’t get a second chance to make a first impression.

What you say is also part of your first impression. By far, the largest mistake most people interview make is that they are too negative about their last position. You may be justified in your complaints about your last job, company or boss. An interview with a prospective new employer is not the time to air those complaints.

Finally, make sure you demonstrate genuine enthusiasm over the position. I only hire people who are excited about the position I’m offering. If you’re not excited about the opportunity, why go on the interview in the first place? Your interest level in the position will show through in body language and your answers.

There are numerous ways that you can succeed. These three suggestions are a good start. With proper attire, positive attitude and enthusiasm you are on the right track to a great interview!

Jodi Gildersleeve is the Sales Manager and Professional Recruiter for Inter Valley Temporary Services. She can be reached at (909) 676-8077.

Protect the Financial Viability of Your Company: Actively Manage Your Employment Risk

Employment related lawsuits are skyrocketing at an alarming pace. In California’s extremely litigious climate, no longer may a business simply take the “sue and settle” approach and bury its head in the sand, hoping for the best. While no business can ever plan for every potential problem, employment practice planning can significantly minimize your exposure to employment related litigation.

Developing an employment practice plan that contains an active “risk management” component is a relatively new idea for most small-to medium-size companies. Organizations that would describe themselves as well prepared for potential problems related litigation.

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### Employment Services/Agencies

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### Camry – the best-selling car two years running

For the second straight year, the Toyota Camry wears the crown as the #1-selling car in America (based on N. American sales figures for 1997, 1998 total car registrations). With rock-solid reliability, a long list of safety features and a smooth ride, it’s easy to see why the Camry remains the oven-sized Honda Accord and the Ford Taurus.

In addition to being the best-selling car in America for the second year in a row, the Camry is also one of the safes. In a recent government crash tests, the Toyota earned every star for front passenger protection. Every Camry protects its occupants with a standard driver and from passenger airbag supplemental restraint systems (SRS), front seat belt pretensioners with force-limiters, in-column rear door locks, an available anti-lock brake system (ABS) and an available rear side-impact airbag supplemental restraint system (SRS).

The automotive press has also praised the Camry’s ride. An editor at Car and Driver described it as “wonderfully refined and a better buy,” with smoothness and a car-like ride. However, ride comfort was not sacrificed. A priority in the Camry’s development was to isolate passengers from noise, vibration and harshness that come from wood, engine and road. In fact, Solara prototype interior was found to perform on a car with the Lexan ES500.

### Solara, a new expression of personal style

New for model year 1999 is the Toyota Solara, which blends sports car excitement and performance with mid-size comfort and value. Styled at Toyota CALY Design Center right here in Newport Beach, the excitement builds the moment you set eyes upon the Camry’s sleek, sculptive shape and its fluid, flowing lines.

The Solara coupe and the Camry sedan ride on essentially identical platforms, but exterior enhancements to soften the Solara’s overall body structure enhance the Solara with a distinctly sporty feel.

### All-new 2000 Tundra hits the trails

You’ll be ready for anything in the new millennium in Toyota’s all-new full-size truck with an optional V8 engine. The Toyota Tundra, which hits showrooms May 1999, features all-new short metal and rides on an all-wheel drive system that is larger, considerably stronger and more efficient than that of the truck it replaces. Its platform sets a new standard in the full-size truck segment for handling, ride comfort and interior noise isolation, offering an ideal mix between work and personal use.

**Note:** Specifications are subject to change. All cars come with a 1-year, 12,000-mile warranty and a 6-year, 75,000-mile limited powertrain warranty.
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**Notes:**
- N/A: Not Applicable
- WND: Will Not Disburse
- The information in the above list was obtained from the computer hard drive.
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$12 Million Fontana Facility Faced Challenges in Translating Industry

Huge New Buildings House Five Rail Spur

A new $12 million building in Fontana, featuring the diversity of a concrete floor that could handle major airlines and that admits five rail spurrs, yet is complemented by no interior walls. To solve the inherent slip and seismic issues, the building employed a critical design feature, 36-inch support columns, each anchored by 35 yards of concrete. These columns rise out of a 10-inch thick, double-reinforced concrete floor that can hold 32 million pounds of steel. A separate support systems the cranes, providing a 90-foot span and 30-foot height, "Heykop said.

Designed by Facilities Engineering of Anaheim, the heart of the material handling system are two connected cranes, powered by electric motors that delicately move along dual parallel rails on either side of the building.

"These are the biggest cranes in town, but we are not trying to be the largest building, & Heykop added. "The building is being designed to accommodate 1,000 acres, and is designed to safely handle the traffic."
Dean of California with her family to the biotechnology portion of the University. She is project manager for the project. She joined Stanford's Hidden Valley region near the intersection of the 91 and 15 freeways, Western Pacific is developing 213 home sites on a 223-acre parcel, which required extensive grading and construction. Among the project team are: Tia Agashian, designer for Horton Loe Light Design, is involved in all phases of the project from schematic design through construction and post occupancy. Pat Pan, senior project manager for Amgen who has been instrumental in implementing new project management software for Amgen's Engineering & Operations. Vivi Hiltz, architect, is a partner in Conceptus Inc., a program/construction management corporation. The design consultant team includes: Irene Lo, project manager for Flad & Associates in San Francisco, is a Registered Architect. Lifsh Rosenburg, project engineer, is a senior electrical engineer and head of the Electrical Department in the Walnut Creek offices of Affiliated Engineers, Inc. A registered Professional Engineer, She earned a bachelor of science degree from the Polytechnic Institute in 1981. Marcia Babuls, principal of Melendez Babuls Associates, serves as the landscape architect. 

**Stanislaus Administrator Named Dean of CSUSB Business School**

Gordon L. Patzer, dean of the Sutter College Business Administration at Cal State Stanislaus, will take over duties on August 1 as dean of the College of Business and Public Administration at Cal State San Bernardino.

Patzer's ties to the corporate world were a chief reason for his appointment as planning and vice president for academic affairs at CSUSB, Louis Fernandez, who served as dean before Patzer.

**$12 Million Fontana Facility**

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$12 Million Fontana Facility... continued from page 37

**Kaiser Permanente Physician Receives Personal Excellence Award**

**PROFESSIONAL WOMEN'S ORGANIZATIONS**

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China's foreign trade is approaching $400 billion a year, an increase of more than 16 fold over the last 20 years. In order to promote faster economic growth, preferential treatment in resource allocation, regulations, tariffs, taxes, and other related privileges are granted to this region.

The region today is comprised of 15 provinces with a population of 800 million. It is the new frontier of economic growth in China.

Chongqing is endowed with abundant and rich natural resources. The agricultural, industrial and service sectors have experienced very significant changes and development in recent years.

In line with globalisation, China has established economic and trade relations with various countries and regions throughout the world. China's foreign trade is approaching 400 billion dollars a year, an increase of more than 16 times in the last twenty years. In terms of international trade volume, China ranks tenth in the world. United States trade with China increased very significantly over the years. Unfortunately, our exports to China have been relatively low in comparison with our imports from the country. Consequently, we have steadily worsened our trade balance. In the first two months of 1999 alone, the U.S. has a 9.5 billion dollar trade deficit with China.

It is imperative that we export more to China in the future.

There are so many American products, services, and equipment that could compete in China. These range from consumer products and services, industrial products, agricultural products and technology, aquaculture, machinery, equipment, raw materials, technology, to telecommunications and pollution controls.

In general, the Chinese are very receptive to American products. The opportunities are limitless for all kinds of business, no matter how small.
Trading People

America debates its needs

By Thomas Le Gro
Attorney at Law

When most people discuss global trade, thoughts of widgets floating along in some huge container ship on the high seas come to mind. But in Washington, D.C. this past year the global product being debated looked strangely--well, you and me. It seems old-fashioned brain power or, as many insist, a lack of it, has been causing quite a stir.

Each year Congress authorizes the INS to admit 65,000 temporary professional workers into the U.S. The number of U.S. students earning bachelor degrees in computer and information sciences has fallen by 40% to 24,555. Some observers, such as the AFL-CIO and the U.S. General Accounting Office, contend the reported IT worker shortages have not been adequately substantiated. They point out the declining degrees in computer science do not necessarily indicate a shortage in current or future shortages. They say today only 25 percent of IT workers have bachelor's degrees in computer science. The other 75 percent obtained needed skills through other training paths--master's degree, associate's degree, or special certification programs.

The AFL-CIO further argues against increasing the H-1B cap asserting IT companies only want to deprive IT workers' wages by replacing them with aliens. First, America is in question as the world leader in IT. Second, the demand for qualified IT workers has, particularly in the Silicon Valley, pushed companies into a bidding war for their services. Anecdotally, I know of programmers in the Valley pulling down six figures for writing code, which incidentally is why headquarters software companies like local IT Software are locating in the Inland Empire.

Each year Congress authorizes the INS to admit 65,000 temporary professional workers into the U.S. This article discusses the INS, the IT worker shortage and the debate over whether or not to increase the cap.

In his role as director of public policy, Jack Laverty orchestrates public policy research and supports top management with corporate white papers and strategic assessments.

Prior to this, Laverty headed Merrill Lynch's Global Securities and Research Economics Group. He also ran the firm's overall equities business from February 1989 through October 1990. From mid-1987 to mid-1988, Laverty also served in the then rotating senior management role of the Director of Corporate Strategy for Merrill Lynch & Co. Laverty joined Merrill Lynch in 1981 as chief economist and director of economic research. He serves on the Advisory Board for the Center for Economic Policy Studies at Princeton University. He also serves in an advisory capacity to Arizona State University's Centers for Finance. He served three years on the Board of Directors of the National Association of Securities Dealers. Laverty also serves on various boards including the Conference Board for the Center for Economic Policy Studies at Princeton University and Arizona State University's Center for Finance.

Jack W. Laverty, Senior Vice President
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Export trade alive and well in the Inland Empire

The Inland Empire region of Southern California remains one of the fastest-growing regions in the Western United States.

Erier is one of the most dynamic economies in the United States, characterized by a high rate of growth and innovation. The region is home to a diverse mix of industries, including technology, healthcare, and manufacturing, which contribute to its strong economic performance.

The Inland Empire is a region-wide agreement that eliminates tariffs and other barriers to trade in goods, creating a more open market for businesses. This has led to increased foreign direct investment, expansion of existing facilities, and the creation of new jobs.

In addition, the Inland Empire has strong connections to other major markets, such as the Pacific Rim, which provides opportunities for export growth.

The Inland Empire is a hub for manufacturing, distribution, and logistics, with access to major transportation networks, including major highways, railroads, and airports.

The Inland Empire has a highly skilled workforce, with a large pool of labor available for hire. This has made the region an attractive location for businesses seeking to establish or expand operations.

The region is also known for its high-quality of life, with a mix of urban and suburban areas, and a wide range of recreational opportunities.

Overall, the Inland Empire is a dynamic and growing region, with a strong economic base and a bright future.
### Law Firms

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<td>(909) 484-8020</td>
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### Invention Assignment Clauses Protect Employers’ Rights

By Michael H. Trenholm

**Invention Assignment Clauses Protect Employers’ Rights**

When who owns company inventions? You would think that an invention made for the company would be owned by the company, right? Not necessarily. Initially, the inventor is presumed to be the owner of the patent on any invention he or she develops. As a result, the employer will generally retain the patent rights and the employer may merely acquire a "shop right". A shop right is a non-exclusive, royalty-free, nontransferable license to practice the invention. Shop rights generally arise when the employer has used employee resources in the development of the invention, and they may not give the employee the right to exploit the patent against competitors.

In the context of the court decision, the employers held that the employee does not own the patent, even when there is no invention assignment agreement, if the employee was specifically instructed and hired to exercise "inventive faculties." However, these cases suggest that many employers are not "hired to invent," including those employees hired in technical capacities, or even those employees hired to "improve" or "design." The trend is to require all employees to sign an agreement assigning all inventions developed during the course of employment to the employer. However, any invention assignment agreement must comply with the requirements of the California Labor Code § 2870.

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**continued on page 54**
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Loma Linda heart surgeon... continued from page 3

Loma Linda first ventured into the realm of xenotransplantation in 1984 when Bailey transplanted the heart of a baboon into Baby Fae. The 12-day-old girl survived only for a few weeks, but Loma Linda had made its name known as a world leader in medical research and technique.

One year later, Eddie Angulo, only four-days-old, became the first recipient of an infant-to-infant heart transplant. The hospital's 2000 operation was performed in November of 1995.

Loma Linda claims a success rate of 75 percent among its infant heart transplant recipients.

Even though the hospital has enjoyed remarkable success in the infant heart surgery area, the xenotransplantation has not been tried again in 15 years.

Dr. Bailey is also a member of the Loma Linda University Medical Center's Heart Team. This group of talented and dedicated heart surgeons span the globe to aid the five million children in less-fortunate circumstances. The group also serves to reach the latest techniques in parts of the world where skills are not necessarily as well honed. Also, as a being from a religious school, the team presents the image of the Seventh-day Adventist Church around the world. Dr. Bailey's work on the heart team has taken him to Greece, Saudi Arabia, Brazil, China and Korea.

However, Dr. Bailey is not only a working physician, he is also a member of the faculty at Loma Linda University School of Medicine and a leading investigative researcher. He has submitted more than 200 research articles for publication in scientific journals and made more than 35 presentations around the world.

A Maryland native, Dr. Bailey graduated from that state's Columbia Union College in 1964 and earned medical school at Loma Linda the following year. With the exception of a couple of brief residencies and fellowships, he has been at the school ever since. He currently serves as an assistant professor of pediatrics, professor of surgery, and chair of the department of surgery.

Dr. Bailey sees xenotransplantation as the future of medicine. He noted in the World Journal of Surgery article that 50,000 human beings are on waiting lists for organs in the United States alone. The logical solution, as he sees it, is to look to non-human organ sources.

While he acknowledged concern about the possibility of non-human diseases and afflictions being introduced into the human population, Dr. Bailey indicated that the possibility is remote and the regulated guidelines are appropriate and necessary to handle the issue.

In a 1996 article in SCOPEST magazine, Dr. Bailey outlined the role he sees xenotransplantation playing. Because there has been no significant increase in the availability of infant donors, there is only one way to go: "Until we get back in the business of alternate donor resources, we're not going to see transplantation among infants reach anything like what its potential could be."

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FINANCIAL DIRECTORY
Diversified Staffing...

continued from page 36

hilling, CNAs, MAs, and similar fields in the medical industry.

Jo DiGiliberto heads up the financial and executive recruiting.

JoDi comes from a background of extensive high-level recruitment.

Diversified acts as a company's extended human resources department.

They have assisted many companies with labor law issues, personnel policies and workplace safety needs.

They work with small start-up companies and help them build their existing businesses to healthy productive results.

Each diversified employee receives training in their special field of expertise as well as on-going training in the industry as it changes.

Diversified is a very active member of the Temecula Chamber of Commerce as well as the Murrieta, Lake Elsinore, Corona and Ontario chambers.

Diversified's staff think they have one of the finest bosses ever.

She is kind, caring and has a real heart.

She is also the professional and motivator.

She makes their jobs fun.

Diversified is an active part of the community.

The firm sponsors many events and supports many local charities.

Each employee is given time out to participate in some form with a charity.

Diversified feels that its staff needs to give back to the community and become involved in order to be recognized and know other businesses.

Bonnie Renz Hanna is currently president of the South West Riverside County Economic Development

Alternative staffing: pros and cons

Here's why some organizations use alternative workers

Respondents to the SHRM Alternative Staffing Survey gave a variety of explanations for their use of contingent workers:

- Meet business/organizational fluctuations (77 percent)
- Replace a temporarily absent staff person (45 percent)
- Complete project work (32 percent)
- Provide a source of regular employees (28 percent)
- Help contain costs associated with wages and benefits (22 percent)
- Increase efficiency by having alternative workers handle routine or repetitive tasks (21 percent)
- Secure an expert in a particular field of endeavor for a specific project (21 percent)
- Obtain flexibility in finding qualified, regular employees (21 percent)
- We have other reasons (7 percent)
- No answer (1 percent)

For more information call Gregg A. Haseler, Regional Vice President, AppleOne Employment Services (909) 279-1150.
Jobs Flock to Corona
Economic Boom Boosts Manufacturing Starts HighTech Growth Gains

Since 1991, approximately 15,000 new jobs have been created in Corona, bringing total employment to 45,000 and an estimated 2,200 new net jobs in 1998 alone. Corona’s economic success has been due to a number of factors including geographic location to Southern California markets, low business costs, a highly educated work force, the TeamCorona approach to business attraction and retention.

One high-tech company to announce plans to build in Corona is Tamarack Scientific Company, Inc. Tamarack will be relocating from Anaheim to a new 75,000 square foot building on KIng Circle in Corona this year.

The corporation currently employs about 100 workers, each earning an average $31 per hour. Also typifying the industrial boom currently enjoyed in Corona is Sona and Holland. This food-processing company is relocating from Orange County with 40 new jobs.

Riverside County’s never ending building boom has added another 50,000 square feet of new construction. Wal-Mart and Home Depot are examples of retail companies that have already made Corona their home for an extended period of time and have built multiple facilities over the years to support their operations.

Dart Container will own 1 million square feet of buildings for 350 employees with the completion in 1999 of an additional 400,000 square feet of new construction. Fender Musical Instruments, Inc. completed a 172,000 square foot world-class guitar manufacturing facility in 1998 to bring their operations in Corona up to a total of 360,000 square feet and 800 employees. Watson Pharmaceuticals has expanded over the last few years and now has 450,000 square feet of space and 700 employees.

As Corona’s manufacturing firms employ more workers, the resulting job growth spurs housing starts and retail sales. Wal-Mart and Home Depot are examples of retail companies that have already made Corona their home for an extended period of time and have built multiple facilities over the years to support their operations.

Comprehensive Cancer Centers of the Valley. The facility has allowed the company to expand production capabilities. Atamanian recently purchased a location in Las Vegas, and he is now building and receiving orders from factories in Germany, Egypt, Canada and New Zealand.

Doug Dickmann and Phil Mulder of the CDC Small Business Finance Corporation in Palm Desert nominated Atamanian for the 1999 Small Business Person of the Year award. Atamanian is a finalist in this year’s competition and will be recognized at a SBA Small Business Award luncheon on May 19th as part of a nationwide salute to small business. The luncheon will be held at the Riverside Convention Center in Riverside. For further information, contact the Inland Empire Small Business Development Center at (909) 781-2316.

PalmSprings.com One of 100 Best Internet Travel Sites
Hot100.com, an Internet site listing the 100 best travel sites on the World Wide Web. The site is the flagship project of Castello Internet Network. The site includes information about real estate, golf, hotels and retail shopping available in Palm Springs and the Coachella Valley.

David J. Castillo, CEO of the firm and his client hotels have reported that 20-30 percent of their reservations come from the site.

Desert Notes
The City of La Quinta has unveiled its new Web site to provide the city’s residents and visitors a convenient online information source.

The site offers descriptions of city departments and agencies, links to the future of management and planning, including the economic development plan in section titled "Economic Development Opportunities," and gives information on the goals and policies of the city. There are also links to many real estate professionals, such as the La Quinta Chamber of Commerce, as well as links to other community organizations.

The Palm Springs Chamber of Commerce is also participating in the project. In addition, the Bank of America is sponsoring the project.

The bank's sponsorship will fund the advertising and development of the site.

PalmSprings.com is owned and operated by Palm Springs, Inc., a non-profit corporation that is a public benefit corporation that is dedicated to the economic development of the Coachella Valley.
Some below are the types of financing with cash flow issues? Listed are you in a seasonal business know what they need it for, or of reasons. Conversely, some financing, the process of growing need financing for a wide variety the business with the help of the

Business owners tell us they For many business owners,

owners understand of business succession issues or a periodic situation, and the bank chases. This type of financing is

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and suggest solutions to financing problems. At Bank of America, smaller

need credit lines more

or $50,000, financial statements are not required. Loans and lines under

approaching your banker before proceed your situation, contact your bank and do not even try, based on their misunderstandings of the process of growing need financing for an individual business.

But a business loan or line of credit can catapult a growing business to a new level. Business financing helps small companies become larger, find new markets and manage growth, which translates into economic opportunity and prosperity in our communities.

If business owners understand the basic steps to obtaining financing, the process of growing a business with the help of the bank will become easier. We are here to help owners find financing for a wide variety of reasons. Conversely, some know what they need it for, or of how much.

Determine Why the Money is Needed

The first step in obtaining a loan or credit line is to determine the specific use for the financing. Does your business need to expand by purchasing an asset, or are you in a seasonal business with cash flow issues? Listed below are the types of financing Bank of America offers:

Lines of Credit is a line credit is used for businesses that need to increase inventory and accounts receivables to higher levels due to seasonal increase in volume or an increase in sales from a one-time source. Credit can also offer businesses the advantage of trade discounts, support for letters of credit, and foreign currency purchases. This type of financing is typically used for a revolving or export-related situation, but the bank often requires annual review of a credit line.

Term Loans – Business owners typically seek term loans for a permanent increase in accounts receivables or inventory, and for a onetime occurrence, such as business succession issues or a change in the business’ equity structure. Another use for a term loan is for equipment financing, which is used to replace aging assets, for new equipment or expansion, or to purchase a larger piece of equipment to accommodate growth and/or new customers. SBA or conventional loans are available.

Equipment Leases – Leases provide alternative financing for equipment loans. Leasing can improve cash income, since 100 percent of the lease payments are tax-deductible. Leases also offer balance sheet advantages and tax benefits.

Commercial Real Estate Financing – Some business owners choose to purchase their own building to build their business. Leases also offer balance sheet advantages and tax benefits.

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Banking Notes

Pacific Community Banking Group (PCBG) of Laguna Hills announced the filing of registration statements with the Securities and Exchange Commission for the acquisition of the Bank of Hemet in Riverside and Valley Bank in Moreno Valley. In addition, an initial offering of PCBG common stock was issued at $60 million, underwritten by Salo & Co. The acquisitions and public offering, to be listed on the NASDAQ, is expected to close late in the second quarter.

Fallbrook National Bank (NASDAQ:FBKB) filed applications with the Comptroller of the Currency and Federal Reserve Board to form a bank holding company, Community Bancorp. Inc. The formation of the holding company, subject to both shareholder and regulatory approval, is designed to facilitate the formation of capital, as well as to provide a structure for future acquisitions and diversification. Fallbrook National Bank is a $144 million commercial bank serving the north San Diego and Inland Empire communities.

HF Bancorp (HFB), the parent company of Hemet Federal Savings and Loan Association, announced a special meeting of shareholders to be held June 3, 1999. The meeting is scheduled to consider and act upon the approval of the acquisition of the company by Temple-Inland, Inc. HF Bancorp and Temple-Island announced the merger agreement in November, 1998. Subject to obtaining regulatory and shareholder approval, the merger is expected to close in the second quarter of 1999.

Inland Empire National Bank in Riverside earned a four-star, excellent recommended rating, according to Bauer Financial Reports, Inc., the nation's leading, independent bank research firm. The award is based on an analysis of current financial data as filed by Inland Empire National Bank with federal regulators, supplemented by historical data kept by the firm...

North County Bank (NCB) announced that Wendy Brennan has been promoted to business banking officer of NCB Business Banking office in Temecula. Brennan is responsible for client servicing and loan servicing for our business clients...

VIB Corporation, NASDAQ: VIB, the parent company of Valley Independent Bank and Bank of Stockholm, FSB, announced the consolidation of net income for the quarter ending March 31, 1999 was $1.4 million, adjusted for merger and related non-recurring costs. VIB continues to operate as one company with average equity and average assets, excluding merger and related non-recurring costs...

continued on page 65

Arrowhead Credit Union to Mark 50 Years

Arrowhead Credit Union, the Inland Empire's largest credit union with over 78,000 members and $350 million in assets, announced plans for its 50th Anniversary Gala to be held in the fall at a location to be announced. The gala will feature a variety of entertainment and attractions...

continued on page 64

L.E. Banks in Good Health, Report Shows

Only one bank in the Inland Empire made Bauer Financial Reports' list of troubled financial institutions for the last quarter of 1998. Overall, more than half of the area banks' makes the list of troubled banks, though it dropped from 22 in the first quarter of 1998 to a 1998-...
Desert Healthcare

continued from page 55

Desert Healthcare District's "Guidelines for Grants." Requests will be reviewed in June, task forces will conduct site visits over the summer, and grants will be awarded in September.

Since October 1998, grants have been awarded to or earmarked for the AIDS Assistance Program; Catholic Charities' Coachella Valley Health Care Connection outreach program; the City of Palm Springs Fire Department; Desert Healthcare Foundation's Breast Cancer Screening program and Desert Health Care free transportation service; Jewish Family Service's seniors outreach program; Law, a Second Chance Foundation's drug and alcohol rehabilitation program; the Mitrel Senior Center "Food in Need of Distribution" program; Olive Crest Abused Children Foundation; Shelter from the Storm; and Western Coachella Valley Health Partnership, which uses funds to help enroll children in no-and-low-cost health insurance programs. In addition, smaller "pocket" grants, requests for $3,000 or less, have also been awarded to the Cathedral City D.A.R.E. program; the Coachella Valley Autism Society; and Coachella Valley Friends of the John Tracy Clinic, which provides free hearing tests for youngsters ages 3 to 5.

Glen Grayzman, M.D., F.A.C.P., who heads the Grant Committee, added his committee recently established a grants calendar with three calls for applications throughout the year. "If organizations can't meet our spring deadline," he said, "they will have another opportunity in the fall." Grants, he added, can be awarded to a wide variety of agencies and services as long as their programs enhance the wellness of the residents of Desert Healthcare District. The District encompasses Desert Hot Springs, Thousand Palms, Palm Springs, Cathedral City, Rancho Mirage and Palm Desert west of Cook Street. For more information, call 323-6113.

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Thank you!
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KMIR Television Purchased by Milwaukee Firm

An employee-owned Milwaukee broadcasting company has signed an agreement to purchase the Palm Springs NBC television affiliate. KMIR-TV, Channel 36 in the Palm Springs area, will be purchased by Journal Broadcast Group, owner of nine television stations, including NBC, ABC and Fox affiliates, and nearly two dozen radio stations.

Doug Kiel, president of Journal broadcast, said that he expects the recent growth trends of the Coachella Valley to continue and is looking forward to working with a KMIR staff which he described as "wonderful."

KMIR was founded in 1968 by John Conte and his wife. They have been the station's sole operators since then. Conte said that he expects the Coachella Valley to benefit by having a dynamic company, such as Journal Broadcast Group, operating one of its television stations.


As unemployment drops toward a 30-year low, a spate of books has been released offering advice to small business owners about finding and hiring the right employees. Most of the author's don't resist a bit of the gratuitous sloganizing that was so popular in business books of the 1980s. After a decade of experiencing mergers, downsizing, outsourcing, reengineering and just plain layoffs, reminders to employers that they are their company's most important assets ring hollow and sound like cheering.

Unfortunately, author Outlaw has elected to pepper his otherwise excellent book with chapter subheads that are so obvious they explain nothing and unthinkingly border on the comedic. Two examples: "A company's real assets are not money, equipment, or information, but people;" or, "Hire ability while avoiding legal entanglements."

If your initial reaction is to moan, "Well, duh," and pass by the book, you're making a mistake. Don't compound the author's error and toss the baby out with the bath water. There's solid information here and most of it is well presented, easy to understand, and difficult to put into practice. Outlaw offers good advice right from the beginning: to ask prospective employees to think through their hiring plans before preparing a helping hand. He also reminds employers that an employee can be like a piece of advertising copy. It may not be untrue, but no one grew their business (or got a job) by advertising dead fish for sale. Outlaw goes on to suggest a five-step hiring process. These include:

Step One: Think Before You Hire

"Step Two: Locate Qualified Applicants"

"Step Three: Interview Candidates and Select Your New Employee"

"Step Four: Reward and Keep Top Employees"

"Step Five: Learn From Your Loses"

As you might expect, these steps form the framework of Outlaw's book from which he builds the individual chapters. To help readers keep some of the key points in mind, Outlaw lists a series of frequently asked questions about topics raised in each chapter. Many of these questions are quite good, and the resulting answers can set you to thinking. For example, even though the author recommends that at least two people in your organization interview a prospective employee, there are situations where that isn't possible. For example, Outlaw raises the situation of your first hire. "If I'm the only supervisor in my company...how can I get a second opinion?" The book suggests that someone - perhaps a friend or business acquaintance - perform the second interview. Not a bad idea should all else fail, but using your accountant might be a better idea. The odds are that your accountant knows what type of person you've been looking for, based on his experience, knows the kind of person you'd be unlikely to fit right into your business quickly and easily.

Some of the advice offered by the author may be difficult to follow completely, especially advice in follow­

upping employment references. All references should be checked, but an increasing number of compa­

nies, particularly large firms, are reluctant to say more than whether or not someone was employed by their firm. We can think private law suits and statutory law for making it seem that a good employee is ques­

tionable.

"Smart Staffing" has several small problems, but is generally an excellent first step in learning more about what it takes this days to get the most suitable employees available. Money is helpful in this regard, as well. Most of all, an honest assessment of opportunities at your company can go a long way toward attracting and keeping the right people.

—By Henry Holtzman

Best-selling Business Books

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


3. "Ernst & Young Tax Guide 1999," prepared by Ernst & Young (John Wiley & Sons...$15.95) (3) This is the time of the year for tax guide books.


5. "Roaring 2000," by Harry S. Dent (Simon & Schuster...$25.95) (5) Despite the Bear of '98, Dent sees the Bulls of '00.


9. "The 44 Laws of Power," by Robert Greene with Scott Eiffler (Viking...$24.95?) How to get power or defend against it.

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

*(4) Indicates a book's previous position on the list.
** Indicates a book's first appearance on the list.

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"Your company may not have called 'on-hold' this long... But your tag 'on-hold' can seem like an eternity unless you provide form with sufficient information that can help the people create informed decisions about doing business with your company."
Shelly's and Crescent City: How do you like your Gator?

by Joe Lyons

Cajun versus Creole: Gumbo versus jambalaya. Do you know the difference?

As a New Orleanian raised on the rich Creole-Cajun food of Acadiana, I was initially confused by Shelly's menu, which included a vast array of gumbo offerings. But as I dug deeper into the menu, I realized that Shelly's had honed its Cajun roots, while also incorporating Creole influences.

At Shelly's, the Virginia Dare Center in Rancho Cucamonga, they use the terms interchangeably, as do most people. In fact, Shelly's has its Cajun Creole gumbo. They do, however, call themselves a Cajun Creole or New Orleans-style restaurant. It would only confuse things since they also have New England clam chowder and Hawaiian Mahi Mahi on the menu.

But, do they list a series of “Creole Cajun Specialties” including Cajun blackened catfish ($15.95), Cajun andouille jambalaya ($14.95) and crawfish etouffee ($16.90). My personal favorite is the blackened Cajun catfish for $15.50. While I think it is a little pricey for two chicken breasts, I found the spiciness to be just hot enough — without causing pain — “blackened,” by the way, refers to a technique of searing in a hot iron skillet, which has been ordering the blackened catfish ever since Shelly’s opened some 12 years ago. No wonder Shelly’s also has a menu of “Shellfish N’ Classics” which includes charbroiled shrimp ($14.95) and snapper n’ mushrooms ($15.90). The appetizer list continues the theme with fried Cajun catfish fingers with Cajun sauce for $6.95 and Cajun BBQ Alligator with Cajun spices and Cajun hot pepper sauce for $8.95.

Shelly’s entrees include steaks and BBQ ribs, but you can get your steak or prime rib blackened for an extra $1.50. The Crescent City Cafe, located in Montclair, known heavily on the New Orleans tradition. Chef William Walter hails from there and the menu is as traditional as our local tastes will allow, including a listing of poboys sandwiches. Here the “Nues-lime” gumbo ($5.50 a bowl) starts with a roux and a fil and features chicken, shrimp and sausage. The jambalaya ($10.95) also has chicken, shrimp and sausage but it is a creamy rice dish, not a soup, like the gumbo. Crawfish etouffee is not only spelled differently here, it is priced lower at $12.95. The fried catfish ($8.99) is crisper here, but if you ask, you can get some lemon butter to dip it in.

Crescent City appetizers include Crawfish etouffee ($5.75) blackened crab cakes with a spicy sauce ($5.75) and crab meat stuffed mushrooms ($5.50) with a Bearnaise sauce. Of the highlights here is the “Jambalaya.” This is a red snapper stuffed with creamy seafood on a bed of Creole sauce with red potatoes and vegetables for $12.95.

All entrees at Crescent City are served with “Jambalaya.” This is pronounced “Jah-ye” and it means something extra. It is a little sweet dish that you didn’t order — a New Orleans tradition.

While Shelly’s and Crescent City both feature jazz on the weekends and both are open for lunch and dinner. While I found Crescent City более true to the culinary traditions of the old south, I have a special place in my heart for Shelly’s because I’ve eaten there for many years.

Shelly’s at Virginia Dare is located at Foothill and Haven in Rancho Cucamonga. Adam is your host.

The Crescent City Cafe is at 9395 Monte Vista Avenue, in the old Fashioned Center, Plaza. Your hosts are Michael and Chef William Walter.

Visit: Restaurant Review
1100 Crescent Empire Business Journal, 8660 Vineyard Ave., Suite 306, Rancho Cucamonga CA 91730
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Cask ’n Cleaver

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[Menu items listed here]

Make reservations for an award-winning dinner.

So...What’s for dinner?

[Ad for Restaurant Review]

Wine Selection & Best Rated

by Bill Anthony

Part one of a two part series on the best wines in the New World

by Jerry D. Mead

NEW WORLD RESULTS

The 1996 release of 10 major wine competitions in America to announce its results, the New World International Wine Competition is now in its sixth year. Entries are accepted from anywhere in North America, Australia, New Zealand and South Africa.

Newell wines. The traditional blackened, silver and gold medals and employs an all-professional judging panel. It is unique in that it judges each wine type in up to four separate price categories, and then the winner of each price category against each other to determine the best of the best. It is not the most expensive wine category that comes out on top.

The thinking with the price classes is that consumers purchase wines that way. The NWI wants to find the best wines from each price range for you.

So it goes to Shelly’s because I’ve eaten there for many years.

Shelly’s at Virginia Dare is located at Foothill and Haven in Rancho Cucamonga. Adam is your host.

The Crescent City Cafe is at 9395 Monte Vista Avenue, in the old Fashioned Center Plaza. Your hosts are Michael and Chef William Walter.

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May 1999

Protection of the Financial Viability...

continued from page 37

...utilize a professional is for the expertise they bring to the project. Barker goes on to say, "Most employers wouldn't try to overhaul their heating systems by themselves. Why is that any different than attempting to decide what needs to be included in an employee handbook? Besides, if your heat system goes awry, it might cost thousands of dollars to fix. However, if you make a significant mistake with an employee matter, it could cost millions!"

"Last year statistics showed that the average employment law jury verdict in California was $2,506,152. In addition, the average employment practices case in 1998 cost employers approximately $96,000 regardless of guilt or innocence. This number is particularly telling when you realize that this dollar amount represents the cost to an employer for merely defending higher company in these types of actions. Most of these cases never even went before a jury," Barker said.

Once uniform, professionally drafted policies and practices have been implemented, it is time to actively begin to manage your employment risk. Barker states, "Managing your employment risk is a relatively straightforward process. If you operate from the premise that the least costly lawsuit is one that isn't filed, risk management is a sound decision. It involves three steps: Preparing and planning for the problem before it happens. Most companies addressing the problem and disposing of it as quickly as possible. Intensive training to minimize likelihood of problem occurring again.

These three steps are the building blocks to a successful employment practices program."

Banking Notes

continued from page 59

ring costs, was 9.89 percent and 72 percent, respectively.

Michael Phaum joined VIB as business development offices for Riverside County. He will be responsible for developing new customer relationships with the eastern portion of the Coachella Valley. He has 28 years of banking experience.

City National Bank named Sally J. Anderson, managing partner of the Riverside office of Ernst & Young, to its advisory board in the Inland Empire. The board will help City National Bank to identify market segments and opportunities that will contribute to the economic growth of the Inland Empire.

North County Bank (NCB) announced the promotion of Diane Sitar to first vice president, business banking administrative manager of the business banking department. Sitar will be responsible for all phases of relationship management and other administrative functions for the entire business banking operation.

From welfare to work...

continued from page 20

months, or who will become ineligible for assistance within 12 months. In addition, two of the following benefits to employment must exist: lack of a high school diploma or GED; low reading and math skills; a need for alcohol or drug treatment prior to employment or a poor work history.

The Inland Empire Business Journal sponsors the Women & Business Expo 1999 and will be working with Pantone in soliciting gently-used women's business attire for this event.

"We encourage women attending the expo to bring gently-used business suits in exchange for raffle tickets. We have some pretty nice prizes for this event," Pantone said. The suit needs to be pressed, clean and on a hanger. For more information, contact Susan Pantone at (909) 366-6065 or the Inland Empire Business Journal at (909) 484-5765.
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**Girl scounting...**

continued from page 58

Kolls used a "suicide gene" one that self-destructs or is eaten by the immune system, to deliver DNA to the patient's system. Three patients so treated have died, but have not gotten worse. Six patients have died (the gene therapy played no part in the deaths) and two of those patients' results are incomplete.

Fisher says these results are fairly typical of a Phase 1 trial, where not all results are about efficacy but about safety and successful delivery of the therapy. At TUMC, one gene therapy clinical trial is being used on a patient with a hereditary condition.

The gene therapy was supplied by a large, out-of-state pharma- maceutical company, says Fisher, which means any success would be attributed to that company and not the university. If a successful gene therapy trial is developed in Louisiana, the state would gain recognition and money by selling the technology to pharmaceutical companies and biotechnology companies.

Fisher is working on his own discovery. He has suc- cessfully treated hemophilia B in mice, a key to this knowl- edge to nongenetic primates in January. "I am confident that it will work for the patients." Fisher hopes to announce a discovery in the spring, where the gene therapy could be used in the state's only hemophilia care center at TUMC.

Bruce J.B. Kotts, acting director of the LSUCM Molecular and Human Tumor Center in New Orleans, studies a larger group of Louisiana's Acadian population, the U.S. Congress awarded $1 million in funding to build a new center. The center will eventually be used by patients. "We've been here before. Pharmaceutical companies, however, are starting to study... only to find out that an experiment cannot be reproduced."

by Christine Ciaramello

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**SECOND Page 3**

**Developing the Desert Is No Mirage**

by Lynda Giann-Parru

It's unusual for women like Tami Mokhtarzad (mock-tar), a wife and mother of three children, to aspire to become a land development manager in the construction industry. But while earning her bachelor of science degree in geology at Chapman College, Mokhtarzad spent summer vaca- tions honing her skills as a geotechnologist. She now works for U.S. Home Inc., overseeing con- struction projects in the Palm Spring/Ojai area. "Believe me, it was no vacation to be digging around in the mines for U.S. Bureau east of the middle of Death Valley," said Mokhtarzad. "But, I added, I learned a lot of valuable information, namely about how adaptable the soil is to the environment."

With a cell phone in her hand, a Franklin planner in her briefcase and a four-wheel drive vehicle for transportation, Mokhtarzad enjoys the heat like the soil of the Mojave, become adaptable to her environment. In this case, it is the north side of The Heritage Palms Golf Course and residence of the former of the golf course.

"We don't want this part of the project to interfere with golfing activities," said Mokhtarzad. "This has got to be done with great cooperation for everyone," she said.

After a detailed review of the biographies, then considered around the sand trails speckled with tumbleweeds, she says that the rem- ains of the residential area meet the old and be used up again.

"It's going to resemble the south side of Heritage Palms, when it's finished," she said, adding, "it can't be anything but beautiful."
Where are all the workers... continued from page 28

It's a question the economy's been asking for years. In the past, companies could rely on a pool of workers, but that's no longer the case. Many businesses are facing labor shortages, which is why the government is taking steps to address the issue.

The Department of Labor has implemented several initiatives to support job creation and workforce development. These include the Workforce Innovation and Opportunity Act (WIOA), which provides funding for workforce development programs, and the Hospitality Career Pathways initiative, which aims to increase opportunities in the hospitality industry.

However, some argue that the government's efforts are not enough. The labor shortage is a complex issue that requires a comprehensive solution. Businesses must invest in training and development programs to attract and retain workers. They must also consider offering competitive wages and benefits to stay competitive.

In the meantime, businesses are finding creative ways to fill their workforce needs. Some are exploring alternative employment models, such as gig work and freelancing.

As the job market continues to evolve, it's important for businesses to stay adaptable and responsive to changes in the labor market. With the right strategies in place, businesses can navigate the labor shortage and continue to grow and succeed.
by Dennis Sheehy

Like everyone else, Riverside County shoppers love a "buyers' market," where sellers jockey for position by offering the lowest possible price. But, with workers' compensation insurance, cheapest isn't always best.

The deregulation of the workers' compensation insurance system or "operating Margins"—in 1995, freed insurers from mandated minimum rates and dramatically reduced employers' insurance premiums. This pumped billions of dollars back into California's economy.

When shopping for workers' compensation coverage, Riverside County business owners should consider several other factors in addition to bottomline price.

Nonetheless, let's start with price.

With workers' compensation coverage, the cardinal rule is to make sure you're comparing final quotes and not just base rates. The rating plans and/or the discounting schedules of most workers' compensation insurers yield final quotes that can be vastly different from their base rates. What makes the difference? That depends on how you answer certain key questions:

Are you receiving discounts for the proactive programs you've instituted—such as work stoppage rules for the use of the medical control options.

Do you fully understand the variables that can affect your final price, premium range discounts, sub-class qualifications and group discounts?

Once you understand the pricing of your quote, ask yourself some questions: "What isn't I getting for this price, and what do I need or expect?" "Can I rely on the financial strength of the carrier?" This crucial factor determines the insurer's ability to future claims, and its ongoing competitive influence in the insurance industry. These important indicators of financial strength or weakness include the carrier's total assets, level of reserves and investment portfolio quality.

Weak carriers will compete too aggressively and may venture into risky pricing strategies to attract more business.

What are your expectations of the carrier's claims management experience and the industries they serve? Remember that open rating increased the impact that a business' claims and accident history has on policy pricing. Not only does the experience modification formula (EMF) apply (the system that compares your business' claims with the average for your industry) but also many carriers use their rating schedule to determine your carrier's attitude toward rate adequacy. You can reasonably study the filings assigned to your carrier by major rating agencies.

Strong carriers use actuarially sound strategies to offer attractive rates to businesses whose owners take an active role in enhancing and maintaining workplace safety.

Weak carriers will compete too aggressively and may venture into risky pricing strategies to attract more business.

Do Your Employment Practices Put Your Profitability on the Line?

"Inland Empire Business Journal" May 1999

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MAY 1999

Employment Practices...

continued from page 70

ever-evolving exposures, employment litigation is expected to increase more and affect thousands of companies. The impact can be catastrophic for some. Legal defense costs are often staggering. Awards to plaintiffs can have a serious financial impact on any business.

Average compensation for a workers' compensation case lasts for several years, consuming much of management's time and energy.

From approximately 1992 to 1997, the number of employment-related lawsuits in California has tripled.

Indeed, harassment complaints are estimated to increase 25 percent over the next year.

AdA (Americans With Disabilities Act) claims are estimated to increase by 30 percent.

Disabilities Act) claims are estimated to increase by 30 percent.

Companies should also consider employment practice filters: wrongful termination, $532,016; age discrimination, $490,000; gender discrimination, $501,622; and sexual harassment, $1,202,700 (Source: Jury Verdict Research).

Defense just through the consolidation filing stage can cost $5,000.

It is vital for employers to understand their specific liabilities and insurance coverage needs, review their human resources practices, and improve their procedures immediately. The cost of a costly lawsuit is the one that isn't filed, companies that focus on enhancing and implementing prevention programs can often diffuse potential litigation.

Do Your Employment Practices Put Your Profitability on the Line?

continued from page 69

expanded coverage forms providing for coverage such as: accounts receivable, valuable papers, property of others, property in transit, etc. While limits for such coverage enhancements are relatively small ($10,000 to $25,000), such limits are often adequate for many businesses.

An unlimited liability insurance need be reviewed periodically. Many years ago, $300,000 in coverage was considered adequate. Today, the market size is $5,000,000, and the market is expected to increase to $10,000,000. Today, $1 million should be the minimum standard for a company's needs but will better the company's specific exposures will not only shop the marketplace for a policy that best meets the company's needs but will better the company as a consultant helping the company to manage its risk.

LOSS PREVENTION

Clearly one advantage of employing EPL coverage is that the underwriting process provides a measure of loss prevention for the company by standardizing its employment policies and procedures for companies large and small. In today's increasingly litigious environment, with ever-evolving legislation defining "protected classes," employment practice claims are on the rise, and defending against even meritorious claims can have a significant impact on a company's profitability.

Tom Noonan is president of Lockton Insurance Brokers, Inc., a national insurance firm. It has a proven reputation for its commitment to excellence, through innovative ideas and programs designed to help employers control costs, through programs designed to help employers control costs, provide significant Dudie impacts. It is imperative that managers and supervisors are knowledgeable of the potential legal implications of their statements and actions with respect to employment practices. Knowledge is a powerful tool in dealing with the myriad employment issues, Noonan, in a recent article, has authored numerous articles and has spoken before some of the most well known risk management groups.

From approximately 1992 to 1997, the number of employment-related lawsuits in California has tripled.

Sexual harassment complaints are estimated to increase 25 percent over the next year. ADA (Americans With Disabilities Act) claims are estimated to increase by 30 percent.

Sexual harassment, wrongful termination, and discrimination are not just catch phrases for companies large and small. In today's increasingly litigious environment, with ever-evolving legislation defining "protected classes," employment practice claims are on the rise, and defending against even meritorious claims can have a significant impact on a company's profitability.

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Employment Practices...

continued from page 70

Insurance! Are you covered?

continued from page 69

actions by employers, even if the alleged acts have no basis in fact. New exclusions appear on a regular basis. One of the newest is the "Y2K" exclusion—which for lack of better terms—says the insurance company wants nothing to do with, and offers no coverage for, any computer problems resulting around the year 2000. And, while an EPL policy is meant to have protection and be there if you need it, it is a burdensome and expensive risk. You may wish to weigh the offering of an annual insurance audit by your insurance professional can help reveal deficiencies in your insurance program, and provide a framework from which changes can be made. Many businesses are implementing prevention programs for a variety of reasons, including early intervention, with the least cost, and avoiding the possibility of a costly lawsuit.

A review of formal employment policies and procedures for "employment at will," "equal employment," "sexual harassment," "communicating diseases," and "accommodating the disabled" in accordance with the Americans with Disabilities Act (ADA).

A requirement that written applications be obtained for all new hires.

A review of the orientation procedures for new hires, written annual performance reviews, mandatory exit interviews by supervisors.

An inspection of Equal Employment Opportunity Commission (EEOC) statements posted and distributed.

Balancing the rights and responsibilities of management and employees through written policies and procedures is the best way to expertise in employment-related issues, Noonan, has authored numerous articles and has spoken before some of the most well-known risk management groups.

Noonan has been involved in the management insurance industry for the past two decades. Recognized for his expertise in employment-related issues, Noonan, has authored numerous articles and has spoken before some of the most well-known risk management groups.

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Price is only one factor...

from page 70

The medical costs of a claim.
Finally, does the insurer take an aggressive stance against fraud and abuse?

Many companies need help in complying with federal and state

Dennis Shekely is the district manager of State Compensa
tion Insurance Fund Riverside District Office, which provides workers’ compensation coverage to approximated 8,000 businesses in Riverside County.

headquartered in San Francisco with offices across California. State Fund is California’s largest provider of workers’ compensation coverage to all California employers and competitors with private carriers. The State Fund is a brand of both state and federal non-profit public enterprise which returns all funds in excess of claims, expenses or other business costs. If your business needs this type of assurance

Thanks to open rating, it’s still a ‘buyer market,’ but it’s a market for educated employers.

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Thanks to open rating, it’s still a ‘buyer market,’ but it’s a market for educated employers.
Teresa Callis, 31862 Desert Willow Drive, Temecula; debt $227,900.

Cooper, Kathryn, aka Kathryn C. Cooper, 1431 Ninth Street, Palm Desert; debt $56,460, assets $168,663.

Cowan, Adrian, aka Adrian Cowan, 89191 Avenue 220, Yucaipa; debt $259,000, assets $164,700.

De la Hoz, George, 359,663, assets $17,165.

Dr. D. M. Israel Marquez, Estella Marquez, 1431 Ninth Street, Palm Desert; debt $231,262.

Dunbar, Jerry M., aka Nita Dunbar, 44849 Palm Court, Indio, assets $213,815.

Duran, William, aka Felix Duran, 5311 Center Ave., Corona; debt $213,570.

Durwood, Donald G., aka Donald G. Durwood, 39836 San Carlos, Laguna Beach; debt $165,457, assets $225,467.

Dye, Barbara Lee, 36906 Palmsale St., Palm Desert; debt $334,480.

Eagle, Rose F., aka Rose R. Eagle, 7370 Mountain Ave., Montclair; debt $56,300, assets $53,870.

Eagle, San, aka Julius Eagle, 5242 Santa Cruz Rd., Temecula; debt $167,607, assets $157,583.

Ebro, Maria, aka Maria Ebro, 3243 San Juan Capistrano Dr., Laguna Niguel; debt $167,607, assets $157,583.

Eisemann, George, aka George Eisemann, 13450 Fairmont Ave., Corona; debt $159,230.

Elavir, Angela, 44030 Foothill Boulevard, Lake Elsinore; debt $189,868.

Eskew, John T., aka John T. Eskew, 12690 Teaque Garden, Newport Beach; debt $108,969, assets $17,165.

Espinoza, Lupe, 17625 Linda Vista, La Mesa; debt $225,467.

Farr, Frank H., 18859 Rodeo Drive, Rancho Santa Margarita; debt $159,230.

Farrington, Tim, aka Tim Farrington, 63235 Desert Willow Drive, Temecula; debt $227,900.

Fernandez, Robert Michael, aka Robert Michael Fernandez, 3750 Plateau Drive, Corona; debt $235,395.

Fernandez, Raula, aka Paul Lopez, 3699 North Apache Ave., Corona; debt $231,262.

Flicker, Jack, aka Jack Flicker, 10220 Seven Oaks Place, Corona; debt $300,217.

Fleming, Karen Alors Keith, aka Karrn A. Fleming, 44030 Foothill Boulevard, Lake Elsinore; debt $227,900.

Frederick, Kathryn, aka Kathrynules not available.

Frost, Larry, 1501 Estate Dr., San Bernadino; debt $221,876.

Fuente, Daniel, aka Daniel Fuente, 28300 Rancho San Vicente, Agua Dulce; debt $172,485.

Gambetti, Joseph, aka Joseph Gambetti, 42098 Old Valley Road, Lake Elsinore; debt $177,926.

Galindo, Carlos, aka Carlos Galindo, 7666 Happy Valley Rd., Indio; debt $166,859.

Gallegos, Maria, aka Maria Gallegos, 50040 Foothill Boulevard, Lake Elsinore; debt $118,830.

Galindo, Lawrence, aka Lawrence Galindo, 35110 Golf Club Drive, Hemet; debt $191,195.

Garcia, Gerardo, aka Gerardo C. Garcia, 19591 Fifth Petaluma, Corona; debt $126,180, assets $221,555.

Gayford, Frederick, aka Frederick Gayford, 46035 Indian Wells Road, Desert Hot Springs; debt $224,074.

Geary, James, aka James Geary, 79-900 Helena Drive, Palm Desert; debt $123,374.


Gilliam, Karen, aka Karen Gilliam, 73721 El Rio Drive, Palmdale; debt $129,611.

Gonzalez, David S., aka David S. Gonzalez, 7606 Linda Vista, La Mesa; debt $225,467.

Gorham, Thomas, aka Thomas Gorham, 10320 San Vicente, Agua Dulce; debt $172,485.

Grenco, William, aka William Grenco, 27984 Carlsbad Ranch Drive, Carlsbad; debt $121,564.

Green, Donald G., aka Donald G. Green, 7935 Highland Ave., Colton; debt $241,106.

Greenspan, David, aka David Greenspan, 29-333 Highland Pass, Palm Desert; debt $227,900.

Greene, Gary, aka Gary Greene, 18400 San Vicente, Agua Dulce; debt $172,485.

Griffith, Jack, aka Jack Griffith, 19615 Rancho San Vicente, Agua Dulce; debt $172,485.

Grijalva, Agustin, aka Agustin Grijalva, 49600 Foothill Boulevard, Lake Elsinore; debt $159,230.

Gutierrez, Margaret Cooker, at (760) 243-2729.
EXECUTIVE TIME OUT

Wyoming: Where seldom is heard a discouraging word

by Camille Bounds, Travel Editor

Unique differences

What do Pinedale, Riverton, Thermopolis, Landers, Shoshoni and Jackson Hole, Wyoming have in common? Other than being a part of this vast, rugged, beautiful state, they have a diversification from one another. What they really have in common is that they are each unique and interesting in a way that makes Wyoming one of the most entertaining, versatile and beautiful states in our country.

Wild West Carnival on an ice lake

Riverton holds an annual Wild West Carnival on an ice lake at Boyson State Park at the end of every February. They crown a king and queen, have a treasure hunt, golf, howl and play softball.

Getting the hang of blending the activities that are available. The scenery here, as in all of this state, is stunning. The best surprise of all is a place in Pinedale called McGregor's Pub. The proprietor could give lessons to the owners of Taza on genuine hospitality and fine, well-prepared food with a gourmet touch not expected in this rough and tumble cowboy country.

Take a mineral bath

Surrounded by the beauty of the Owl Creek Mountains, Thermopolis is the place to go to relax after an exciting day of snowmobiling or hot air ballooning (depending on the season). Named after the Greek word meaning "hot city," Thermopolis lies at the mouth of the spectacular Wind River Canyon and is the home of the world's largest hot mineral spring. Located in Hot Springs State Park on the north edge of Thermopolis, steaming hot mineral water flows from the famous Big Spring to the various public and commercial facilities in the area.

Crany buffalo

If a nickel in your palm is the closest you have ever been to a buffalo, you can get as close to a real live buffalo as you will ever want to get here. They live next door in a large pasture and can move suddenly toward you with no good intent. They can be dangerous, so don't get too close.

A place to really lay back

Now, Pinedale is the place to relax. I think this is where they wrote, "Home, Home On the Range." It is beautiful, peaceful, relaxing and delightfully natural. Don't be surprised if you find a mother moose and her calf bedded down in front of your motel.

Gourmet dining

The 12 lakes that are a short drive from town, along with hundreds of miles of streams, make hunting, fishing and picnicking available. The scenery here, as in all of this state, is stunning. The best surprise of all is a place in Pinedale called McGregor's Pub. The proprietor could give lessons to the owners of Taza on genuine hospitality and fine, well-prepared food with a gourmet touch not expected in this rough and tumble cowboy country.

Location, location, location

Jackson Hole, the Grand Tetons and Yellowstone are all within an hour of each other. Jackson Hole is an enigma, commercial, brassy, crowded with tourists most of the time which has a large town tempo. But then just four miles north of Jackson is the Grand Teton National Park. Glorious skiing and gourmet dining are available all over the place. Of course, ski resorts are the primary point of interest during winter at Jackson Hole. The Jackson Hole Resort, Snow King and Grand Targhee Ski Resort offer lodging, ski equipment rental, and very little or no waiting for the lifts to great enjoyable skiing. Top off the evening with gourmet dining at the Goldpiece Restaurant in the famous Spring Creek Ranch in Jackson Hole. The food in these places is absolutely of five-star quality.

They have a grand summer too

One last note about Jackson Hole. If you come in summer, camping, fishing and all the good summer things are here. But most outstanding are the white-water river rafting adventures that can be arranged with reputable operators in the area. It is a great experience and another long story for another time.

Travel tip

Wyoming's winter weather is as diversified as the activities that are offered. Dress in layers so you can peel off or add clothing as the outside temperature changes. At one point, you may be comfortable skiing with thermal underwear, a bib, two sweaters and a down ski jacket, an hour later you may have peeled down to one layer of clothing and still feel too warm. Sun glasses and lip balm are recommended.

Where to get information

For a free Winter Travel Planner, contact Jackson Hole Central Reservations at (800) 443-6931. For more information and brochures about Wyoming, write: Wyoming Division of Tourism, 225 at College Drive, Cheyenne, WY 82002-0600, or call (800) 225-5956.

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Camille Bounds is the Travel Editor for The Inland Business Journal, she is also Travel Editor for the Western Division of Suntime Publications.
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