At Inter Valley Health Plan, our world is a world full of benefits designed to fit your needs.

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**FEBRUARY 1993**

### This Month in the Inland Empire Business Journal

- **Red Tape and the Future of Banking**
- **Health Care Quality in the '90s**
- **SBA: Complete Fraud Compensation Overdue and Proposed**
- **Special Takeout Section: Inland Empire Building and Development**

### Community Health

- **Inland Empire Business Calendar**
- **Inland Empire Profile**
- **Letter to the Editor**
- **Commercial/Industrial Construction**
- **Residential Real Estate Builders**

### Politics

- **Editorial**
- **Architectural & Engineering Firms**
- **Managing Broker**
- **New Business Listings**
- **Letter to the Editor**
- **Commercial/Industrial Construction**
- **Residential Real Estate Builders**

### Real Estate

- **Furniture**
- **Frapes People & Places**
- **Real Estate Focus**
- **Resort**
- **Software Review**
- **Weekend Trail**

### Classified Advertising

- **Homes for Rent**
- **For Sale**
- **Furniture**
- **Jewelry**
- **Pharmacy**

### Crime

- **Robbery Anthony Buster**
- **Police**

### Entertainment

- **Castle Amusement Park**
- **Five Acres of Fun**
- **Package Groups Available**
- **Gift Certificates**
- **Birthday Parties**
- **30 Rides and Attractions**
- **Four Sculptured Miniature Golf Courses—72 Holes!**
- **Arcade with 400 Video Games**
- **Quality Family Entertainment in Colorful Pleasure Settings, 365 Days a Year**

### Environmental Design Contest

The Inland Empire Design Institute has announced a contest and seeks entries that reflect the image of the Inland Empire: "Creating Community Identity in the Empire." Large and small-scale projects will be treated equally. Nominations can be made for buildings, landscaping, or any processes that strengthen community uniqueness and cohesive.

### Workers' Compensation May Force Closure of S B Factory

By Ed Rak

Twenty years ago, Simon Prophit, a 25-year-old entrepreneur, began what would become Sorrento, Inc. Located in Alta Loma, China, and Ontario.

At the end of business, Friday, March 19, 1993, United Federal Bank's Alta Loma and Chino offices will close and each account will close with each office.

"We are under stress," said Benno Ruttman, president and general manager. "We have no way to merge our computer systems at our Alta Loma, China and Ontario offices. Accounts held in Union Fed­eral Bank's Ontario office (333 N. Euclid) will remain. That office will re-open Monday, March 22, 1993, as a branch of Pomona First Bank.

### Queen of the Valley Hospital Join Inter Valley Health Plan

Inter Valley Health Plan has added Queen of the Valley Hospital in Fullerton to its network of health care providers.

### First-Ever Indian Bonds Issued and Sold to Finance Spa Hotel Renovation

P. Pete, chairman, and Fred B. Razzae, executive director of the Agua Caliente Development Authority (ACDA), announced that the ACDA has issued $7.5 million in bonds to finance the renovation of the Spa Hotel and Mineral Springs in downtown Palm Springs. The ACDA, which operates the Agua Caliente Band of Cahuilla Indians, purchased the property in September from Wells Fargo Bank.

The bonds (promissory notes), which have already been sold, are the first Indian bonds ever issued in the United States with an undersubscription of Federal Indian Bureau (FBI) government guarantee. The ACDA team that negotiated terms and details of these marketable securities in Sacra­mento consisted of Pete, Razzae, Robert, Robyn, a member of the ACDA board, Richard M. Milinovich, ACDA Tribal Council Chair; James, vice president of ACDA; and Michael Harris, an attorney with Best and Krieger in Palm Springs.

According to Razzae, "The Sacra­mento office of the BIA was of great assistance in the negotiations and very helpful in securing a federal government guarantee for a portion of the bond issue. Fitch has rated the bond issue AAA, the highest possible rating, based on the creditworthiness of the Agua Caliente and the ACDA."

With the immediate sale of the bonds, the funds have been deposited. The renovation of the Spa Hotel is planned to start after the selection of a management company and the subsequent choice of an architectural firm. These two decisions are expected to be made later this month.

According to tribal chairman Milanovich, "the issuance of bonds by an Indian tribe has never been done before. We expect that our precedent-setting bond issue will be the model for many other similar undertakings by tribes across the nation."
Another New Rule: New Fees


There was a hearing held in November on the New Proposed RECLAIM 2013 rules. The state always needs something new to draft and approving such legislation or rules should be asking themselves "how can we clear up all the pollution?" How much does it cost? And at what point in time can we actually do that? New resources, whether it be in our residential, commercial or industrial, we will have to look into, the jobs that will prop up our economy.

Keeping all this in mind, it is no coincidence that California has over $300,000,000 jobs last year, and we are far from the end of the same. Local government should choose the way in the way of an economy that will incite by developing new fees, but should follow the example set by Chino Hills a new city, having been incorporated in 1991, yet they have taken hold action for a city so young. Council members, realizing the need to maintain revenues, decided to reduce construction taxes imposed on developers and builders in the city. By doing so they created an opportunity for their city to form partnerships with builders and developers. Partnerships that will provide the necessary revenue and jobs to maintain the city's services and become the hallmark of our community.

Local government cannot continue to lock in the next generation of development. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. They must end the binge development that brings. 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Fleeing The State: Workers' Comp Fraud

By Senator Bill Leonard

T

he staff of a new small business located in Southern Oregon have been part of a growing exodus out of California. Southern Oregon Small Business Development Research (SOAR), consists of former, native Californians who were fed up with the state's unpredictable business climate and congested living and working conditions. The Golden state was once considered by them to be the ultimate paradise region of California. You just simply couldn't beat it," says one of SOAR's editors. "But that was 20 years ago. We were born and raised in that wonderful of opportunity; a beautiful area with performance, a great place to raise a family, and a prime place to run your business. But what was once the California dream, became the California nightmare."

They feel they are intimately acquainted with what other Californians seek to acquire. After exhaustively researching many different areas, they feel they have found the perfect cookie cutter home for your business. They have calculated the exact cost of living in Oregon and for two years, cost of insurance based on one-third less than California. The total cost of buying a house in Oregon is less, including loan interest, equals 2.4 times the cost in Oregon.

Utility rates cost a third less in Oregon. While a Southern Californian might pay $54 a month for water, an average water bill in Medford may run $28 for the whole year! Electric rates in California average 9.3 cents per kilowatt hour; while Oregon charges only one rate of 4.9 cents per kilowatt hour.

Oregon's workers' compensation rates have declined 10 percent over the past two years. California's premiums still soar out of sight, and show no hope of a recovery. One of the major pluses in Oregon is it has no sales tax! The state sales tax is 6 percent.

Loan Maturities

Loans range in maturities from several years to working capital of 25 years for the purchase of owner occupied real estate. Interest rates on SBA guaranteed loans are negotiated between the borrower and the subject to SBA maximum, generally, interest rates for loans cannot exceed 2.75% over the New York prime rate. Interest rates on direct loans are based on the cost of money to the federal government and are calculated quarterly.

Loan Eligibility

To be eligible, a business generally must be operated for profit, full time within the state as set by SBA. Loans cannot be made to businesses involved in the creation or distribution of literature such as newspapers, magazines and academic schools. Other types of ineligible businesses to be closely examined are businesses engaged in speculation or investment in rental real estate. SBA determines if your business

SBA Loan Basics

by Monica McCarthy

Mickens' National Bank

Recently there has been intense interest by borrowers in obtaining SBA financing. The following is a primer in SBA financing.

Direct Loans From SBA

SBA's preference is to make direct loans to borrowers. Direct loan funds are very limited and generally available only to certain types of borrowers, such as businesses located in high-unemployment areas or owned by women, minorities or handicapped individuals, Vietnam-era disabled veterans. Loans are made by private lending institutions which are usually banks and guaranteed 80% to 90% by SBA. SBA can generally guarantee up to $750,000 of a private sector loan. Local SBA offices can help determine if direct funds are currently available.

Parties to SBA Loans

There are three principal parties to an SBA guaranteed loan: the SBA, the small business borrower, and the private lender. The lender may qualify as a commercial bank. When the business submits a loan application to the lender for initial review. If the lender finds the application acceptable, it forwards the application and its credit analysis to the nearest SBA office. After SBA approval, the lender closes the loan and disburse the funds. The borrower then makes payments to the lender.

General Credit Requirements

A loan applicant must:

- Be of good character.
- Demonstrate sufficient management expertise and the commitment necessary for a successful operation.
- Have enough funds to operate the business on a sound financial basis. New businesses will be required to invest from their own funds one third to one half of the total assets needed to launch the enterprise.
- Show that the past earnings record and probable future earnings will be sufficient to repay the loan in a timely manner.

To apply for a SBA loan, check with your local SBA community bank.

SBA Loan Basics

- Corporate Videos
- Infomercials
- Video News Releases
- Cable News Networks
- Newsletter

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INLAND EMPIRE BUSINESS JOURNAL • PAGE 9

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By Ray Maghroori, Ph.D., Associate Dean, Graduate School of Management
University of California, Riverside

FEBRUARY 1993

The 1980s saw the evolution of the Information Innovation and Support (SIS) era. The advent of personal computers and advancement in communications technology increased the use of information technology.

Individuals exploited electronic spreadsheet, laptop computers, word processing, and desktop publishing; groups and departments exploited electronic mail, local area networks and shared data resources; business units transformed customer service; companies embraced IT as a way to just-in-time everything—on-line ordering, computer-integrated manufacturing, JIT inventory, the list goes on.

And finally, Keen examines the current period. The Business Integration and Restructuring era (BIR). During the 1990s, we have seen two trends in the use of IT within business organizations. On the one hand, there is a tendency for central coordination of key IT infrastructure within organizations. Yet, at the same time, we have witnessed increased autonomy and decentralization in regards to the use of applications within departments. Other results in recent years include development of “standards” so that different pieces of equipment could be connected within a system to provide a desired function. Also, there is a movement for improving compatibility among application programs within and across different hardware platforms.

In the second part of the book, Keen provides a very useful glossary of key terms and concepts. Here are a few examples: Architecture, Backbone Network, Charting and Allocation, Connectivity, Decision Support System, Integration, Local Area Network (LAN), Relational Database, Wide Area Network (WAN).

Terms such as those above are explained in detail and with charts throughout the glossary. As the author points out, these terms do not have to be memorized. However, one should take a look at them quickly when there is a need. For $16.75, this is a great investment in remaining current with information technology and for being up-to-date in one of the most wide-spanning fields of management.

Planning for Profit

A

By Harvey M. Plaiden

about 15 years ago, the Bank of America commissioned a study to determine what small businesses were doing. It was obvious why they did the study—they were losing money by giving loans that were never repaid. The study was done for the best done on the real reasons small businesses fail.

The book concluded that the seven main reasons small businesses fail were:

1. Reckless spending
2. Failure to plan
3. Ignoring the need for经验
4. Misuse of time
5. Inefficient marketing programs
6. Mismanagement of personnel
7. Failure to assume the proper role as the company grows

The first five reasons given for failure really fall under the category of "Failure To Plan." If business owners would simply make a careful, detailed plan for how they are going to operate the business, they would start to target their market or product or service, and take all the other necessary actions, that would negate the first five reasons.

It’s unlikely any of us would go to Europe without prior planning, but what plan do we use when we’re going to stay, where we would eat, what we could see, and how much we could spend. It is very unlikely any of us would take a trip from our own city to another across the country without getting hold of some maps so we could do that. Why then do business persons consistently embark on a perilous journey in opening up a new business without getting a very detailed map, which is really a detailed plan, to help them along the way?

How many of you own a business have ever made any kind of plan? Have you made a plan that says where you want to be in five years? Ten years? What you want to accomplish in your business? When you want to retire? How much money will you need? Do you want a multi-located business? Whatever business you want your business to be—

But do you want to locate your business? Do you want to have many employees or a few employees? What kind of employees do you need? What kind of market will you sell your products to? What is the future of that market? There are common questions that need not be answered before one should even consider going into business. The key is to make a plan to know every step along the way, where you should be.

No one can predict the future accurately, but those who take the time to set forth reasonable goals, especially free your goals and objectives, are bound to make better decisions. It is difficult to make good short-term decisions without good long-term objectives.

The key step that you’re taking when you build a plan is you’ve made a really good map to proceed from point A to point B, like calling AAA and asking them to prepare a travel plan for you to drive from here to Santa Cruz, New York. If you even from how many days you want to spend, what you’ll like to do in between a plan to make your trip enjoyable. That’s just what you’re doing for your business. A good plan will save you time and money, reduce your mistakes, and allow you to meet your goals with fewer errors and more efficiency. A detailed plan will help you along the way.

How many of you own a business
The December Surprise

By D. Lan Wuyi

The past fall, both Ross Perot and Bill Clinton referred to the "December Surprise." The "Surprise" was the prediction first made by Perot and later by Clinton, that the new economic winds would fail during December. These predictions were based on the new bank deregulation which occurred in the early December 1992 and provide for the closure of banks whose capital falls below 2% of assets. These banks had to be completely depleted before regulations could come into force and eliminate the institution.

Well, as of mid-January, there have been only two bank failures in an industry with 11,925 institutions!

The REAL December Surprise is that the U.S. economy continued to grow in the first quarter of 1992. The industry will report net earnings in excess of $30 billion, surpassing the previous high of $24 billion by more than $5 billion. Earnings will exceed 1991 earnings of $18.8 billion by more than $7 billion. These results are in stark contrast to the dire predictions of a year ago, and to politically motivated predictions as recently as last fall.

Last year was not only a record year in earnings—it represented a turnaround from the gloomy forecasts of just a year earlier. In December 1991, the bank industry was in a deep recession and broke and getting worse. The Federal Deposit Insurance Corporation lobbied Congress for a new $30 billion deposit insurance from the Treasury to fund a guaranteed amount of $30 billion.

The economic downturn in California is reflected in the large losses of the state in 1991. These losses were reversed in 1992, but bank performance lagged far behind the improvement of the national average, with 1992 returns on assets of 0.54% and 0.59%, respectively. Perhaps most significantly, nearly 25% of the California banks reported losses, while just 6.4% of the banks experienced losses nationally in 1992.

Governor Pete Wilson has said that the recession in Southern California, the exposure of community banks to local economic conditions is particularly acute. These banks have only limited ability to diversify their geographical risk. Consequently, their fortunes are directly linked to the health of their customers and the local community.

Southern California banks have experienced the greatest pressure on earnings in their history. Problems in troubled loans have surged. Problem real estate loans more than tripled in the state. This compares with a 0.54% for Northern California, and 0.71% for the Central Valley and 0.54% for the state as a whole. Probably the most telling sign of the pressure on Southern California banks is that nearly one of every three banks is struggling to remain in business.

The December Surprise is that banks in Los Angeles, California, 24%, statewide and 6% nationwide reporting losses.


Healthy banks are making loans to troubled borrowers now. Unfortunately, there are fewer healthy banks and fewer worthwhile loans. There were a few years ago. Despite frequent reports about the "credit crunch," the "crunch" has a lot more to do with a lack of qualified borrowers and regulatory pressures than it does with the availability of funds.

The good news is that Southern California is entering the recovery phase of the business cycle, and there will be more healthy banks to support it. After all banks generate most of their earnings from interest income on loans. So, they are eager to make loans to qualified borrowers to help them.

The economic turnaround, business growth and an increase in bank borrowings, will lead to better earnings on some loans later in the year. The prime rate will increase by 1% from 7% to the end of the year. Two-year old interest rates will fall to 6.5% to 7.2%, and 30-year mortgage rates will adjust upward from the current 8% to 8.25%.

Capital strength will be king during the future. This is in fact the bank's lending capacity, to meeting regulatory requirements and to a bank's overall financial performance. Meanwhile, future performance is as important to a bank as it is to any other business; it is equally important for a bank's health. A bank can focus on its customers, since it is not preoccupied with internal operating problems.

In concluding, I believe we see and talk about the future—the economy will be like in the year 2000. It will be in business, where they'll be allowed to operate, and what services they will be allowed to offer. The future will be ruled by the banks themselves, which are bound by the mounting costs of government red tape, which would be better spent on jobs and growth. As I told President Clinton at his Little Rock economic conference in December, just a four percent increase in lending costs would mean $86 billion available for new loans.

"Bankers, virtually without exception, agree that government overregulation is slowly killing their institutions, sometimes not simply by regulations that are being written but by the lack of regulation that is clear. The major obstacles to the banking industry now, and let bank managers manage, the future won't be red tape and paperwork, but the bureaucratic morass that we are creating ourselves by not recognizing the needs of the industry."

If these words describe you or your business, you need a bank that meets your standards.

California State Bank

• As one of California's financially strongest banks, our Capital to Assets Ratio is over twice the Regulatory Minimum — you can count on us being here tomorrow.

• As one of only a couple of banks in Southern California designated a Preferred Lender by the SBA, our bankers can get you funded fast.

• CSB has ten branches strategically located throughout three counties, serving both the S.G. Valley and the Inland Empire.

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Inland Empire Profile: John D. Mancinero

Full Name: John D. Mancinero
Occupation: Lawyer
First Name: Mike
Last Name: Mancinero
Short Biography: Age: 43, Born: 1950, California, Rancho Cucamonga, Ontario, and Upland areas
E-mail: Mike@Mancinero.com
Education: University of High School, 100% self-study, California
Scholarship Foundations and Gold Seal Council; UCLA, Bachelor of Arts in Political Science, cum laude, from the political science program, Loyola University, cum laude with a major in political science.
Family: Two children, John, age 14; Nicole, age 9
Professional Accomplishments: Political, Energy Policy, Business Development, and Business Management
Last Book Read: "Jurassic Park"
Favorite Drink: Coffee
Last Vacation: Peaceful hunting in Nebraska
Favorite Sport: Scuba diving
Favorite Restaurant: Cask N Cleaver, Elko's, Palm, Palm.
Last Movie Seen: "A Few Good Men"
Residence: Rancho Cucamonga
Major Accomplishments: Team president of the Western San Bernardino County Bar Association; President of Rancho Cucamonga Chamber of Commerce; Director of the Board of Directors of the California State Bar Foundation; Director of the Board of Directors of the American Bar Foundation; Director of the Board of Directors of the California Medical Association; Director of the Board of Directors of the American Society of Clinical Pathologists.
Presently: Director of the Western San Bernardino County Bar Association; General counsel to and director of the Rancho Cucamonga Chamber of Commerce; Chairman of the Board of Directors of the Rancho Cucamonga Community Foundation.
Personal Accomplishments: Played saxophone professionally; acting in the community theatre.
Best Thing About the Inland Empire: Progressive growth and planning.
Greatest Concern: Lack of apparent governmental support for business.
Thoughts About the Future: The problem with the Inland Empire will change to one of stable refinement of existing commercial environment.
Favorite Quote: "Who? I was 17 years old, I thought my father was the dumbest man on earth, but was amazed at how much he's learned in the time I saw him." —Samuel Clemens

INGOLD EMPIRE BUSINESS JOURNAL | PAGE 15

Inland Empire Profile: John D. Mancinero

Full Name: John D. Mancinero
Occupation: Lawyer
First Name: Mike
Last Name: Mancinero
Short Biography: Age: 43, Born: 1950, California, Rancho Cucamonga, Ontario, and Upland areas
E-mail: Mike@Mancinero.com
Education: University of High School, 100% self-study, California Scholarship Foundations and Gold Seal Council; UCLA, Bachelor of Arts in Political Science, cum laude, from the political science program, Loyola University, cum laude with a major in political science.
Family: Two children, John, age 14; Nicole, age 9
Professional Accomplishments: Political, Energy Policy, Business Development, and Business Management
Last Book Read: "Jurassic Park"
Favorite Drink: Coffee
Last Vacation: Peaceful hunting in Nebraska
Favorite Sport: Scuba diving
Favorite Restaurant: Cask N Cleaver, Elko's, Palm, Palm.
Last Movie Seen: "A Few Good Men"
Residence: Rancho Cucamonga
Major Accomplishments: Team president of the Western San Bernardino County Bar Association; President of Rancho Cucamonga Chamber of Commerce; Director of the Board of Directors of the California State Bar Foundation; Director of the Board of Directors of the American Bar Foundation; Director of the Board of Directors of the American Society of Clinical Pathologists.
Presently: Director of the Western San Bernardino County Bar Association; General counsel to and director of the Rancho Cucamonga Chamber of Commerce; Chairman of the Board of Directors of the Rancho Cucamonga Community Foundation.
Personal Accomplishments: Played saxophone professionally; acting in the community theatre.
Best Thing About the Inland Empire: Progressive growth and planning.
Greatest Concern: Lack of apparent governmental support for business.
Thoughts About the Future: The problem with the Inland Empire will change to one of stable refinement of existing commercial environment.
Favorite Quote: "Who? I was 17 years old, I thought my father was the dumbest man on earth, but was amazed at how much he's learned in the time I saw him." —Samuel Clemens
This column is written for the business person who finds travel necessary, as well as for those who believe that a fine meal and very pleasant wine is a reward of travel and even life.

Auberge du Soleil

This is a kind of a cheater column. Last spring, as a sort of beginning in 1993, it is actually an ending in 1992. There is still the odd item floating around on my desk for which I never found just the right column to drop in. And the tasting notes around which I could not hold an entire column, yet which deserved to see print. As my first installment of 1993, I'm going to see if I can say that no such item will fall through the cracks this year.

Lakeskip Update - This Napa Valley winery never fails to have several wines in its line-up that speak directly to my palate. The wine of this year is it isn't always the same wine. One vintage, it's the Merlot that tickles the taste buds more than any other. Next year, it's the Cabernet, or maybe the Chardonnay. This time around it's the Sauvignon Blanc that blows me away.

Lakeskip 1991 - Napa Vount­ymilte Vineyards Sauvignon Blanc ($5.95) Already the winner of two gold medals and likely to win more at early-in-the-season competitions like Dullis and the New World Intern­ational. A fine wine every vintage, it seems this year is special for its emphasis on grapefruit-citrus fla­vors, with a hint of spice and a pleas­antly herbaceous undertone. If there isn't any wood influence, it's a real plus. This wine is about fruit. Rating: 92/93

Lakeskip 1990 "Napa" Chardonnay ($10) I guess it's my year to favor Lakeskip's white wine over its red. If you don't like their "Best Buy" oral fruit, fresh chins is the fla­vor base, with rich, tropical overtones in the middle of the palate in an understated manner. Loads of flavor while staying lean and refreshing. A great combination of the new wine and the old, a thing that comes to my mind is broiled seafood. Rating: 88/90

Chardonnay 1989 "Napa Valley Reserve" ($14) Pleasantly tart, relatively intense, basic cherry flavors. A firm spine with just enough tang to see you through the meal. Pleasure now with turkey, veal and some chicken and pasta dishes, and even better with rich, creamy sauces of six months or so in the bottle. Rating: 90/90

Lakeskip 1988-Reserve Cabernet Sauvignon ($16) Bold, finely structured red wine, with clas­sic Cabernet flavors, highlighted by black cherry and a very complex char­acteristic. Rating: 86/88

There's also a 1989 Cabernet in release, but I cannot recommend it. The wine sits good enough at the table, but I find it out of balance on the tannic side. I don't think time will see it soften before the fruit dominates.

Lakeskip wines are distributed nationally, though in limited quanti­ties and restricted to better wine shops and restaurants. For informa­tion on nearest retail outlet, contact Lakeskip Winery, P.O. Box 2036, Yountville, CA 94999 (707) 944-2475.

Price of Freedom - The federal bureaucracy is taking a hard line regarding imported beverages from Europe and the USSR, and it may well work a financial hardship on several struggling new nations as well as American consumers.

An example is what has always been known as "Russian" Vodka in this country. Truth is, most of it doesn't come from the countries of the old Eastern Bloc. There aren't the few we've ever allowed such terms as "Russian style" or "Russian type.

You can't pronounce most of the countries in the federation, and much of the Vodka is made in places like Ukraine and Estonia, which are no longer entitled to use the Russian designation.

Will American consumers buy products with nations of origin not seen here before? Would they buy "European style," for example? One can only assume that ATF (Bureau of Alcohol, Tobacco & Firearms) will make similar rulings on other national splits. Slovenians and Croats would see the name Yugoslavia anyhow, but what about the recent split in Czechoslovakia?

I'm not suggesting the govern­ment is acting improperly. The truth is the truth. But might it not be more fair to both these emerging nations and American consumers to permit a phase-in period of a few years when these countries earn their style, for example? Along with the new national name, might be permitted?

Inland Empire Symphony Orchestra

The Inland Empire Symphony Association is pleased to present The 1992-1993 Season Saturday, October 24, 1992 - 8:15 p.m. Tchaikovsky, Francesca da Rimini, Pagliacci, Violin Concerto No. 1 Saint-Saens: Symphony No. 3 "Organ" Symphony (Varied to be announced) Saturday, November 28, 1992 - 8:15 p.m. Mozart: The Marriage of Figaro Dvorak: Romance, Symphony No. 9 Donald, Cellos Concerto. Cellos to be announced Saturday, January 2, 1993 - 8:15 p.m. An Evening in Vienna New Year's Celebration featuring the music of Johann Strauss including Blue Danube Waltz, Emperor Waltz, Kamarer Quadrille, Tales from the Vienna Woods and other Strauss Saturday, February 27, 1993 - 8:15 p.m. Early French Romantic and Impressionist Classics Brahms: Piano Concerto No. 1, Piano & Joseph Concetti Saturday, April 24, 1993 - 8:15 p.m. - All Tchaikovsky Celebration Eugene Ormsby, Violin, Piano, Symphony No. 4, Symphony No. 5, San Diego Recorder, piano.

The Concert Series, $25, $30, $35, $25 the Concert Series, $25, $30, $35, $20 to 25
tickets. To receive a brochure or order tickets, please phone: (714) 381-9368
Desert Business Journal

New Palm Desert Campaign Executive Named

Palm Desert - Michael J. Bowers has been named general sales manager of the Building Industry Association of Desert Empire, Inc. Under his leadership, the chapter has been named general sales manager of the National Association of Home Builders. Bowers is a long-time resident of Palm Desert, and has been involved in the real estate industry for over 20 years. "The Building Industry Association of Desert Empire is a great organization, and I am excited to be a part of it," Bowers said. "I look forward to working with our members and our community to promote affordable housing and sustainable development." Bowers has served on the board of directors for the last five years, and has been involved in numerous community events. Bowers is a graduate of the University of California, Los Angeles, and has a degree in business administration. He is a member of the Palm Desert Chamber of Commerce, the Downtown Palm Desert Business Improvement District, and the Palm Desert Lions Club. Bowers is married, and has two children. He enjoys hiking, golfing, and spending time with his family. Bowers is a strong advocate for affordable housing and sustainable development, and is committed to serving the community. Bowers can be reached at (760) 343-2000, or mbowers@biademp.com.

Desert Business Journal

Healthy Deserts in the News

Inland Empire Business Journal • PAGE 20

The drive golf carts on public streets include governmental offices, thus expanding the use of golf carts to more than ten years ago. Hart- man began Redlands' innovative program in 1993. RCH initiated the program - Continuous Quality Improvement (CQI) - to ensure that the hospital's services meet the needs of the community. "Quality" is sometimes difficult to measure. Not all services are measurable. Thus, it is difficult to judge the right of the hospital to the community. "Quality" is sometimes difficult to measure. Not all services are measurable. Thus, it is difficult to judge the right of the hospital to the community.

FEBRUARY 1993

Hospital's Quality Program Wins National Award

Two years ago, the hospital's Quality Improvement Program was established as part of the hospital's strategic plan to improve the quality of care provided to patients. The program focuses on identifying areas for improvement, developing and implementing plans to address these areas, and monitoring the effectiveness of these plans. The program has been successful in improving the quality of care provided to patients. For example, the hospital has seen a decrease in the number of bloodstream infections, a decrease in the length of stay for patients, and an increase in patient satisfaction. The hospital has also seen a decrease in the number of readmissions within 30 days of discharge. The hospital's quality program has been recognized with numerous awards, including the National Quality Forum's Top 10 Performers Award, and the California Hospital Association's Quality Award. The hospital's quality program is a model for other hospitals to follow, and is an example of the hospital's commitment to providing the best possible care to its patients.

1992 Economic Forecast Conference

Continued From Page 3

Tourism and the Baby boomers’ needs for recreation, and I firmly believe, the best is yet to come.

Barbara Riordan, "Jobs or Flats"

The bullish forecast for the Inland Empire depends on us balancing our economic needs, our environmental needs, and our human service needs... and I am convinced that we are doing that balance.

Lee Grissom, "Economic Health of California.

"How do we get there? Some of us feel that the problem is the product of years of callous disregard by government over the need to support our economic base and our business community.

Quite simply stated, California is the most developed state in the U.S. We’ve created a complicity, and at worst, an antagonistic, adversarial attitude.

There is no time to waste... we’ve got to come together as a state... and get moving.

July Kayser, "Southern California is Not What It Used to Be."

"We’re going through one of the worst periods since the Great Depression. We are in a recovery, but it’s not over yet... when we emerge, Southern California will be a very different place."

The year 1993 will be difficult. In 1994, we’ll see improvement, and California can come back leaner and meaner and able to hold its own.

Barbara Riordan, "Jobs or Flats"

"The real ‘December Surprise’ is that 1992 was the best year for the banking industry in the history of the business.

The U.S. banking industry spent $22 billion dollars building a new branch and to comply with existing government regulations.

We’re in a healthy banking industry, which is ready, willing and able to support the economic growth of our state.

But there is a new paradigm for doing business in our local communities.

Sandoz Goodwin, "Is There Life After Deans and a Tennis Racquet?"

"What is real estate? It is simply supply and demand of a commodity that can be called a house, or a shopping center."

Demographics will change the way we live and work, change along with it... but the banker won’t change, because he’s never learned from the past. He thinks that money is sophistication— but he must change, or there is no hope.

The public and private pension funds are looking seriously for the Inland Empire, but at resident real estate investment.

Robert Funari, "Health Care Technology"

"We haven’t made up our minds about what we mean by universal health care, the relationship of the Canadian or German model, or our own version—that combines the best of the Peace with the compassion of the RSS.

"Health care costs are going to continue to outpace the consumer price index, until we reduce the incentive structures that drive the health care industry.

"Today, health care is looked at as a right in this country. The big question to be asked is, 20%, or what does this right consist of?"
Scientific Word for Windows Version 1.0

Scientific Word is an advanced technical word processing package that runs under the Windows environment. As the product name suggests, the word processor is a tool primarily addressing scientific writing needs. Those of you who have been familiar with a technical report with typeset-quality formulas and equations, know that the standard word processor does not provide the proper tools for handling this task. Scientific Word is here to fill that void.

The Problem with Technical Writing

Several major problems are encountered when engaging in technical writing with most word processors. There is no way of knowing how a document will look before it is printed or previewed. For example, if you are writing an equation using WordPerfect, the equation appears as an empty box on the screen. A print preview only helps visualizing the output, but the final results can only be seen after the document is printed.

Secondly, it is difficult to produce typeset-quality equations: for example, properly centered fractions and proper sub- and superscripts. In the past decades, the typesetting problem has been remedied by using special typesetting formatting (mark-up) languages such as LATEX (pronounced "tech") or the American Mathematical Society's standard for typesetting books and journals. TeX, and variations thereof, are typesetting languages which produce excellent print quality, but at the same time are difficult to use. For example, to produce the expression

\[ \sum_{n=1}^{\infty} \frac{1}{n^2} = \frac{\pi^2}{6} \]

one would have to type the following TeX command in the document:

\[ \sum_{n=1}^{\infty} \frac{1}{n^2} = \frac{\pi^2}{6} \]

The typeset result is shown here where the text does not resemble the final output. Scientific Word changes this. It has a mark-up language called WYSIWYG (what you see is what you get) which makes it extremely easy to produce typeset-quality printing.

Technical symbols can be selected from a tool bar, and are properly displayed on the screen: the internal storage of Scientific Word is still TeX, so that one does not have to forego the typeset-quality print resulting from this package.

In short, Scientific Word combines the best of WYSIWYG technical word processing and typeset print quality.

The Main Features of Scientific Word

The installation of Scientific Word is quick and easy, as with most Windows programs. A useful feature, which I have only seen with this product, is the installation program confirmed that all disks were not used during installation. The installation further confirmed that the disk space was sufficient.

Scientific Word's interface is clean, with the mathematical and formatting symbols available from a tool bar. This tool bar is customizable, which enables the individual users to put their most used symbols on this tool bar. No word processing package is complete without a spelling checker. Scientific Word's spelling checker proves adequate, and executed quickly compared to that of my normal word processor. Like most recent spelling checkers, it also provided suggestions for misspelled words.

When writing a long document with numerous equations, the equation numbering becomes a major issue. Scientific Word solves this problem by automatically numbering equations. Other useful features include automatic spacing for mathematical equations, proper placement of limits around mathematical symbols (such as the numbers 1 and 3 in the expression above), and text manipulation freely where, mathematical notations can be kept in-line with normal text.

Scientific Word is designed to address mathematical equations as intelligible objects, i.e., numerator and denominator of mathematical formulas are placed within brackets, and the length of the fraction bar is adjusted as you type. Such features are not found in most word processing packages.

Numerous frequently used document styles are distributed with Scientific Word. All document formats for University of California Press, common exam formats, as well as numerous letter, memo and fax formats. Being in its first version, Scientific Word is not free of bugs. I experienced problems when performing print previews the program reported to be out of memory, and then continued to produce a text window scrolling error messages. This error reporting did not stop unless I exited Windows. I must report that this version is being fixed. A weakness is that Scientific Word does not use the Windows multiple document interface feature (MDI). Scientific Word allows the user to keep only one document at a time. The MDI functionality should be included in version 2.0 of Scientific Word.

Recommendation

Scientific Word is an excellent choice for technical writers making frequent use of mathematical notation. For current TeX or LATEX users, Scientific Word is a must, as it will reduce the documentation time. Moreover, your Macintosh or PC/LATEX files can be imported successfully into Scientific Word, allowing the user to maintain one document in version 2.0 of Scientific Word.

About the Cover

In 1989, an outbreak of Measles occurred in Los Angeles. Studies following the outbreak revealed two possibilities: first, children were not receiving the vaccine, called MMR, at the recommended age of 1 year; secondly, it was learned that a second MMR immunization was necessary to eliminate the virus. The public hearing did reveal an epidemic of Hepatitis B virus in school children. The public was concerned for more than 20 years, measles, mumps and rubella vaccine has, in theory, provided immunity against these diseases. With potentially eradicated these not always benign diseases from our children's lives. The key to success is public communication. However, in reality, this is not happening. In universal reception by the groups we are trying to protect. In less than 1 year, an outbreak of measles occurred in Los Angeles. It is important to note that, as a result of this outbreak, many children were not vaccinated for other viral diseases. The measles virus, which causes rubella, in addition to measles, is not the only disease that can be transmitted through the measles vaccine. The Mumps virus is transmitted through the measles vaccine. The Rubella virus is transmitted through the measles vaccine. The disease caused by the Rubella virus is not the only disease that can be transmitted through the measles vaccine. The disease caused by the Rubella virus is not the only disease that can be transmitted through the measles vaccine. The disease caused by the Rubella virus is not the only disease that can be transmitted through the measles vaccine.
Environmental Cleanup at Norton Air Force Base

By Leonard Gompertz

A recent joint presentation to the Inland Valley Development Agency and the San Bernardino International Airport Authority, Alan Hun, the Installation Restoration Program Manager, indicated that the Air Force's comprehensive efforts at a contaminated body of water at Norton AFB to get rid of radioactive fallout deposited on the aircraft surfaces. Some suspect that portions of this radioactive milia may still be present in the soil at this former aircraft wash-down site.

The Air Force conducted several investigations to locate potential radioactive waste burial sites and potential areas of radioactive contamination at Norton AFB. This included groundwater radionuclide sampling and geophysical investigations at the suspected low-level radioactive waste burial area at the golf course. To date, radioactive contamination of the soils and groundwater at Norton AFB have not been confirmed.

Norton's environmental investigations are under continuous coordination and review through a Federal Facilities Agreement with the U.S. Environmental Protection Agency (EPA - Region 9), the California EPA Department of Toxic Substances Control and with a Technical Review Committee.

The base environmental restoration process is performed in standardized stages. The process is initiated with a preliminary review of base activities and historic records (site discovery) followed by a detailed environmental investigation (remedial investigation). Various possible remediation options are reviewed in a feasibility study. The preferred remedial options are presented as a proposed plan. The proposed plan is used to solicit public input on the selection of remediation technologies.

Recent disruptive political maneuvering by Holcomb has reverberated into a major whirlwind within the ranks of the city council. Removed from representing the city of San Bernardino, Mayor Holcomb has been the focal point for much of the tumultuous political zigzagging in attempting to wrest control over the airfield and its surrounding infrastructure.

The continuing political saga surrounding the conversion of Norton Air Force Base into a viable economic benefit for the entire Inland Empire has been filled with political discord since its inception. San Bernardino's Mayor Bob Holcomb has been the focal point for much of the tumultuous political zigzagging in attempting to wrest control over the airfield and its surrounding infrastructure.

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Of immediate concern is the Thicksoilometry (TCE) Plane Investigation. The plane as defined in this context is a contaminated body of groundwater containing one or more chemicals above the acceptable regulatory concentrations.

Since November 1990, 150 monitoring wells have been installed along with 500 groundwater samples, 200 soil borings, 1,200 soil samples and 170 soil gas samples. Hurst, the Installation Restoration Program Manager, indicated that the Air Force's comprehensive efforts at capping off-base migration of contaminants will be successful as well as base cleanup. Hurst stated that thus far costs have reached $7 million and could soon reach $15 million. The ultimate cleanup efforts could cost between $50 to $100 million. It should be noted that incorporating compliance activities will increase this figure. Time estimates to effect a total environmental cleanup, including groundwater, could take 15 to 20 years, and perhaps as long as 30 years.

First North American Serial Rights—opinion

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FHP Sponsors Senior Olympics in Palm Springs
Feb. 12-21

FHP Health Care, one of the nation's largest health maintenance organizations (HMOs), is the title sponsor for the third consecutive year of the Sixth Annual FHP Senior Olympics, to be held Feb. 12-21 in Palm Springs.

The Senior Olympics are open to anyone over the age of 50. The registration fee is $10 per entrant plus an entry fee ranging from $3-$300 for each individual event. Each registered athlete will receive an official T-shirt and certificate of participation. Athletes may enter as many events as they like.

The Mizell Senior Center in Palm Springs is the host and registration site of the event. The individual sporting events will be held at various locations in Palm Springs and Palm Desert. For entry or spectator information, call Mizell Senior Center at (619) 323-5689.

This year's events will include basketball free throw, bowling, golf, horseshoes, lawn bowling, race walking, shuffleboard, softball, swimming, track and field, tennis and a 5K run. There is no residency requirement and male and female athletes can compete in any event.

Medals will be awarded to the first, second and third place winners in each event and age division. The top three winners in each qualifying event will be eligible to compete in the National Senior Sports Classic in Baton Rouge, Louisiana, June 12-18.

Broadway and television star Sandy Duncan and Kevin Carlisle, multi-award winning producer-director-choreographer, will be Honorary Chairpersons of the Olympics. Duncan and Carlisle star in the "Five Minute Workout," a 60-minute instructional video with exercises and five-minute workouts designed especially for seniors. The two will appear throughout the week at various events and senior Olympic functions.

FHP employees take an active role in the Senior Olympics helping as event volunteers. Employees and their family members volunteer as time keepers, lap counters, registration staff and other support during the week.

Throughout the Inland Empire, FHP sponsors and participates in many senior and business events ranging from health fairs and Chamber of Commerce functions to sporting events and school partnerships. "FHP has long been an advocate of promoting healthy lifestyles. We salute the many seniors who are participating in the Senior Olympics that haven't let age prevent them from being a competitive athlete," states FHP Region Vice President Tim Brady.

FHP wishes each senior athlete the best of luck as they "go for the gold."
LOMA LINDA'S NEWEST NEIGHBORHOOD

The same Loma Linda has become synonymous with health care innovation. While this health care orientation continues to attract related businesses, in 1992 the city witnessed an emerging diversity in its economic base. New businesses arrived in the community to take advantage of a number of factors, including a prominent daytime population, heavy service and product demand, economic affluence and freeway access. Together, these factors contributed to making 1992 the start of a future with exciting and diverse economic opportunities.

The recent arrivals taking advantage of the opportunities in Loma Linda truly are diverse. USA Golf Center, a recreational facility offering a driving range and professional-quality golf instruction, opened in November with an excellent response from the community. Comcast Cable Company, a cable television service provider, recently located its operational facility in the Corporate Business Center, the city's largest industrial/business park, in order to take advantage of freeway access. Empire Quality Noodle, a food processing company, set up operations off Redlands Boulevard. In the field of finance, First National Bank of Loma Linda, a community-minded institution, has prepared all year for an early 1993 opening. Finally, while residential construction has virtually halted elsewhere, Concordia Homes is building 76 new homes adjacent to a new school and city park.

The city's mainstay, health care and medical technology as represented by the Loma Linda University Medical Center (LLUMC), also continued to attract business. Blue Shield, a medical insurance provider, opened a branch office in the Corporate Business Center. Also in the Corporate Business Center, Stericycle, a medical waste recycling company, opened for operations, converting plastics and fiber that would have been classified as infectious waste into useful products. Similar high-tech businesses will undoubtedly follow with the opening of the new Children's Hospital at LLUMC and the federal government's selection of Loma Linda as a site for a medical technology testing lab.

Along with new business arrivals, several established businesses flourished. Camper Shell Depot, a manufacturing and sales facility, more than doubled their existing showroom space with the assistance of the city's Redevelopment Agency. Rose MaRyan industrial supply company, also moved up to larger quarters. And in fair weather, new quarters in the Loma Linda Auto Park. Spreen Saturn exhibited sales of a celestial nature. All in all, despite economic times, the city's influx of new businesses is encouraging to the city's economy. Most important of all, the emerging diversity symbolizes greater prosperity and opportunity in the future. The business community, local leaders, city staff and the Chamber of Commerce have formed a partnership to welcome and nurture this blossoming economic vitality.
Health Care Continues to Grow

The health care industry remains strong in the current economic climate. Loma Linda University Medical Center is in the process of expanding and will open a new Children's Hospital by the fall of 1993. It will be the second largest in California. In addition to the new Children's Hospital and the establishment of a new medical technology research center, the university has been awarded a $5 million grant from the United States government for the establishment of a new medical technology research center. The grant will be used to hire and expand the research capabilities of the center.

This laboratory is designed to employ experts from the defense and aerospace industries located in Southern California and Southern California, such as TRW, Hughes Aircraft, Boeing, and McDonnell Douglas, to develop prototype health-care products.

"We will use high-technology developed by the defense industry to fight a different kind of battle. Patients with lifesaving applications are being developed to manage information. This technology can now be used to help patients whose care spans from the head to the heart. It can reduce the amount of time it takes to monitor and evaluate health-care records and thus help reduce the cost of health care itself," says Dick Schaefer, Loma Linda University Medical Center's president and CEO.

"This technology can now be used to help patients whose care spans from the head to the heart. It can reduce the amount of time it takes to monitor and evaluate health-care records and thus help reduce the cost of health care itself," says Dick Schaefer, Loma Linda University Medical Center's president and CEO.

The Golf Academy with Alan Tapie!!

Do you want to improve your golf game? The Golf Academy with Alan Tapie can help you. Alan is a former Touring Pro and his academy will teach you the basics of the game. With individual and group lessons available, you can improve your game at your own pace. Take advantage of this opportunity to enhance your golf skills.

CALL TOLL FREE 909/796-7688
LLUMC Receives Approval to Proceed With Pancreas Transplantation. Liver Transplants Also to Begin Soon.

oma Linda University Transplantation Institute has been designated a liver, pancreas and kidney transplant center by the United Network for Organ Sharing, the national regulatory agency for transplantation," states Erik Wahlstrom, MD, FACS, the institute's director. Dr. Wahlstrom, formerly of the Mayo Clinic in Rochester, Minnesota, said preparations for adding the pancreas and liver transplant programs to the current kidney transplant program have been underway for the last six months.

On Wednesday, Oct. 21, the Southern California Transplantation Society, which controls organ distribution in the Los Angeles area, voted to allow combined kidney and pancreas recipients to take precedence over patients on the kidney transplant alone list. In other words, when a kidney and a pancreas from a single donor become available, LLUMC patients will be first in line for the transplant.

This agreement between all transplant centers in the Los Angeles area allows the pancreas transplant program at Loma Linda University Medical Center to begin. Patients will be placed on the waiting list during the first part of November and will be transplanted as soon as organs become available.

A total of 15 combined kidney and pancreas transplants are planned during 1993. The liver transplant program is preparing to begin activity soon. The LLU Liver Center will begin evaluating liver transplant candidates under the direction of Dr. Michael Walter, chief of gastroenterology. Liver patients will then be placed on the waiting list in January or February of 1993. A total of 10 to 20 liver transplants will be performed during the first year of the program.

Loma Linda Auto Center

Loma Linda Auto Center is located directly off of Interstate 10 Freeway at the Mountain View exit. Direct freeway access has been a major contributor to the successfulness of the three current dealerships. In addition to the freeway access, a highly visible sign advertising each car manufacturer was installed approximately two years ago. This sign provides great advertising and a good landmark that enables customers to know which freeway exits to use. There are still vacant lots available to complement the existing dealers.

Spreen Saturn

Spreen Saturn of Loma Linda sold over 1,200 cars last year. With Saturn's six basic models, it was one of the top three leaders in customer satisfaction. The Saturn, designed by General Motors, comes with two distinct features: dent resistant body panels and a color coded system designed for easy self routine mechanical maintenance.

All models of the Saturn have been sold out since August 1992. Over 100 new car owners are currently awaiting the arrival of their new vehicle. Greg Spreen, owner of Saturn of Loma Linda, attributes their success to their way of doing business. "Our consistent pricing policy offers customers a non-confrontational shopping atmosphere. This puts our customers at ease while they shop and all of the pricing is up front." For having only two years of manufacturing experience, Saturn has undoubtedly made a name for itself.

Spreen Honda

Honda is one of the top selling car manufacturers in Southern California. Even though car sales are down due to the decline in the country's economy, Spreen Honda has remained stable through this tough economic climate. With over 65 employees,
Loma Linda Welcomes New Business

USA Golf Center

USA GOLF was established in March 1992. The company is based out of Newport Beach. The company specializes in golf teaching centers, and their main objective is to provide quality facilities and customer service. Allen Tatoo, head pro with 20 years of professional golf experience, interviews and selects top pros to teach at their facilities. The company will be opening two new centers in California, Westminister and Whittier, one in Texas, and one in Florida. The golf center in Loma Linda opened in November 1992. This facility consists of a 15-acre driving range with a putting green, pro shop, and PGA pros, available for group or individual lessons.

Stericycle

Stericycle is a medical waste sterilization and recycling facility. This will be the first of its kind in California. It uses a new process of sterilization with radio waves instead of steam or fire. Stericycle, as the new company and process is called, is a boon to the environment. It will not only sterilize the medical waste, of which Loma Linda medical facilities produce significant quantities of, it will also make the waste recyclable and reusable since the material is not melted. In addition, since it is not burn or steam the waste, it doesn't create any air quality problems.

The operation involves sterilizing plastics, linens, and other nonmetallic materials used in medical facilities. The material is ground and compacted, to be hauled to other plants which recycle the plastics and reuse the linens and other nonmetallic materials for fuel for kilns. The plastics include such items as throw away cups, combs, tubing, bottles, containers, and syringes. Throw away bedding, gowns, surgical masks, and paper sheets are considered linens. Other nonmetallic wastes include tongue depressors, waste paper, and paper which by their use are required by the state to be put in with the medical waste, "red bags." This facility will not handle hazardous, chemical, or pathological wastes.

First National Bank of Loma Linda

The primary goal of First National Bank of Loma Linda is to offer most of the same traditional services as your larger banks; however, this bank will focus on the needs of the community. The primary market will be focused on professional and medical related businesses, retail small businesses. First National Bank will offer local residents and businesses an alternative to larger banks. Upscale customer service with a more professional approach is one of the bank’s main objectives. The Board of Directors is currently looking into the possibility of offering government student loans. Roy Lewis, president of the company, is anticipating the bank opening in the first quarter of 1993.

Blue Shield of California

Blue Shield is a California based company with 18 service centers throughout the state. The company has over 60 years of experience in the health care field. With 125 employees, the Loma Linda office is primarily responsible for processing Medicare claims. They also conduct electronic claims processing, direct data entry, and provide telephone and correspondence customer service. Blue Shield of California health care service is expanding widely in the Southern California Region.

Comcast

Comcast Cable Company is a full service cable company in Pennsylvania with 15 California facilities.

Camper Shell Depot

Camper Shell Depot is a family-owned and operated company that has been in business for 17 years. Located in Loma Linda in 1980 on Redlands Boulevard, this company is known for the high visibility of its main thoroughfare and close freeway accessibility. Camper Shell Depot is an exclusive dealer of insulated camper shells. Their unique product provides its own niche in the industry. They manufacture and sell direct to customers which allows them to provide a high-quality product for a very competitive cost. Doubling their sales enabled them to construct an indoor showroom two years ago as well as their current expansion of an additional indoor showroom.

Hallmark Southwest Corporation

Hallmark is a manufacturer and wholesaler of recreational vehicles, commonly called manufactured housing, commonly called manufactured housing (or mobile homes), manufactured housing, and related products. Hallmark is an employee-owned California corporation incorporated in 1976, however, they have opened manufacturing facilities for other ownerships in the Inland Empire area since 1969.

BFI Loma Linda Disposal

BFI Loma Linda is a Division of BFI Disposal, founded in Houston, Texas, in 1968. BFI Disposal is a full service company in the world. BFI's primary business is in collecting, processing and disposing waste as effectively and economically as possible. The company is also involved in recycling and resource recovery facilities. These recycling facilities are operated with concern for the protection of the environment and natural resources.

The Loma Linda facility employs 25 people with a vehicle fleet of 19. BFI Loma Linda Disposal took over the company approximately three years ago. This facility provides collection for over 9,000 homes in the Inland Empire. This collection includes refuse, residential curbside recycling, commercial recycling, and green waste collection programs. The BFI approach to waste control provides an improved and more efficient way of meeting customer needs. BFI identifies the waste handling problem...determines the best solution...and provides the necessary equipment and personnel to ensure dependable and economical service.

Quality of Life

First National Bank of Loma Linda

The city of Loma Linda is committed to improving the quality of life for its residents. It is important to offer quality residential developments for those residents who may be interested in upgrading their current living arrangement. Concordia Homes and Loma Linda Springs both provide for this opportunity. New educational opportunities for elementary school children will be available this summer. Children will be able to attend school in their own neighborhood. Improving the quality of life has a different meaning for everyone. The Loma Linda Loper’s Running Club offers a challenging physical activity for runners and walkers who wish to improve the quality of their lives by adopting a healthier lifestyle. Another community group is the Loma Linda Community Tennis Team Services (ACTS) which provides support services for those people in the community needing assistance.

Residential Opportunities

Loma Linda Springs

Loma Linda Springs brings new meaning in retirement living. Nestled on a hillside offering magnificent views of the San Bernardino and San Jacinto Mountains. Loma Linda Springs offers a beautiful, tranquil environment. Additionally, its close proximity to downtown Loma Linda is a real plus. Loma Linda Springs offers spacious, fully equipped and furnished one and two-bedroom apartments. Special features and services include: a 10,000-square-foot clubhouse complete with restaurant, fireplace lounge, fitness center, library billiard room and game room. In addition to the above, Loma Linda Springs also offers a picnic area with gas barbecues, two pools and spas, a putting green and a shuffle board. Stimulating activity programs including educational seminars as well as festive socials, are also offered. This is truly a place to call home.

Concordia Homes

Concordia Homes in Loma Linda continues to offer quality residential development. This 76-single family home development offers a mix of single-story and two-story units with floor areas ranging from 1,940 square feet to 2,610 square feet. Twenty-seven out of 76 homes are sold (35%). With three distinct floor plans, varied exterior finish packages and unique architectural features, this tract should be an asset to the neighborhood.

Educational Opportunities

Byrn Mawr Elementary School

Byrn Mawr Elementary School is a partner to the new housing development by Concordia Homes. Byrn Mawr Elementary School will be open for the fall 1993. Children attending Byrn Mawr Elementary will be on a year-round school schedule. The new school, with a maximum student capacity of 922, will enable Loma Linda students who are currently bused to Redlands schools to obtain an education closer to home. The school will be completed with an adjoining city park, Library Bailey Park. The joint service agreement should provide more parkland for students of the district and families of the students and residents of the neighborhood.
Community Services

Community Profile

The city of Loma Linda prides itself on the services it provides the community. Development staff devotes careful attention to all applicants. The fast-track approval process can help expedite development projects. Utility billing for water, sewer, and refuse is handled by the Finance Department. The Finance Department also processes business licenses and licenses. The city manager's office provides citizen's assistance. Department heads and other officials are more than willing to meet with concerned citizens and business people. If you want to see a particular person, you may want to call ahead to make an appointment. The Civic Center is open Monday - Thursday, 7:00 a.m. - 5:30 p.m. The phone number is (909) 799-2800.

City and Chamber Partnership

The city and Loma Linda Chamber of Commerce have formed an alliance with the goal of enhancing business community. The city and chamber work together to market the community, welcome new businesses and retain existing businesses. City staff is able to work with potential businesses in providing assistance through the plan check process, in addition to formulating financial incentives through the Redevelopment Agency. The city also markets the community through direct contacts and a mailing program utilizing a comprehensive descriptive brochure entitled "Loma Linda: A City with a View."

Expansion Network

"Working with the chamber and other community interests, we want to welcome and assist new businesses in any way possible," Dave Black, Director of Community Relations for the Loma Linda Chamber of Commerce. "It's a partnership which is working well now and holds promise for the future." A

MOTHER LEARNS THE VALUE OF CPR THE HARD WAY

Jonathan Chaney was in big trouble. He had just scolded him for jumping on the couch, pulling his jungle scene "Save a Planet," and cutting his sheets off his bed. But this trouble seemed nothing compared to what took place moments later.

He started jumping again—immediately jumping all over the room to check on the laundry. Next, he climbed onto his headboard and jumped, catching his neck in the loop of the electrical cord of a vaporizer on an overhead shelf. Unable to get a fist pump, he darted helplessly. Jonathan was a purple color when Anamarie Chaney returned three minutes later to find her son hanging.

"I grabbed him and ran for the kitchen matching the cordless phone to the way," Mrs. Chaney explained. "Dialing 911, but there was no answer. She dialed again, but there was still no answer. I was so worried, I ran to the Medical Center."

As the faint sounds of the child's body beating were on the way, she kept telling her son to "Look at me, mummy, talk to me." Little Jonathan was capable of doing nothing but crying. They asked her where Jonathan's doctor was and in which hospital she didn't know. She just wanted to know what to do, but obediently opened the door for the firemen at her mother's request.

They took Jonathan from her hands and started to work. He was very warm at first and then he started to cry. They asked her where Jonathan's doctor was and in which hospital she didn't know. She just wanted to know what to do, but obediently opened the door for the firemen at her mother's request.

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**Business Friendly Environment**

Loma Linda Market, conveniently located in the Loma Linda Campus Plaza, one block from the Loma Linda University Medical Center, is truly one of the west's unique places to shop. The market goes much further than the usual market in offering a wide selection of natural foods: a large variety of grains, dried fruits, nuts, organic foods, and multi-grain flours. Nuts, grains and flours are available in bulk at special prices.

Today's awareness of healthier vegetarian lifestyle and a simpler, more natural way of life is the primary reason for the popularity of the market's vegetarian foods department. Vegetarian proteins are available in a complete line of frozen and canned products. People interested in non-fat, low-fat and no cholesterol protein will find it here.

The market also carries a large selection of cookbooks, many featuring meatless food preparation from prize recipes. Fresh flowers, carefully selected fresh produce (delivered daily) and fresh breads, rolls, and pastries, baked daily in the market's own bakery, are just a few more reasons to visit the Loma Linda Market.

For customer convenience, the market'sCourtesy Center offers several services including check cashing, money orders, and receipt of most utility payments.

Manager Phil Carlisle and his staff invite you to experience the Loma Linda Market soon. The market, located in a complex that includes the Campus Store housing a gift and card shop, a pharmacy, an extensive bookstore, camera shop, and medical instrument department, as well as Patio Pantry, a vegetarian restaurant is open daily except Saturdays and holidays.

The Loma Linda Market 1116 Andrew Street, Loma Linda Telephone (909) 796-0271

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**Loma Linda Wants You**

**Opportunities for**

- **Auto Dealerships**
- **General Merchandise**
- **Medically Oriented Businesses**
- **Properly with Loma Linda University Medical Center**
- **Retail Stores**

**Provide Local Shopping Convenience**

**Restaurants**

**Demand for Local Entertainment Services**

**We are Business Friendly**

Mayor Robert Christman

"Take Advantage of Our Fast Track Approval Process" 

John Bernardi, City Manager

"Redevelopment Opportunities are Available." 

Bobby Johnson, Assistant City Manager

"The large daytime population can support local businesses." 

Paul Karrick, Chamber of Commerce Executive Director

**Loma Linda will Roll Out the Red Carpet for New Businesses.**

We have definite service needs and economic opportunities for entering businesses to take advantage of. 

**Call Assistant City Manager, Bobby Johnson at 799-2810 for further information on opportunities in Loma Linda."**

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**Loma Linda Profile**

**Community Profile**

- **Demographics**
  - Population: 19,950
  - Square Miles: 7.8
  - Number of Households: 7,049
  - Average Household Size: 2.48
  - Median Household Income: $28,084
  - Median Age: 29.36
  - Place of Work: Loma Linda
  - Median Housing Values:
    - New: $249,998
    - Used: $193,181

- **Labor Profile**
  - Management/Professional: 43.2%
  - Service: 12.8%
  - Agricultural: 8.9%
  - Precision Production/Craft: 7.2%
  - Technical/Sales/Administration: 30.8%
  - Education: 22.8%
  - High School Graduate: 22.3%
  - Some College: 28.7%

**Loma Linda City Council/ Redevelopment Agency**

City Mgr./CRA Executive Dir. - John Bernardi
Assistant City Manager - Barry Johnson
City Clerk/CRA Secretary - Pamela Byrnes-O'Camb
Community Development Dir. - M. Daniel Smith
Finance Director - vacant
Public Safety Dir/Fire Chief - Peter Hills
Public Works Director - A. R. Cablay

**Major Employers in Loma Linda**

- Loma Linda University Medical Center
  - 4,500: Health Care & Research
- Loma Linda University
  - 1,950: University Education
- Jerry L. Pettis Memorial Vetrans Hospital
  - 1,300: Health Care
- Loma Linda Community Hospital
  - 550: Health Care
- Hallmark Southwest
  - 270: Mobile Homes
- Blue Shield
  - 150: Health Care Provider
- Comcast Cable
  - 90: Full Service Cable
Concordia Homes

"Commitment to Community," Quality Contribute to Firm's Success

For more than 15 years, Concordia Homes has been building attractive, quality homes, while seeking to create the kind of safe and tranquil neighborhoods where families want to live. Whatever the price range, from first-time buyers to those who want to move up to larger homes with more amenities, Concordia's focus has remained constant—to build quality-crafted homes and "excel in the kind of customer service that attracts and keeps satisfied homebuyers," said Concordia president Randy Hall. The amenities in its designs increase the comfort of the firm. The firm's staff of sales associates, including several seasoned professionals and expert craftsmen guarantees a very personal involvement and a high level of attention to detail, customer service and ultimate owner satisfaction for each customer, says the firm. Concordia has built and sold thousands of single-family homes as well as multi-family.

"A sense of community is what we desire for each homeowner who moves into a Concordia home."

Their market base spans Riverside, San Bernardino, Orange and San Diego Counties.

"A sense of community is what we desire for each homeowner who moves into a Concordia home," said Hall. Concordia is dedicated to providing quality homes at below-market prices in areas of high demand, says Hall.

By continuing to build homes families want, at prices they can afford, Randy Hall and the entire Concordia team believe they can take well-deserved pride in the homes they have built, homes which are destined to serve families for generations to come.

Concordia's corporate office may be contacted at (909) 884-8681 for additional information on any Concordia community, or by writing the firm, Concordia Homes, 408 South Stoddard Avenue, San Bernardino, CA 92401.

Concordia Celebrates Success of Sales at Windsor Crest in Loma Linda

The team of Concordia Homes and Tone Yee Investments shared a toast at the recent Windsor Crest grand opening in Loma Linda. The venture partners also toasted the community's success with a VIP party attended by many friends and business associates, including several representatives from the city of Loma Linda. Windsor Crest prices start in the low $200,000s. Three plans ranging from 1,942 to 2,610 square feet are offered in nine elevations.

With a commitment to the highest standards of ethics and integrity, Concordia says it continually strives to provide homebuyers with the confidence and satisfaction that come with owning a quality home. These "traditional" values have earned Concordia the trust and respect of many, and the recognition of being a leading builder in the Inland Empire. From acquisition to construction, from sales to customer service, customers benefit from the skills of its staff, citing its more than 118 years of combined experience in senior management. Since each buyer's own family and their future are their top priority, prospective homeowners will find no better place to live and plan that future than in a Concordia Home, says the firm. The firm's staff of sales associates, including several seasoned professionals and expert craftsmen guarantees a very personal involvement and a high level of attention to detail, customer service and ultimate owner satisfaction for each customer, says the firm. Concordia has built and sold thousands of single-family homes as well as multi-family.

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Generations of Dedication...

In a world where medical knowledge is updated by the minute, the traditions of integrity and individual dedication become increasingly valuable.

At LLUMC, we've served the health care needs of over four generations of Southern Californians. During those years, we've grown to become the major teaching and research hospital within the Inland Empire, providing services to an area one-quarter the size of California. LLUMC now offers state-of-the-art surgical procedures—from an emergency surgery for preventive health education—and the entire range between the two.

We may be known in the world for our major projects—such as our infant heart transplant program, our new proton accelerator, or our soon-to-be-opened children's hospital—but our goal remains constantly simple: uncompromising dedication to the health of each person we serve.

Loma Linda University Medical Center
11234 Anderson Street
Loma Linda, CA 92354
For Physician Referral
Call 714/524-4011 or
1/800-872-1212

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Mark Your Calendar for the Third Annual
Women & Business Expo

We extend our appreciation to the following current sponsors of this year's Women & Business Expo:

AT&T: Arrowwest Medical Group; Beaver Medical Clinic; Chino Community Hospital; Eldorado Bank; FHP; Fox Colour; Galleria At Tyler; Griswold's Claremont Center; IBM; Inter Valley Health Plan; Loma Linda University Medical Center; Mechanics National Bank; Minuteman Press of Colton; Orange National Bank; Radisson Hotel, San Bernardino; Redlands Community Hospital; Redlands Medical Group Inc.; Riverside Medical Clinic; Riverside Community Hospital; San Antonio Community Hospital; San Bernardino Downtown Main Street, Inc.; Union Bank

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May 27, 1993

☆ Hear Four Nationally-Recognized Keynote Speakers
☆ Attend Three Learning Workshops (48 to select from)
☆ Over 125 Booth Displays
☆ Incredible Networking Opportunities

Kathleen Brown, State Treasurer
Kathleen Brown is the state of California's official banker. As state treasurer, she is responsible for the management of the state's $20 billion plus investment portfolio, including daily investment transactions totalling approximately $600 million. Additionally, Brown serves as chair or member of more than 40 financing boards, authorities and commissions.

Stephanie Edwards
Stephanie Edwards has enjoyed a varied career that includes fifteen appearances on the "Tonight Show," co-starring roles in three network series and two films, and co-host of "A.M. America," with Peter Jennings. Stephanie is presently the very recognizable spokesperson on the West Coast for Lucky Stores and is in her 12th year as co-host of the "Tournament of Roses" Parade telecast each Jan. 1st.

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There are several opportunities to become involved with the Women & Business Expo 1993!

☆ Corporate sponsorships (cut-off date: March 1, 1993)
☆ Booth sponsorships (first come, first served)
☆ Advertising in "special" women's supplement in the Inland Empire Business Journal
☆ Advertising in the program brochure for Women & Business Expo (passed out to all Women & Business Expo attendees)
☆ Participation on the Executive Marketing Committee

Please call Rebecca Gordon for further information about the above opportunities at: (909) 391-1015 ext. #21
The Big Business of Skiing

Continued from Page 1

Although expansion and improvement have helped to boost the economy of the ski resort communities, there are still obstacles to hurdle. The continuing drought that started in 1984 has averaged lower than normal natural snow for the area, forcing resorts to supplement the more costly man-made snow to their operations.

Another challenge that faces local resort operators is the cost of workmen’s compensation insurance and liability insurance.

For a five-month period last year, Snow Summit paid over $1.2 million in workmen’s compensation insurance, and they now have become self-insured for their liability insurance.

Profit margins have also been squeezed due to increased competition from resorts in other areas, forcing local operations to change much more rapidly to meet consumer demands.

The bottom line has also met with resistance on the part of some segments of the general public who believe that skiing is expensive.

To counter this notion, Snow Summit, in combination with Oshmans is offering a special first-time skier’s package. For $20, the beginner can have two hours of lessons, the chairlift ticket and rental of boots, skis and poles. For the more advanced skier, lift tickets run around $38, and rental of boots, skis and poles is about $9.50. With lodging averaging $50-$60 per night, a day on the slopes is in range of just about any pocketbook.

Local ski resorts are optimistic about the future of the ski market, and look with enthusiasm to what could become a Mexican ski market. Direct flights from Mexico to Ontario International Airport opens the way for an entirely untested market and a new type of tourist; one who may be interested in skiing, but totally unfamiliar with the sport outside of television commercials.

Even if such a Mexican market does not materialize, the state of local skiing is healthy. The nearby Inland Empire and Southern California population, along with the reliable skiing provided by snow-making, assures a healthy local ski industry for years to come.

area ski resorts.

Snow Summit and Bear Mountain, both located in the Big Bear Valley have seen an increase in the number of “Skier Visits” in recent years. “Skier Visits” represent the number of people who actually ski during a given season. The Big Bear Valley is now referred to as a “ski town,” something that would have been unthinkable in 1950.

In the early 1970s, both Snow Summit and Bear Mountain generated between 100,000-200,000 skier visits annually—a good number for that time. Now, even in a recession weary economy, the resorts have more than doubled that number. For the 1990-1991 season, Snow Summit reported 546,000 skier visits, and for 1991-1992, saw a resort pulling in $13,000 skier visits. In the same manner, Bear Mountain reported 365,000 skier visits for 1990-1991 and 341,000 skier visits for 1991-1992.

The increase in skier visits can be attributed not just the popularity of the sport and natural beauty of the area, but to carefully planned expansion on the part of the ski resorts.

Due to inadequate water and power supplies, Snow Summit installed a water line directly to the lake in 1979 and built a generating plant that made the area self-sufficient in power as well.

This type of expansion and reinvestment continued throughout the 1980s with both Snow Summit and Bear Mountain making millions of dollars in improvements to the facilities, lifts, buildings, ski runs and snow-making capabilities.

In the early years of expansion and development, the ski area was something that would be visited annually—a good number of people who actually ski during a given season. The Big Bear Valley has seen an increase in the number of people who actually ski during a given season.
Inland Empire Business Journal

FEBRUARY 1993

Inland Empire
Building & Development

The Top Commercial/Industrial Contractors

Ranked by Inland Empire Projects

<table>
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<tr>
<th>Firm Name</th>
<th>City, State, Zip</th>
<th># LE. Prg. (completed) 1992-1993</th>
<th># of Licenced Contractors Company Headquarters</th>
<th>Specialties</th>
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<td>Martin J. Jaska, Inc.</td>
<td>Victorville, CA 92395</td>
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<td>J Shackleford Construction Co.</td>
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<td>Turner Construction Co.</td>
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<td>E L H Young Const. Co., Inc.</td>
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The UCr Executive Management Program

April 1-June 17, 1993

EXCLUSIVE—For senior-level managers in private business and public agencies.

CHALLENGING—Topics include leadership, strategic management, managing change, human resources, team-building, communication, economics, ethics, and marketing management.

CONVENIENT—Following a two-day retreat in Palm Springs, classes meet weekly on Thursdays in the Palm Desert area for 16 weeks plus two half-day sessions at the conclusion of the program. Attending companies may sponsor employees to receive the privilege of office space opportunities.

THE UCr ONTARIO CENTER

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<tr>
<th>Address</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>10976 East Ave., Ontario, California 91760</td>
<td>(909) 787-4592</td>
</tr>
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</table>
Kaufman and Broad has good news for potential first-time home buyers. It has found the home of your dreams at a price you can afford. On February 19th, the company will celebrate the start of sales at California Skyline and California Sunrise, the first two new community developments in the Perris Valley. This exciting community offers the opportunity to swim, water ski, sail or hike close to home. In addition, the company has also designed a new community that will be air-balloning capital of the world.

For more information on California Skyline or California Sunrise, call Lois Power or Jean Pollard at (909) 657-6995. The sales office is open from 11 a.m. to 6 p.m. daily. To reach the community, take the Pomona (60) Freeway to the 215 Freeway and exit at Upland Expressway. Turn east on Upland Expressway and turn right on Evans Ave. Read the sign."
Inland Empire
Building & Development

Top Residential Real Estate Builders Serving the Inland Empire

Ranked by 1993 Volume

<table>
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<tr>
<th>Company Address</th>
<th>City, State, Zip</th>
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<tr>
<td>Lewis Homes</td>
<td>1705 Baseline Rd, Upland, CA 91786</td>
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<td>Shera Homes</td>
<td>4573 Bros Canyon Rd, Diamond Bar, CA 91765</td>
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<td>Bramante California, Inc.</td>
<td>100 Bevery Circle, Ste. 200, Newport Beach, CA 92660</td>
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<tr>
<td>Van Dale Development Corp.</td>
<td>2500 Adams St., Ste C2, Escondido, CA 92025</td>
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<tr>
<td>Kaufman and Broad -- EE Division</td>
<td>100 N. Poinsettia Dr, Anaheim, CA 92808</td>
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<tr>
<td>Barrett American Inc.</td>
<td>2011 Cafe Del Nogal Calabasas, CA 91239</td>
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<td>Iron Horse</td>
<td>1224 W. Arrow Hwy, Upland, CA 91786</td>
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<tr>
<td>Century Homes Construction</td>
<td>1355 Sears St, Beaumont, CA 92223</td>
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<tr>
<td>Flahdons Company</td>
<td>1475 South College Blvd., Ste. 600, Brea, CA 92821</td>
</tr>
<tr>
<td>McCormick Homes</td>
<td>15 Springgate, Ste. 100, Fullerton, CA 92831</td>
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| Top Residential Real Estate Builders Serving the Inland Empire

PAGE 54  •  INLAND EMPIRE BUSINESS JOURNAL  •  FEBRUARY 1993

Top Residential Real Estate Builders Serving the Inland Empire

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</table>

The following companies have been included in our list but have failed to provide Inland Empire Business Journal with adequate data and information: Seattle Land Company, Pass ENTER INC, Inc, Taylor Homes Company, Calif., Ltd, Data Corporation and Community Development Company, Last Company, Griffin Homes, Forecast Group, Woodbridge Homes and Parson Construction Company. A list of companies that have not submitted data is available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information reported is accurate at your time. While every effort is made to ensure the accuracy and thoroughness of the list, errors and typographical errors sometimes occur. Please note corrections or additions on company letterhead to: The Inland Empire Business Journal, 322 Sacramento Place, Ontario, CA 91764, Reprinted by use. Copyright 1993 Inland Empire Business Journal

FEBRUARY 1993

Inland Empire
Building & Development

Eleven Homes Sold at Grand Opening of Concordia's Treasures at Rancho San Jacinto

H
one buyers were able to get their first glimpse of Concordia Homes' Treasures, the big grand opening that resulted in 500 visitors and eleven sales.

Located in the master-planned community of Rancho San Jacinto, these three beautiful one- and two-bedroom, single-family plans of Treasures, combined with Concordia's reputation for quality, value and integrity, will prove to be a combination for success.

"A sense of community is what we strive for with every homeowner who moves into a Concordia Home," said Randyl Hall, president of Concordia Homes.

The three- and four-bedroom homes range from 1,231 to 1,570 square feet, and are now available at special prices starting from $90,900, with V.A. and F.H.A. financing available.

Although these homes are priced exceptionally low, they are not short on value. Buyers will discover first-hand that their Concordia homes come with automatic sprinklers, large two- and three-car garages, and walk-in wardrobe closets in the master bedrooms.

"A sense of community is what we strive for with every homeowner who moves into a Concordia Home," said Randyl Hall, president of Concordia Homes.

Chino Hills Begins General Plan Program

T
he new city of Chino Hills has embarked upon a one-year program to develop a long-range plan for the city's future. Known as a General Plan, the document will establish a blueprint for future growth and development of Chino Hills . . . a vision to carry the city into the 21st Century.

The creation of the General Plan will depend on community input. Opportunities for involvement in the process will include:

1. A General Plan Advisory Committee appointed by the City Council to provide advice regarding the content of the General Plan;
2. Open House Community Workshops;
3. A Community Questionnaire; and
4. Regularly distributed newsletters updating the community on the progress of the General Plan.

Once a draft Plan has been completed, the community will have an opportunity to comment on the General Plan at public hearings conducted by the Planning Commission and the City Council.

The General Plan will include the following areas of study:
- land use and urban design, circulation, housing, conservation, public safety, economic development, and noise. While the General Plan will address parks, open space and recreation, a separate master plan is currently underway to study these topics. A separate series of workshops and public hearings will be held for the parks, open space and recreation master plan.

The city of Chino Hills has contracted with a team of consultants to prepare the General Plan. Headed by Pasadena-based Cotton/Bel and/Associates, Inc., the team includes firms specializing in transportation, economic development, urban design, environment, acoustical engineering, and public relations.

A General Plan newsletter, questionnaire and announcements of the first community meeting are forthcoming. For further information, contact Eric Norris, project planner for the city of Chino Hills, 909/590-1311, extension 279.
San Bernardino Downtown Main Street, Inc. Building and Development

FEBRUARY 1993

San Bernardino Downtown Main Street, Inc.

Building and Development

Privatization: The New Buzz Words of the ’90s

by David H. Grant, President & CEO, San Bernardino Associates, Inc.

I n the English-speaking world we have an uncountable number of words: a word whose definition is almost certainly going to change with the situation, time, etc. For example, "Real barbecue," "Anti-clinica" Era," and one of the latest, privatization. Basically, it’s where city and county agencies employ the use of private consulting, planning, design service and other firms on an “as-needed” basis in order to minimize overhead, benefits and administrative costs.

A number of types of services can be privatized. This has included engineering, contract planning, environmental impact reports, feasibility studies, redevelopment consultation, traffic studies, assessment engineering/special financing district, design guidelines and construction management, to mention a few. Agencies realize it is not always possible to employ a full staff to meet all project requirements. It is cost-effective for an agency to obtain expertise specific to a project that may not be available given their current staffing.

Another way that agencies are meeting project timing and constraints and financial budgets is by employing firms on a contractual basis, e.g., for a predetermined period of time from one week to a year or longer—depending on the ongoing project demands are highest. This method has added flexibility in that individual employees often have the option to work in an agency office for specified hours each week on projects that need to be completed. Or, they can work from their home office and bill the agency for the hours worked.

Aside from the types of services that most actual project demands, many consulting firms are using another approach to success: providing to and from agencies. Employers are often faced with tempo,

Office Tower Incorporating Pedestrian-

level retail outlets, parking facilities, and revenue that can be derived by walkways bordered by restaurants.

Development continues to thrive in the downtown area, underwired or "as needed," Said Bernardino is in a positive transition stage which is forecast to last well into the future. During the past two years, my assignments have included a new five-story project with large units, to a 12-unit, high density project with small unit sizes.

High density projects with as many as 30 per acre aimed to higher vacancy rates and collection losses, in the range of 15-20%. Their operating expenses and reserve requirements were much higher, in the range of $3,300 to $5,300 per unit. Many of the newer high density projects were built with bond financing which included an affordable housing quota at a restricted rent. Many of the bond issues have less than five years remaining. Much of the financial advantage of fixed rate bond financing was eroded as the interest rate market decreased and the length of the bonds diminished. Projects that are located in lower socio-economic neighborhoods have tended to suffer the greatest value losses due to high vacancy and turnover rates.

Well-located projects that are not subject to social problems are doing better than average because of higher occupancy levels, lower rent expenses/reserve requirements. The best locations have experienced vacancy rates in the 5-10% range and increased turnover caused by the recession. Operating expenses and reserves are typically being addressed by adjusting the management fees.

Generally, apartment values have declined 30-50% since the peak in 1989. Condominium values have similarly declined and are suffering from a combination of social and economic factors that have impacted the market during the next year. Problem locations can expect an additional value loss of 10-20%. As mentioned before, projects that are located in close proximity to Norton or George Air Force Base had a large number of military units, which were reclassified from higher vacancy and lower effective rent levels. These projects that were well located may not be subject to tremendous declines in value this next year, although some value loss may have already occurred. Well located and well managed projects are experiencing an increase in rental con-
FEBRUARY 1993

Ask The California Venture Forum

"Ask the California Venture Forum" addresses questions of interest to business owners and managers and is a project of Barry and Caroline, California State Polytechnic University, local business leaders, and the Inland Empire Business Journal. The California Venture Forum showcases entrepreneurs and businesses and provides a forum for an on-site networking event to help them discover financing. If you are interested in becoming a member of the forum, call for more information about the California Venture Forum. The forum is sponsored by the Inland Empire Business Journal (714) 980-2250. This month's column was prepared by John Scoville.

Q: What guidelines can I use to evaluate whether venture capitalists will consider financing my business?
A: A. David Silver, venture capitalist and author, in his excellent book, "Who's Who in Venture Capital," lists what he calls 10 Demonstrable Economic Justification (DEIs) for a business investment—and the very existence of the business. These are summarized as follows:
1) Existence of Qualified Buyers. There must be a need for the product or service. The more aware the buyers are of their need—and the more critical the need—the better.
2) Existence of Competent Sellers. Distribution effectiveness is critical if a fast-growth situation is to succeed.
3) Homogeneity of Mergers. The product or service each buyer needs is the same or virtually the same—standardization of a product line as opposed to custom-developed for each purchaser.
4) Large Number of Buyers. The more buyers, the better.
5) Lack of Institutionalized Barriers to Selling. Buyers are not organized nor in an association. Products, advertising, etc. are not subject to regulation by governmental agencies such as Food and Drug Administration, etc.
6) "Hey, It Really Works!" Word-of-mouth advertising will help promote and sell the product/service among prospects.
7) Optimum Cost/Price Relationship. The price of the solution equals what the buyer is now paying as the opportunity cost of the problem.
8) Invisibility of the New Company. The less publicity and fanfare a firm can succeed with, the longer time it will have a new market to build before prospective competitors notice the firm and recognize the opportunity.

The above criteria are among the essential factors considered by most venture capitalists in relation to a particular business opportunity. Some can be documented using information available from the U.S. Bureau of the Census, Dept. of Commerce, on-line computer databases and a host of other sources before proceeding to expensive in-house market surveys.

Q: How can I find these venture capitalists?
A: Besides meeting investors at such organizations as the Cal Poly Venture Forum, there are two excellent directories: Pratt's Venture Capital Directory and Who's Who in Venture Capital, mentioned above. Most venture capital firms specialize in several areas related to the areas of expertise of the firm's principals, or partners. The Pratt's book is more commonly available at libraries, while the Who's Who book is published by John Wiley and Sons and available through most booksellers.

Q: What is a typical Cal Poly Venture Forum meeting like?
A: The forums are designed to assist entrepreneurs get access to those in the financial community. Brief presentations by several business owners are made, after which a formal presentation is made by the main presenting business. The main presentation and business plan is critiqued by a panel of experts in a range of relevant areas such as marketing, finance, distribution, patents and management. Entrepreneurs in attendance have gained great benefits by observing how to package their business plan to effectively use various presentation media.

Note: The next Cal Poly Venture Forum has been scheduled for Monday, Feb. 22. Pre-registration is $25—call Bruce Holden at (714) 980-2250.
For membership:

- Weekly Breakfast Club Meetings
- Monthly Services
  - Business Networking
  - Customer Service
- GOLF Tournament at Corona Country Club

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Another New Rule and New Fees
Continued From Page 22

done by the way of more annual emission fees and revenues that would be realized from fines generated from the many improperly prepared reports, and fines from those businesses that did exceed their permitted emission level by one pound or more in any one-day period.

The reporting requirements under the new PROPOSED RECLAIM RULE, and the methodologies and monitoring called for to validate your calculations and the validity of the productivity of a landfill, are subject to the new RECLAIM RULE. If you do not have the required software or hardware, you must purchase it, and it must be compatible with the RECLAIM board's computer hardware.

The passage of the RECLAIM rule only shows that the cost of doing business by the RECLAIM Board did fail to fulfill the economic requirements of the RECLAIM fees. Therefore, we can continue to look forward to new rules, being created on the premise that the ever increasing cost of living will be acceptable to the businesses, and in the wake of the new rules will know how much revenue to support the bureaucratic agencies of California.

Conclusion
If the people of California continue to believe that more rules and more funds will clean up the air over Southern California, and believe that if business and manufacturers continue to (the correct noun) reduce small and large businesses to continue to be forced to move out of California—because they cease being competitive because of the cost of compliance with the rules and regulations imposed on them by every county and the state of California. The people of California can look forward to more lost jobs. You can continue to look forward to increases in water, gas, electric, and the cost of education and buying a home. You can look forward to increased fees, costs, and businesses and businesses will continue to be forced to move out of California—because they cease being competitive because of the cost of compliance with the rules and regulations imposed on them by every county and the state of California.

The people of California can look forward to more lost jobs. You can continue to look forward to increases in water, gas, electric, and the cost of education and buying a home.

How clean is clean, how much is too much, and why should they make the good money they do when we cannot afford to pay the toll? Protect any kind of bill or legislation that requires even the smallest kind of local or state increases. Write, write, write, protest, protest, to any more state bonds, transportation bonds or school bonds. A
**Inland Empire Business Chronicle**

**Economic Spotlight**

**Office Space Glut**

**Executive Profile**

**Bankruptcies**

**Is Your Business Plagued With:***

- **Lawsuits**
- **Foreclosures**
- **Problems With Trade Creditors**

**CHAPTER 7 Liquidation or**

**CHAPTER 11 Business Reorganization Can Save Your Business**

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Continued From Page 69

Avant Garde, 357 N. Gilbert St., Ontario 91762-3615 Richard Otton

S & S Construction, 55398 Buena Vista Dr., Yorba Linda 92886-2619 Scott Cloutier

Shelter West Realty, 588 Brockton Ave., Riverside 92506-1863 Col 1 Inc.

SK Design, 4251 Quail Canyon Rd., San Bernardino 92404-1511 Susan Thomas

Small Business Support & Assoc., 7635 Longs Peak Dr., Riverside 92509-5441 Patricia Farnwo

Smiling Construction, 1332 - B South Grove Ontario, CA 91761

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