New Direction in Education

Close-up: J. David Moorhead, M.D.

Health Care Take Out

Corporate Profile: ICBM Courier Services
No matter where you live, your health care options just got better.

That's because Aetna and U.S. Healthcare have joined forces to create the nation's leading managed care company, a partnership determined to set the new standard of quality and care in the health care industry. And that benefits all of us.

Because while this is obviously big news for the 25 million Americans served by Aetna and U.S. Healthcare, the real story here is that thanks to this merger, more people will now have access to the very best in health care coverage.

That means access to more than 250,000 physicians and over 2,600 hospitals across the country. And access to superior preventive care and disease management programs, from prenatal care to nutrition screening for seniors.

Finally, access to consistent high-quality health care coverage, monitored by state-of-the-art systems that not only evaluate performance but also measure member satisfaction.

It's simple, really. A partnership committed to better health care. One more reason why we think you'll feel better with us.
**What It's Like To Be A Large Hotel Company**

**by Jeff Kabel**

George Kaplanis resigned from his position as managing director for the Riverside Mission Inn Hotel. Kaplanis, who served over four years in the position, has been replaced by Ted Weggeland, a former Tustin assemblyman who was hired by inn owner Diane Roberts. Weggeland will serve on an interim basis until a permanent replacement is hired.

"It was time for me to continue on in my career," said Kaplanis. "I did everything I could do there and it was time to move on. I wanted to pursue other things and broaden my career interest and I wasn't able to do that there." Kaplanis said he and Roberts mutually agreed on the resignation and left "on good terms" with the inn's owners.

Kaplanis said he plans to work in a larger corporation in the hospitality field. He declined to mention the company that is pursuing him, describing it only as a "large hotel company."

**Purchasing Manager Survey Indicates Improved Optimism**

Purchasing managers in San Bernardino and Riverside counties expressed their highest level of optimism in two years, according to the results of a survey released last month. Forty-three percent of purchasing managers surveyed predicted that the local economy will be stronger in the next quarter, while only 2 percent predict a weaker economy.

"The purchasing managers' index (PMI) for January, as published in the monthly "Inland Empire Report on Business," stood at 55.6, indicating that manufacturing — and the regional economy as a whole — continues an improvement trend," said Steve Jameson, chief economist for the Inland Empire Business Journal.

Inland Empire Environmental Chamber of Commerce President and CEO Jeff Kabel said that improvements in the local economy are due to purchasing manager compensation, while only 2 percent predict a weaker economy.

The purchasing managers' index (PMI) for January, as published in the monthly "Inland Empire Report on Business," stood at 55.6, indicating that manufacturing — and the regional economy as a whole — continues an improvement trend. The report indicates that although inventories are below the 50 percent breaking point, it was not as negative a factor due to purchasing manager compensation, while only 2 percent predict a weaker economy.

**Legislation Introduced To Undo Unfair Liability**

A state senate bill authored by Sen. James Brulte, R-Rancho Cucamonga, would allow California's tort reform to be rolled back and several liability for service providers in actions not involving personal injury, wrongful death or property damage.

Senate Bill 232 is a bipartisan effort intended to bring "fairness and equality to California's liability system," according to a new release from Brulte's office.

Under current law, a person who has not been able to pay only 1 percent of a litigant's damages. The bill seeks to limit liability to the actual proportion of fruit.

Brulte said, "Joint and several liability encourages frivolous lawsuits, which drives up the price every California consumer must pay for goods and services. It kills jobs, discourages economic growth and hinders business expansion."
Executive Education at Cal State Moves in a New Direction

By Dr. Steven Mintz

The executive education program at the School of Business and Public Administration at the California State University, San Bernardino, is moving in a new direction with the beginning of a new initiative to offer two master degrees, the Master of Business Administration (MBA) and Master of Public Administration (MPA), off-site from the San Bernardino campus. The school is in the process of identifying additional off-site locations for the MBA to begin fall 1997 or later.

For students with an undergraduate degree, the MBA is designed to be completed within two years. The MPA courses will be offered in the evening and on weekends. The MBA program is ideal for employees and managers of public sector and nonprofit organizations who want to build on their existing competencies and develop the life-long qualities that are necessary for a successful career in service to the community.

For additional information about the Executive MBA program contact Steve Mintz at (909) 890-7398. For information on the MPA contact Dennis Robertson at (909) 890-5976.

The MBA program also is offered at Cal State's Coachella Valley campus in Palm Desert. For information about that program contact Peter Wilson, the Dean of the CVC campus, at (909) 880-5451.

Steven M. Mintz is dean of the School of Business and Public Administration for California State University, San Bernardino.
ICBM: The Courier Service of the Future

t by Gloria Bond

On a Wednesday morning in a certain city in Southern California, a surgeon at a hospital required a special delivery from across town. A sister also helped a couple locate their dream house "after many days' search." A dentist performed a root canal on a patient with a tooth abscess; a beauty shop, too, ran low on permanent wave stock, too, ran low on permanent wave. "It's a real crisis," said a manager. A television repair shop and office received a bill for 7,000 stamps costing $75.00 apiece. And an escrow firm also helped a homeowner get a realtor to help with her dream house. ICBM's 11 was the only company that could deliver all those items.

Best-Selling Business Books

<table>
<thead>
<tr>
<th>Book</th>
<th>Author</th>
<th>Publisher</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>&quot;The Man in the Arena&quot;</td>
<td>A. H. Jackson</td>
<td>HarperCollins</td>
<td>2018</td>
</tr>
</tbody>
</table>

"Although we're concerned about the drought, we are doing everything we can to ensure the continued delivery of our products to our customers," said the company's CEO. "We will continue to monitor the situation and adjust our operations as necessary."
CLOSE-UP

Dr. J. David Moorhead, President/CEO,
Loma Linda University Medical Center

by Rebecca Jo James

He said that he got his sense of humor from "growing up up at a 120-

"Washington, point-wise gay." But when Dr. David Moorhead jokes with the

"Washington, experienced a still birth. Not want­

students at Loma Linda University Medical Center, there is a unique

printing house. But a year before

Seventh-day

Raised spiritually

the service of others

like you,

then the

"warm up"

said.

"don't like white

doctor.

you're an

"My


"I think I'm fortunate to be in a time where health care is

adjusting," Moorhead said.

"Loma Linda is a cultural

thing," Moorhead said. "Medicine is one of the last true apprentices­

— you can't learn it out of a book or a video. Loma Linda is to

here to not only help patients, but to help train physicians, nurses and
dentists in a way that's consistent with the Judeo-Christian concept of
showing compassion to people."

Loma Linda University Medical Center was founded by the
Seventh-day Adventist church and is the "crown jewel" of the church's
network, Moorhead said.

"Medicine is one of the last true apprentices­

you can't learn it out of a book or a video . . . ."

"However, you don't have to be a

physician to work here," he said. "People just find that it's an

environment where they can express their values. That is a big

challange of modern healthcare because the government is driving them to
be competitive and provide for a medical career, he went to
La Sierra College when it was
part of the Loma Linda University.
He became a sur­
geon in pediatric urology — specializing in problems chil­
dren have with their kidneys and bladders.

Sacramento and Washington that will "provide a safety net for peo­

ple here," he said. "I believe it's unacceptable in a country of this

wealth not to have this back door access," he said. "I don't want to
say, but the political commitment and allocation of resources is huge.
But, in general, you can't talk about a fair and moral healthcare
system in the United States without talking about universal access."

"Whether it's through with­

holding, or medical savings accounts — that's for the econo­

mics to figure out. But for an

industrialized nation with the size and the significance of the United
States not to have universal access — it is a national embarrassment."

Loma Linda University Medical Center is the largest
provider of MediCal in the state of California, Moorhead said. Seeing
the need for advanced medical assistance in the Inland Empire, the
medical center created a neonatal care facility for children needing
heart transplants. It also developed the proton treatment for the control
of cancer. Moorhead himself worked hard to make the children's hospital a
reality — developing the spina bifida, or "open spine," clinic at Loma Linda.

Moorhead, who still gets

calls from the parents of children, believes his relation­
ships with patients is to be more than their doctor, but rather their friend.
He said his role as president and CEO is to raise issues on behalf of
the people who are sick and end dis­

"I have an ethical and moral obligation to do the best I can for
them," he said. "One of the most gratifying things about what I do is
I can combine faith and my job. I'm not the kind of guy that
goes out and preaches a lot of ser­

ries — and a son who is a senior

in high school and Moorhead's

child! The trick is how to do that and

Exhibiting at a trade show is an

excellent way to become familiar

with a market, to see what the com­

petition is offering and to make the

presentation about current and

potential customers. It gives the

manufacturer an opportunity to

provide knowledge of the product.
Trade show technology, use and
applications and any other technical
data required for an appropriate sales­
presentation.

An overseas trade show is com­

mon call, "congress" travel, which

situations are metric, booth con­
struction is usually of hard walls built on the site or assembled from
modular components, electrical current and wall outlets vary, and the
specific type of booth acces­

sories rented domestically may not be available overseas. Most impor­
tant, overall costs are higher than exhibiting domestically.

Participation in an international trade show can be a very important

sales-generating event for a manu­

facturer, as well as the most expen­
sive sales event. Therefore, before
making the commitment to exhibit, advance planning must be thor­

ough.
Industry organizations in the

United States have information available regarding international trade
shows and can assist with

exhibit plans.

Smaller exhibitors should select "vertical" shows which appeal to a

narrower buyer interest and attract fewer casual buyers. At "horizon­
tal" trade shows, many different
types of sales prospects crowd the aisles in search of the large exhibits of
major companies.

Exhibit space should be re­

stricted because the overseas space for the previous year and the num­
ber of important trade shows in an indus­
try are sold out well in advance.

The manufacturer should find out to what extent the exhibitor is

exhibiting domestically. If

smallest, the overseas trade show is com­

monly called a "congress" and trade

Southwestern California Focus
KCKC-AM 1350
Monday through Friday, 7:05 p.m. or following Mighty Ducks hockey

exhibit plans.

Trailer travel should be done after the show or

the trip can be sc hed ul ed in advance.

If attending a trade show is part of a larger overseas trip, additional
travel should be done after the show and the return trip should not
arrive earlier, or to stay longer, than planned simply due to unavailabil­

ies of flights.

Trade show organizers which are associated with hotels are nor­
mally located near the exhibit site and are experienced in meeting the
needs of business travelers. These hotels offer shuttle service to the
exhibit site — and may also assist with the business traveler's travel needs.

Airline travel should be booked well in advance to take advantage of

easy used samples. Also, a day or

two should be allowed after the
congress for follow-up visits and
meetings.

Well in advance of the trade show, the manufacturer should
make a list of prospective and current customers who are likely to attend.
A listing of attendees at previous trade shows is available from the
organizer, and those names should be included in the mailing list. The
literature piece should illustrate the products to be displayed, and
include a description of the item at the trade show — including the
exhibit space number.

Susan Thomas established Export
Associates in 1981 specifically to
help small manufacturers get their
products to potential overseas mar­
ket. Thomas may be contacted by
calling (714) 282-7694. This
information on overseas trade shows concludes next month.
Cyberspace Empowers Customers to Serve Themselves

That's the basic theory, but the practice can be far more complex — and that means more for business. The author recognizes this and points out that small firms don't want to spend highly on the software they need to make it worthwhile to log in. Not only are they noisy, but the simplicity of Internet access means that the password is too high a price for a small return.

In the 1990s, the concept of customer service, when the Internet was young, was to start the process. The author notes that the number of employees who had access to an Internet service is the number of employees who wanted to use it. As a result, many companies that had set up an Internet service to their customers' interest, and not to the business owner's.

The author offers step-by-step advice, including sample home, directory and discussion pages. He provides detailed ideas for setting up FAQ (frequently asked questions) pages as well as providing access through your Web site to email addresses for key people in your company.

The author points out that one of the elements offering to consider is the amount of information you want to receive from a customer versus the value you're offering. He uses Bank of America as an example. After noting the strict confidentiality about the information you provide them, he wants to accumulate and understand the amount of data available to you.

The author notes: "... it still feels like more than they need to know in order to publish a simple personal-
Organizational Service Begins within the Workplace
by Peta G. Person

We talk a lot about service in the business world, but usually only in the context of giving above and beyond for customers or others outside the organization who can influence customers. It does not seem to enter our minds that a service culture begins with how we treat one another inside the workplace. We view "professionalism" as beingadmirable that some tasks are too trivial, too low level, too personal for us to be asked to do - even if they deserve to be done. We carry a around a nagging low-level fear that we'll get run over if we allow ourselves to do something for someone else that is might be considered more personal and more professional.

It does not seem to enter our minds that a service culture begins with how we treat one another inside the workplace.

The top saleswoman falls all over herself to be helpful and sympathetic to customers, but would be affronted if a co-worker requested help in refiling reports. You up to your eyebrows in deadlines and paperwork and haven't eaten since that bagel at the computer center at 5 a.m. Do you say thank you the guy in the next cubicle to pick up a sandwich for you on his way back from a late afternoon meeting across campus? It's appealing to think of working in a corporate environment where people are helpful to one another without giving a second thought whether the task is seen as part of the job description or not. We are seeing the same things happen in the business world, where a company says its Intensive Travel Schedule has an employee who asks for help in refiling reports. Certain behaviors and expectations cannot, and should be clear to you that you are not being defined only by the job seeker who is a part of the organization, not on your relationships with other people. You have your own agenda, your own credits that allow you to "serve" others because it satisfies your need for self-expression and growth. Of course, there still must be boundaries. Certain behaviors and expectations cannot, and should not, be tolerated by anyone. But the individual always has the ability to speak up and to resign. We are not obligated servants. We are independent entities who can set our own limits.

True service is not a set of actions but attitude. It is performing tasks with a certain intention - not because you have to, but because you want to, and because you truly want to be helpful and you get some personal satisfaction in return. In Eastern philosophy, you don't think twice about sharing what you consider safe and useful with someone who needs it, or in performing unpleasant tasks because they need to be done. Your partner Teresa to clean up the conference room after a breakfast briefing, but you shouldn't have to hire a professional cleaning service to do it; that's what real organizational service is all about.

If everyone is in agreement on your workplace on what service means, then you cannot create an environment of true community. It only happens if each person is hired with the clear understanding that they are expected to do a battle of wills between managers and support staff, either. If it needs doing, do it. That's what real organizational service is all about.

Peta Person, E.D. is a principal with Human Factors Inc. in San Francisco and a management consultant. She may be reached at (415) 388-8000.

Complaints... Praise? Suggestions? E-Mail us @ busjournal@earthlink.net

Thank you

Inland Empire Business Journal
The source for the business world of the Inland Empire

How can an employer refuse such a request without violating ADA? Even through illicit drug use is unlawful under ADA §12112, employers are once again faced with a regulatory dilemma. How can we devise and implement an on-site testing program for drugs taken "under the supervision of a licensed health care professional"? Additionally, if the employer grants the request and the employee is involved in a drug or alcohol treatment program, the employer is responsible for the employee's injuries and any other injuries or damages that might occur. While some of the expenses related to such an incident will be limited by the workers' compensation system, there is no limit on the expenses related to damages to property nor to other persons, who may decide to sue the employer for contributory negligence in allowing the employee to work while under the influence. The employer's action may be viewed by other employees as a reward for a for a "good" employee or a "bad" employee.

The federal and state family-leave laws literally constrain the definition of "health care provider" to include more than just medical doctors. The definition for "supervision" is also quite liberal. The employer may have to grant a family leave to an employee who can get a health care provider to suggest the use of marijuana as a reward for a "good" employee or a "bad" employee.

Employers need regulatory relief in many areas in order to compete in this global economy. California Labor Codes, Proposition 1990, Proposition 1992, and Proposition 1996 are all examples of the state's newly passed minimum wage law - it will put these employers at a cost disadvantage compared to almost every other state in the union.

The Changing World of Human Resources Management
The Employers Group, Inland Empire Region's third annual Symposium on the Changing World of Human Resources Management, was held March 11 at the Ontario Airport Hilton Hotel. This is a jam-packed day of outstanding keynote speakers and intense breakout sessions that will provide a perspective on the organizational changes that have wracked the business world. California businesses during the 1990s and will address what we should be doing to incorporate ergonomics into the workplace. Dr. Gary Keynote speaker Dr. David Reisman, president organizational development consultant for the Los Angeles Times. He will address the question "Who's Doing Business in the 21st Century?" Reisman's speech will provide a perspective on the organizational changes that have wracked the business world. California businesses during the 1990s and will address what we should be doing to incorporate ergonomics into the workplace. Dr. Gary
Juvenile car-jackers ...

continued from Page 3

violent crime, auto thefts have also been re-evaluated and given stricter guidelines.

Up to six months ago, a juvenile who stole a car was not prosecuted until the fourth or fifth incident. This procedure was used to ease the case load of the attorneys that handled all juvenile cases for the entire county. This procedure became apparent when Stout questioned the amount of juvenile car theft cases being prosecuted.

"The cases were going through the probation department first," Stout said. "If the juveniles were first, second, or third-time offenders, they were being sent home with their parents — we've changed that."

It took six months for Stout to acquire more money through grants, but he has increased his staff of attorneys from six to eight and, in two months, will increase his staff to ten.

"Ten percent of the criminals commit 50 percent of the crime," Stout said. "This change should have a greater impact on lowering the crime rate."

Posing unseen under rivers and mountains, and across broad valleys, Metropolitan Water District's Inland Feeder Project is a critical link in Southern California's future water delivery system.

From its starting point in the foothills of the San Bernardino Mountains near California State University at San Bernardino, the Inland Feeder will stretch 43.7 miles in large-diameter tunnels and pipelines to the Colorado River Aqueduct in Riverside County.

When it is finished in 2004, the $2.1 billion water line will nearly double MWD's delivery capability from the east branch of the State Water Project, providing 16 million gallons of additional water each day. The line will also help replenish local groundwater basins, improve water quality, and be an important source for filling the Eastside Reservoir Project, now under construction near the City of Hemet in Riverside County.

But the Inland Feeder will have other far-reaching benefits for the region's economy. The project will require hundreds of workers as well as equipment, materials and manufactured goods. At the height of construction, up to 1,000 workers will be on the job and hundreds of millions of dollars in wages and salaries will be added into the local and regional economies.

Construction of this important water line is now underway. If you would like additional information on the Inland Feeder, please call (800) 665-8555 during normal working hours.
The Xerox DocuColor 41 is the fastest, most effective way to produce multiple
sets of color documents while main-
taining complete control. Five times
t...
New Hernia Procedure Puts Sufferers Back to Work Quickly

by Gerald Scalfano, M.D.

According to the National Center for Health Statistics, an estimated 5 million Americans suffer from hernias and only 700,000 of those seek treatment every year. Medical experts believe that hundreds of thousands more—most of them men who are otherwise healthy—choose to live with the constant ache that slowly chips away at the quality of their lives. Many may suffer in silence, perhaps because their hernias are not yet symptomatic or because they do not realize the pain and discomfort they feel are symptoms of a hernia.

Most physicians agree the sufferers live with their hernias because they are concerned about the pain and lengthy recuperation associated with hernia surgery. And, as any busy employer or employee knows, loss of work days means a loss in productivity and profit.

Conventional surgical techniques require hospitalization, general anesthesia and as many as four to six weeks of recuperation. But with state-of-the-art advancements, hernia surgery has turned into a non-invasive procedure.

Surgeons at John F. Kennedy Memorial Hospital use a Marlex PerFix mesh plug to repair the hernia opening, rather than repair the patient’s tissue. This type of hernia surgery can be performed in less than one hour on an outpatient basis under regional or spinal anesthesia. Patients can even walk out of the operating room and be back to work the next day.

This critical difference between this and traditional procedures is in the use of the mesh, performed, cone-shaped device to repair the opening, rather than repairing the patient’s own tissue. This “tension-free” procedure uses a prosthetic material made of monofilament knitted polypropylene mesh that is inserted into the hernia opening to repair the condition. With no tension on the tissue, the patient’s post-operative discomfort is decreased dramatically, recuperation time is usually minimized and the repair is stronger.

Post-operative discomfort can be further minimized by the use of surgical tape to close the incision instead of stitches. This new procedure eliminates the recurrence of hernias from stress or strain. Modern techniques also diminish the risk of hernia recurrence—by 10 percent to 15 percent previously, to less than 1 percent today.

In fact, this state-of-the-art procedure can help reduce health care costs because it minimizes operating time, shortens hospital stays, reduces the possibility of recurrence and allows the patient to return to work sooner.

A hernia is usually noticed as a lump, commonly in the groin or the umbilical region. Ninety-five percent of hernias occur in the abdominal area where a piece of the intestine slips through a weak spot or tear in the abdominal wall, creating a bulge which can be seen and felt. This can give rise to discomfort as the hernia enlarges and can be dangerous if a piece of intestine becomes trapped.
They don’t have a care in the world.

Because we gave them ours.

The Inland Empire Heart Institute is a comprehensive cardiac program which includes diagnosis, treatment and rehabilitation. Precisely what people in today’s health-conscious environment want — and need. The Institute is among the highest-ranked in California for bypass surgeries and interventional procedures performed each year. It was the first such program to be established between Phoenix and Los Angeles, and has performed a record 9,366 open heart surgeries since its inception. More than 600 during 1996 alone.

If you or a loved one should require open heart surgery, the Inland Empire Heart Institute may be your best answer. With more than 300 physicians and a staff of over 1,400, St. Bernardine Medical Center is the leading facility for all of your health care needs.

Inland Empire Heart Institute
AT ST. BERNARDINE
Formerly The Inland Heart Center
2101 North Waterman Avenue • San Bernardino, CA 92404 • 881-43.0
Teen Fair to Deliver ‘Tools for Success’

by Rebecca Jo James

Turning adversity into success is the focus of Parkview Community Hospital Medical Center’s Teenage Pregnancy Prevention Program. Tools for success will be presented to more than 400 teenagers during the Teen Fair, scheduled March 24 from 9 a.m. to 1:30 p.m. at La Sierra University in Riverside.

Hosted by the university and the medical center, the fair will bring together parents, gangs, teenagers, pregnancy and school "drop outs," according to Priscilla Webster, R.N., community outreach liaison for the medical center.

"There are many contributing factors that come into play in a teenager’s life," Webster said. "Some experience violence, self-esteem, financial conflict, anger and the [lack of] ability to say ‘No’. We’re hoping that this fair will give them tools to help them when confronted with these issues.

Webster said the Teenage Pregnancy Prevention Program has met with great success since its beginnings two years ago. Parkview Community Hospital Medical Center has collaborated with the YWCA and the Junior League, resulting in the continued on Page 30

INLAND EMPIRE PROFILE

Kaiser Permanente Awards $13,000 to Children’s Fund

Kaiser Permanente Medical Center in Fontana awarded $13,000 in community service grant funds to Children’s Fund of San Bernardino County. The funds will be used to provide support for intervention services for pregnant teens.

The prevention program will include counseling and education in family planning, health, nutrition, and the reality of having a baby at a young age. Children’s Fund is working on a teen pregnancy reduction project funded by the U.S. Children’s Fund for Disease Control and Prevention.

"Teen pregnancy is a serious issue in San Bernardino County," said William Meyer, medical group administrator at Kaiser Permanente Medical Center in Fontana. "The statistics indicate that 14.7 percent of San Bernardino County’s live births were born to teen mothers, compared to 12.4 percent for the whole state of California. With support, we can help make Kaiser Permanente’s Children’s Fund can help pregnant teens and the children around them in a positive way.

Kaiser Permanente’s Community Service Program was developed to improve the needs and conditions of the communities in which it operates. Grants are awarded to non-profit agencies with special emphasis on the needs of the indigent, immunizations and teen pregnancy.

"Our goal is to eliminate the health care disparities among the youth in our community," said Meyer.
COLUMBIA Chino Valley Medical Center

Temperature, 98.6.
Pulse, good.
Vital signs, normal.
What better time to check into a hospital?

Check into Columbia Chino Valley Medical Center. We're part of the largest network of hospitals, homecare agencies and outpatient surgery centers in the nation, a network that can share information to improve the quality of care.

So choose a health plan that includes Columbia Chino Valley Medical Center. Or for a list of physicians whom we work, you can find us on the net at: http://www.columbia.net or call 1-800-COLUMBIA. (265-8626)

COLUMBIA Chino Valley Medical Center
5451 Walnut Ave., Chino, CA 91710
(909) 464-8600

Healthcare has never worked like this before.

Continued Care Retirement Facilities Fill Economic, Emotional Needs by Mary P. McMullin

Retirement communities are good business — and they are big business. An estimated 1,200 continuing care retirement communities (CCRCs) exist in 42 states, employing more than 250,000 workers and providing homes for more than 350,000 older adults.

A CCRC is defined as an organization which offers multiple levels of living with access to amenities and health care in exchange for payment of an entrance fee, monthly fees and for signing a contract to receive the designated services. California ranks second in the country after Pennsylvania for having the largest number of CCRCs.

These communities, while appearing to be self-sufficient, generate a sizable ripple effect that is felt throughout their surrounding local and regional economies.

Consider the impact in the Inland Empire-Pomona Valley from just one of these comprehensive communities. Hillcrest in La Verne is a community of 160 residential apartments and homes, with 91 apartments for assisted and congru­ate living which provide an enhanced level of service. In addi­tion, this community provides an additional assurance of 78 beds for nursing care and 22 accommoda­tions in a secured residential envi­ronment for specialized dementia care.

Hillcrest operates on a total annual budget of $7.5 million, 40 percent of which is devoted to salary and benefits for its 183 employees. These resources are generated through monthly fees paid by the nearly 350 residents who have signed continuing-care or monthly-care agreements.

According to the American Association of Homes and Services for the Aging, a national trade and

continued on page 57

Columbia/HCA-Deal ...
continued from Page 3

"With Columbia, we gain a partner that possesses the financial strength and health care expertise to assure that Riverside Community Hospital will not only survive, but be able to increase its level of service to the community. HCII will also be able to provide additional health care services to our community through the resultant.

The transaction would result in a $20 million endowment fund for HCH. The entire deal must be approved by the state attorney gen­eral's office under the so-called Eisenberg Bill which became effective Jan. 1.

The attorney for Community Health Corp., George Weiss of Best, Best & Krieger, said, "The attorney general's duty is to ensure that the transaction has been nego­tiated and structured properly." Weiss added that "We hope ... we will be the first non-profit con­version to receive approval under the new law."

continued on page 29

Technology Conference at Cal State Focuses on the Link Between Business Development and Education by Dr. Steven Mintz

The Inland Empire Management Center at the School of Business and Public Administration at the California State University, San Bernardino, will be hosting a conference on "The Implications of Technology Development for Business Growth and Education in the Inland Empire." The conference will be held at the San Bernardino campus 9 a.m. to 5 p.m. on April 18. The school has developed this confer­ence as a service to the community. There is no charge to attend.

The objective of the confer­ence is to facilitate a continuing dialogue between educators, busi­ness leaders and public officials on the link between economic growth and development in targeted indus­tries and the impact on education at high schools, community colleges and the universities in the Inland Empire. One area that will be examined is the role of industry clusters and technology consortia in promoting economic growth and development.

As mentioned in the article on "Industry Clusters" in the February Business Journal, the universities will play a major role in facilitating linkages between members on the cluster and consortium's groupings and faculty with research and train­ing capabilities. The community colleges and high schools also play an important role in providing the foundation of technology knowl­edge and skill that can be further developed at the universities to help build successful careers for students who study and work in the Inland Empire. The scheduled speakers include John Cogan, Management Services Officer from the Biochemistry Department, and Noel T. Keen, Professor of Plant Pathology at UCR.

The education community also will have an opportunity to partici­pate in focus group discussions on the important role of the high schools, community colleges and universities in providing the neces­sary education in technology to support economic growth and development in the Inland Empire. For additional information about the conference at Cal State, please contact Tanya Scott, Assistant to Dean Mintz, inc. (909) 880-5771.

Steven Mintz is the dean of the School of Business and Public Administration, California State University, San Bernardino.
Content Development — Marketing’s New Frontier

by Ron Burgess

"Content Development" is the new verbage penetrating every industry. Bill Gates, chairman of Microsoft Corporation, believes that content development passes more than just words and pictures. Content is not just a means by which companies communicate their messages to customers and stockholders. Content has become a synonym for all forms of media used for communication purposes, including everything from the hard copy to the electronic page.

While most companies still deliver most of their content in the traditional format of the printed page, times are rapidly changing! Combine the concept of niche marketing — communicating with small numbers of similar buyers — with electronically creating and distributing content, and it is easy to see that a fundamental shift is taking place in communications development.

The term "content" is used more than it has just the written word. Content represents the basic knowledge as well as the presentation. It includes fact, figures, visually stimulating video, animation and sound.

While text remains important, now your message can appeal to more complete ways of expressing messages than simply pen and paper. Content development, one such trend in the level of consumer expectations, is creating a new market segment that is rapidly growing. The consumer is demanding immediate access to information as well as requiring more information than ever before. Consumers believe they desire to be entertained and informed — at the same time and in any way that their circumstances require.

Indeed, today's consumers — led by the Baby Boomer generation — are information junkies. These independent thinkers are the most educated generation in the world, disdaining the status quo as well as the "system" that created it. These viewers, listeners and consumers are intentionally seeking out ideas on which they are completely informed, they must feel that they are in control of their decisions — a trait of the Boomers.

Children of the Boomers — those 20 to 35-year-olds and other­wise known as Generation X — grow up expecting much more than what the written page can provide.

As a result, these 50-years-old and younger (the computer and video game generation) are naturally drawn to the high-tech stimu­lus of multi-media words, move­ment and audio. The development of today's standards in commu­nications is directly related to the expectations of the Boomers and X Generations.

The common denominator of both Boomers and Generation X is immediate gratification. They want to have information and see action taken without delay.

Today's double-breadwinner and single-parent households hold a premium. To keep up the pace, needs must be met faster than before. Content provides a way to fully understand your customers' needs.

Instantaneous information

Many trends support the rapidly growing movement to coordinate content development. One such trend is the trend of immediacy is a dominant factor in today's market. The lack of current awareness is partial­ly due to being fragmented. It is not the means by which to budgetary and organizational limitations.

Developing content in an orderly manner provides a means to meet consumers' needs in an efficient and cost-effective manner. Organizations — a company's content needs are strate­gic marketing. Clearly developed content provides a means to economi­cally use available media.

There is a way in which content development can be strategically developed, ensuring that the transi­tion from traditional publications to electronic distribution is economi­cal. This can be done by carefully constructing information with the intent to reuse the content in a vari­ety of ways.

When writing a brochure or let­ter, most companies start from scratch, rather than building on carefully constructed blocks of information. This approach can be liked to "re-inventing the wheel," it is a costly and time-consuming method.

The strategic approach is a more economical way to expedite communication needs. By carefully developing a method of content development can be used to its maximum potential, the transition into the innovative world of multimedia becomes economically viable.

In many companies, writing the basic copy for a corporate brochure or new product description can take weeks and more than a dozen revisions before all parties have fully examined and approved the text. While this may not be necessary for some companies, it is the reality for most. Add charts and other graphic elements, and job production can stretch into months.

The time spent on future pro­jects can be shortened by organiz­ing the final content into a format that can be used in another format, extending the life of completed content.

This can be accomplished through planning and new database publishing software. Distribution of materials can be organized and rapidly processed through the Internet. In fact, the term "content" may be a web of finely woven materials that can be used in another format, extending the life of completed content.

Today's technology allows con­sumer needs and wants to be fully satisfied. However, it will be years before companies fully realize how the trend of immediacy is a domi­nant factor in today's market. The lack of current awareness is partial­ly due to being fragmented. It is not the means by which to budgetary and organizational limitations.

Developing content in an orderly manner provides a means to meet consumers' needs in an efficient and cost-effective manner. Organizations — a company's content needs are strate­gic marketing. Clearly developed content provides a means to economi­cally use available media.

There is a way in which content development can be strategically developed, ensuring that the transi­tion from traditional publications to electronic distribution is economi­cal. This can be done by carefully constructing information with the intent to reuse the content in a vari­ety of ways.

When writing a brochure or let­ter, most companies start from scratch, rather than building on carefully constructed blocks of information. This approach can be likened to "re-inventing the wheel," it is a costly and time-consuming method.

The strategic approach is a more economical way to expedite communication needs. By carefully developing a method of content development can be used to its maximum potential, the transition into the innovative world of multimedia becomes economically viable.

In many companies, writing the basic copy for a corporate brochure or new product description can take weeks and more than a dozen revisions before all parties have fully examined and approved the text. While this may not be necessary for some companies, it is the reality for most. Add charts and other graphic elements, and job production can stretch into months.

The time spent on future pro­jects can be shortened by organiz­ing the final content into a format that can be used in another format, extending the life of completed content.

This can be accomplished through planning and new database publishing software. Distribution of materials can be organized and rapidly processed through the Internet. In fact, the term "content" may be a web of finely woven materials that can be used in another format, extending the life of completed content.

"You not only have to be cost efficient," Armada said, "but you still have to have the ability to do the job, 24 hours a day, 7 days a week. If it's working, we're looking for a way to improve it," he said.

Armada believes one of Columbia/HCA's strengths is to be able to keep some costs down through the latest technology. By using the savings are especially great for purchases of big-ticket items such as radiology equipment.

"You not only have to be cost efficient," Armada said, "but you still have to have the ability to do the job, 24 hours a day, 7 days a week. If it's working, we're looking for a way to improve it," he said.

Armada believes one of Columbia/HCA's strengths is to be able to keep some costs down through the latest technology. By using the savings are especially great for purchases of big-ticket items such as radiology equipment.

"You not only have to be cost efficient," Armada said, "but you still have to have the ability to do the job, 24 hours a day, 7 days a week. If it's working, we're looking for a way to improve it," he said.

Armada believes one of Columbia/HCA's strengths is to be able to keep some costs down through the latest technology. By using the savings are especially great for purchases of big-ticket items such as radiology equipment.

"You not only have to be cost efficient," Armada said, "but you still have to have the ability to do the job, 24 hours a day, 7 days a week. If it's working, we're looking for a way to improve it," he said.

Armada believes one of Columbia/HCA's strengths is to be able to keep some costs down through the latest technology. By using the savings are especially great for purchases of big-ticket items such as radiology equipment.

"You not only have to be cost efficient," Armada said, "but you still have to have the ability to do the job, 24 hours a day, 7 days a week. If it's working, we're looking for a way to improve it," he said.

Armada believes one of Columbia/HCA's strengths is to be able to keep some costs down through the latest technology. By using the savings are especially great for purchases of big-ticket items such as radiology equipment.

"You not only have to be cost efficient," Armada said, "but you still have to have the ability to do the job, 24 hours a day, 7 days a week. If it's working, we're looking for a way to improve it," he said.

Armada believes one of Columbia/HCA's strengths is to be able to keep some costs down through the latest technology. By using the savings are especially great for purchases of big-ticket items such as radiology equipment.
New hernia procedure ... continues from Page 21

becomes trapped. Hernias can develop slowly over a period of months or years, or suddenly after a strain. Anyone can develop a hernia at any age, although the condition is most common in men because of the unsupported space left in the groin where the testicles descend into the scrotum.

Hernias have also been known to develop at the site of a previous surgical incision, months or even years after surgery. Other hernias are congenital, or present at birth, such as a small hernia and umbilical (belly button) hernia. Umbilical hernias appear as a bulge around the navel in childhood and often in women after pregnancy. Almost every movement someone makes puts additional pressure on the internal tissues which push out through the opening a little more each time. This also enlarges the opening itself. If unchecked, this process can continue even to the point of allowing much of the intestine to hang down through the hernia. Hernias cannot heal themselves and there is no medical available to cure the condition. In the long run, a hernia will get worse as time goes on. Therefore, the only remedy for hernias is to repair the condition physically and surgically.

Dr. Gerald Scallon is a general surgeon at John F. Kennedy Memorial Hospital in Indio. For more than 30 years, the hospital has provided health care to residents of the East Coachella Valley.

Small Business Group Calls for Equity in Health Care Insurance Deductions

The National Federation of Independent Business called last month for the California Legislature to revise state law to conform to federal law which allows small businesses greater deductions for health care insurance costs.

Under legislation passed by Congress in 1996, self-employed taxpayers and small businesses may deduct 40 percent of their costs this year and will be able to deduct up to 80 percent by the year 2006. California law allows a 25 percent deduction of health insurance costs for small businesses, while large employers may deduct the full cost of health insurance they provide to their employees.

Legislation to conform state law with federal law is contained in Assembly Bill 236 authored by George Runner Jr., R-Lancaster. It allows deductions for health care costs.

Teen fair ... continued from Page 24

Babys" More than 150 teens have attended these programs which run continuously, allowing a teen admission into the program at any time. "Babies born to teenage mothers are high-risk babies," Webster said. "The extent of these neonates is based on the prenatal care. These cases are tailored to the informational level of the teen."

For information about the teenage pregnancy program or the scheduled "Teen Babys" program, contact Suzanne Jayr at (909) 750-4267.

MedPartners, the nation's largest physician practice management company, can help fulfill both wishes. Affiliated physicians leave the practice of medicine to MedPartners. The result - doctors have more time to do what they do best - practice medicine.

Patients have a right to expect the best care from their doctor. MedPartners is in the business of making that happen!

Affiliated physicians and specialists are located throughout the Inland Empire. Affiliated with MedPartners:

• Accept most health insurance plans
Community Benefits of Health Care — the Gazillion Piece Puzzle

by Gary Brodeur

The greatest benefit, he said, of Senate Bill 697 is to bring California's non-profit health industry leaders together to solve what Dr. Lee, president of the California Association of Catholic Hospitals, calls "a gazillion piece puzzle." It also is providing opportunity for unprecedented collaboration among non-profit and for-profit medical facilities, groups and agencies.

The issue of community health benefits in the age of mandatory assessment of community needs and the preparation of community benefits plans by non-profits was addressed at a one-day conference held Feb. 6 at California State Polytechnic University, Pomona's Kellogg West Complex.

Eight presentations culminated in a six-member panel discussion early in the afternoon which was moderated by Dr. Leland Kaiser, founder and president of a health consulting firm based in Brighton, Colo.

Panels of experts — industry and governmental experts from across the country — agreed that the California health care industry is ahead of many states in reforming itself, and that progress is dependent on cooperation and collaboration to an extent unknown before.

Panelists Joan Twiss, director of the Center for Civic Partnerships and the California Healthy Cities Project, said that while "health care and the faith sectors are at the table helping to diagnose and effect the survival of today's health delivery systems, business needs to bring its capabilities to the effort as well."

In response, Kaiser observed, "My belief is that health is the common denominator for all that we do. To redesign health care is to redesign the country."

Dr. Kevin Burnett, a senior consultant at the Western Consortium for Public Health, urged symposium attenders to not be discouraged by the difficult challenges of meeting the requirements of SB 697. He said, "Real gridlock doesn't take place in hospitals. Health care is going through some excruciating changes, but [SB 697] is one of the most important things to come along." Barnett urged medical care officers to have "legal experts review their articles of incorporation to include the changes" required by the bill. He said, "It always helps to pre-plan for the unforeseen eventuality of sales, adding that "the evolution of community programs is a great way to re-orient" the focus of fundraising efforts.

The symposium was presented by the Healthcare Association of Southern California, the San Gabriel Valley Non-Profit Hospitals Consortium and the Center for Health Services Management Research of the University of La Verne.

When children experience the death of someone close to them, they have a particularly difficult time expressing their feelings.

The child life and nursing staff have created a Camp Good Grief. Sponsored by the Loma Linda

Even after receiving some of the best possible scores in a recent Blue Cross survey, these are still the results we value the most.

Toyota Warehouse Grand Opening

by Jeff Kabel

Toyota Motor Sales U.S.A. Inc. held a sales conference Feb 12 for its new $75 million Ontario Parts Center The 760,000-square-foot facility is the equivalent of 37 football fields at 1425 South Rockefeller Avenue represents the Japanese auto maker's largest such center, serving 11 U.S., Canadian and five Pacific and Caribbean distributors.

The center currently employs more than 450 people and has taken over from Japan the responsibility of supplying Toyota and Lexus of supplying Toyota and Lexus parts to distribution centers in Japan and Europe to support the U.S. built vehicles exported to 22 countries.

Gov. Pete Wilson, Ontario Mayor Gary Skopos, and Toyota executives including Vice-Chairman Iwao Isomura and President and C.E.O. Yoshio Ishizaka attended the event.

Wilson wished the opening of the giant warehouse represented the microcosm of California's economy. "This Ontario Parts Center is designed to help siblings understand the loss of their brother or sister and express their feelings with other kids their age sharing the same experience.

"Children need assistance to grieve," said Dorothy Brooks, child life specialist. "This camp provides an environment for helping them to work through their feelings."

The first Camp Good Grief was held at Camp Cedar Falls, Aug. 18 to 21, 1996, in the San Bernardino Mountains. Nineteen campers enjoyed non-stop activities such as archery, swimming, camping, crafts and group conversation with grief time.

"My favorite thing to do at Camp Good Grief was the campers at night," said camper Justin. "The skies we put on made me laugh so hard."

Each camper made a grief box and decorated it using craft and coloring supplies to make words and pictures which reminded them of their brother or sister Then they placed objects which belonged to the sibling inside the box.

"The activities helped these kids make friends with each other right away because they could relate [to] and understand each other's grief while having fun," said Child Life Specialist A.K. Palmer. Ashley, a 12-year-old camper, lost her younger brother when he was two years old. She had previously attended other summer camps sponsored through her church but said this was her best time at camp.

"We do so much here," Ashley said. She said all the campers "share everything and do a lot of fun stuff. They even gave me a teddy bear to sleep with at night. These kids are my age and feel the same things I feel."
E nding the Paper Chase with Legal Technology

by Bernadette McNulty

How are attorneys creating profits and attracting new clients when competition is driving legal fees lower and lower? More and more of the rate clients now demand to pay a flat fee for legal services and a contingency fee—decided on the basis of outcome of litigation. Clients care more about the value of the service they receive than the number of hours their attorneys spend to provide it. To compete for business and scarce litigation dollars, lawyers are embracing computer technology and computer work stations on their desks.
WHO'S WHO IN LAW

Age: 47. Education: Bachelor of arts degree in political science, cum laude, University of California at Los Angeles, 1971; juris doctor, cum laude, Loyola University.
Mannerino was born in Upland. He was admitted to the California bar in December 1974 and has served as general counsel to the Rancho Cucamonga Chamber of Commerce. He has held the offices of president of the Western San Bernardino County Bar Association and of the Rancho Cucamonga Chamber of Commerce; chairman of the Rancho Cucamonga YMCA; and served as a director of Casa Colina Hospital Foundation and Rancho Cucamonga Community Foundation and Inland Empire West Resource Conservation District.

Hranek is the American Arbitration Association’s (AAA) marketing coordinator for the Inland Empire and Eastern Los Angeles County. Hranek has made hundreds of alternative dispute resolution (ADR) presentations to counsel to the Law Firm of Covington and Crowe LLP; he specializes in real estate transactions, including purchases and sales, entitlements and financing. Hranek’s representative transactions in 1996 included a closed escrow on one apartment complex with nearly 800 units — it was a $53 million refinancing deal which included government loans and tax allocation bonds. The Ontario attorney is married and has five teenagers.

Age: 50. Education: Bachelor of arts, Pomona College, 1969; juris doctor with highest honors, University of Southern California Law School, 1972.
Hopson has practiced law in Ontario for 25 years. He is now of counsel to the Law Firm of Covington and Crowe LLP; he specializes in real estate transactions, including purchases and sales, entitlements and financing. Hopson’s representative transactions in 1996 included a closed escrow on one apartment complex with nearly 800 units — it was a $53 million refinancing deal which included government loans and tax allocation bonds. The Ontario attorney is married and has five teenage children.

Education: Associate of arts, Riverside City College; bachelor of arts and juris doctor from the University of California at Davis.
In 1988, Davis became the founding president of the American Arbitration Association’s (AAA) Inland Counties and is vice chairman of the board of the Family Service Agency. Davis appears as a guest lecturer at California State University at San Bernardino.

Patrick L. Graven: Managing partner, Graven & King, Upland (909) 946-8063.
Age: 51. Education: Bachelor of science in accounting, California State Polytechnic University, Pomona, 1973; bachelor of science (1973) and juris doctor (1975), Western State University College of Law, Fullerton.

The law offices of Graven & King primarily defend insurance companies and their insureds, specializing in the areas of commercial and residential construction defects.

Age: 34. Education: Bachelor of arts degree with honors, California State University at Fullerton, 1984; juris doctor, University of California School of Law at Davis, 1987.
Fernandez was born in Havana, Cuba, and moved to Southern California when he was six years old. He was admitted to the California bar in 1988 and to the Florida bar in 1992. Fernandez is a member of the American Bar Association, Los Angeles County Bar Association, Los Angeles, Orange and Inland Empire Bankruptcy Forums, Cuban American Bar Association and San Bernardino County Bar Association. He is an active member of the Seminar Committee of the Inland Empire Bankruptcy Forum which prepares and presents an annual survey of consumer bankruptcy law cases.

Graven has extensive experience in successfully defending governmental entities and law enforcement agencies from offices in Upland and Glendale.

Thomas M. Davis

WHERE DO INLAND EMPIRE RESIDENTS CHOOSE TO ATTEND LAW SCHOOL?

How do you find a law school that meets your expectations? What are your options? There are more than 150 law schools in the U.S. and more than 200 schools outside the U.S. that offer legal education. In addition, there are a number of schools that offer professional programs in law enforcement, business, and the arts. This is a list of some of the schools that offer legal education. This list is not exhaustive and is subject to change. For more information, please visit the American Bar Association's website.

- Western State University College of Law
- University of California, Los Angeles School of Law
- University of California, Berkeley
- University of Southern California
- University of California, San Diego
- University of California, Santa Barbara
- University of California, Irvine
- University of California, Riverside
- University of California, Santa Cruz
- University of California, Davis
- University of California, San Francisco
- University of California, San Diego School of Law
- University of California, Los Angeles School of Law
- University of California, Berkeley School of Law
- University of California, San Diego School of Law
- University of California, Santa Cruz School of Law
- University of California, Davis School of Law
- University of California, San Francisco School of Law
- University of California, Los Angeles School of Law
- University of California, Berkeley School of Law
- University of California, San Diego School of Law
- University of California, Santa Cruz School of Law
- University of California, Davis School of Law
- University of California, San Francisco School of Law
- University of California, Los Angeles School of Law
- University of California, Berkeley School of Law
- University of California, San Diego School of Law
- University of California, Santa Cruz School of Law
- University of California, Davis School of Law
- University of California, San Francisco School of Law
- University of California, Los Angeles School of Law
- University of California, Berkeley School of Law
No banks failed in California for the year 1996 for the first time since 1981. This is in dramatic contrast to 1990, when 151 banks lost to the system. "With 16 bank failures recorded," said David Bries, President and chief analyst of the California Bankers Association (CBA) newly released "State of the Industry—1997 report," the "credit crunch, coupled with a favorable interest rate environment, should make for a repeat performance in 1997," Burgess added. Reinforcing that notion, 1996 data through the third quarter show that 87 percent of California banks were profitable, though "larger banks are outperforming their smaller counterparts." Total assets for the industry rose 15.5 percent for 1996 over 1995. The strong economy has also spurred further consolidation of the state's banking industry with a record 28 mergers involving California banks in 1996; that follows by 27 mergers in 1995. The number of California banks has been reduced by 25 percent since 1991. "With California banks finally back in good health and the state's economic growth continuing, a growing number of California banks are probing further for potential acquisition targets," Burgess said. "The trend toward acquisitions is likely to remain high," Burgess said. Within California, the Federal Reserve Bank and First Interstate Bank and Bank of America—garnered the most attention from California business media. Burgess noted that 14 mergers involved purchase banks in the past three years; in 17 cases, the bank being purchased had less than $150 million in assets.

Consumer bankruptcies, on the other hand, are skyrocketing by a whopping 25 percent in California from 1995, September and August, 1996. Disturbingly, the CBA study says, a third of all bankruptcies occurs before your 35th birthday. "The high level and increasing number of defaulting California Citizens Bank customers," according to the study, "especially in light of the state's decreasing lay-offs and rising consumer income." Business bankruptcies, too, were up slightly with the state's economic recovery, with California ranking 22nd percent of all nationally filed business bankruptcies.

Consumer bankruptcies trends Although California's banks enjoyed a profitable 1996, competitive pressures from non-bank financial service providers and the continuing success of mutual funds in absorbing consumer savings have created considerable pressure on banks to cut costs, become more efficient and, at the same time, become more competitive. Because the traditional "brick and mortar" delivery system is far more expensive for banks than to maintain the typical mutual fund's "camera store" and a website, it is unlikely that most banks are not loath to reduce expenses, and because the trend toward alternatives, with the trend accelerating last year toward reliance on automated teller machines (ATMs), supermarket branches, computer banking and phone banking. California leads in supermarket branching California leads the nation in supermarket branches, with 450 open at the end of 1996, and an additional 200 planned to open by 1997. Installation of new supermarket branches has reduced the down-payment trend in the numbers of branches serving the state. Since 1994, when supermarket branches began to enter the market, the number of California bank branches has steadily increased to 4,621 at year-end 1996. Along with the supermarket branch phenomenon has come a similar increase in the number of ATMs—15,000 in California by year-end 1996, up about 75,000 since 1995. Although many large and small consumer-focused banks have introduced on-line banking, market penetration at this point remains low.

Ironically, alternative delivery systems have thus far provided much greater convenience for customers without reducing high costs, the CBA report notes. Banks nationwide still "occupy more space than the all the nation's general merchandise department stores put together," according to another study by management consultants McKinsey & Co. 

"Although they are used so frequently and because they represent a substantial fixed cost in their own right, have not taken the necessary steps to create savings for banks that was once hoped for.

Impacts of competition and technology Banks have had limited success in trying to compete with non-bank financial service providers in the past. Between 1994 and 1996, for instance, banks actually saw a decline in the percentage of customers willing to buy mutual funds, insurance, annuities or other non-traditional products from a bank. Nationwide, banks still "occupy more space than the all the nation's general merchandise department stores put together."
The right size bank for your business.

Citizens Business Bank
Corporate Offices: 701 North Haven Avenue, Suite 350
Ontario, California 91764 • 909-980-4030

OFFICES IN ARGUS, BREA, CHINO, CORONA, CORONA, CORONA, FONTANA, FULLERTON, LA CANADA FLINTFORD, ONTARIO, PASADENA, POMONA, RIVERSIDE, SAN BERNARDINO, SAN GABRIEL, SAN MARINO, SOUTHEAST ONTARIO, UPLAND, and VICTORVILLE.

Member FDIC

MARCH 1997

Strong state economy stems bank failures
continued from Page 39

reduction, especially for community banks. Between 1991 and 1996, community banks — those with less than $500 million in assets — lost nearly $22 billion in deposits. Credit unions of similar size have grown rapidly, absorbing nearly $13 million in deposits in the same period, mostly at the expense of the banks.

The CBA's "State of the Industry" report also indicates consumer confidence trended up from an index of less than 90 in January 1996 to a seven-year high of 113.8 by year end. The report ends by suggesting additional services as a night drop, safe deposit boxes, and an automated teller machine.

Cavazos participates in continuing education programs to help stay current on the latest trends in banking and technology. In addition, she recently served on the planning committee for the Walters Children's Charity Golf Classic to benefit Loma Linda Children's Hospital programs. The inaugural event, held Nov. 18, netted $50,000 to purchase much-needed hospital equipment.

Two San Bernardino County Financial Institutions Rated 'Problematic'

Only two San Bernardino or Riverside county financial institutions ended up on the third quarter 1996 list of troubled or problematic banks and thrifts published by Bauer Financial Reports Inc. of Coral Gables, Fla. As of Sept. 30, the four-branch First Federal Savings and Loan Association of San Bernardino was noted as being "problematic," and so was Golden Pacific Bank of Ontario. Bauer Financial Services' "problematic rating indicates institutions which meet capital requirements for the period, but are not projected to meet requirements in the near future if negative trends continue."

First Federal Savings and Loan Association of San Bernardino, with tangible assets of $100 million, posted year-to-date negative income of nearly $1.25 million. For the same period, Golden Pacific Bank lost $199,000 on assets of $29.4 million.

EXECUTIVE PROFILE: Mary Jane Cavazos

Mary Jane Cavazos is vice president and manager of Union Bank of California's Riverside office. She has more than 20 years of banking experience, including 13 years dedicated to serving customers in the Inland Empire. In her present position, Cavazos supervises both community and priority banking functions for this office. The bank's growing Priority Banking Division offers personalized service for entrepreneurs, professional corporations, sole proprietors and partnerships.

Community banking is geared to consumer-based products such as auto loans, home equity loans and lines of credit, checking, savings and investment products.

"My aim is to help customers simplify their banking needs while obtaining their optimal financial goals," says Cavazos.

In September, Cavazos oversaw the successful relocation of the bank's Riverside office to 3403 Third Street. The newly refurbished site includes such additional services as a night drop, safe deposit boxes, and an automated teller machine.

Cavazos participates in continuing education programs to help stay current on the latest trends in banking and technology. In addition, she recently served on the planning committee for the Walters Children's Charity Golf Classic to benefit Loma Linda Children's Hospital programs. The inaugural event, held Nov. 18, netted $50,000 to purchase much-needed hospital equipment.

We Think You'll Find Us Pretty Attractive Too.

Imperial Bank is proud to be listed by Inc Magazine as one of the top 20 banks in the country committed to its customers. Let us also play a part in your success.

You see, we take business banking beyond just making loans, handling daily transactions and drafting checks. It means we're a supporter, a partner, even a cheerleader.

Some of American business entrepreneurs have relationships with us. Perhaps it's time you started one of your own.

Imperial Bank

Call (800) 957 - 8483

www.imperialbank.com

Member FDIC

MARCH 1997

INLAND EMPIRE BUSINESS JOURNAL • PAGE 41

INLAND EMPIRE BUSINESS JOURNAL

ADVERTORIAL

NOMINATE SOMEONE WHO DESERVES IT.

THE ULTIMATE AWARD FOR ENTREPRENEURS.

BE A PART OF THE SUCCESS STORY

Any who who's who, entrepreneur, hard working, successful entrepreneurs who are the backbone of economic development. You can become a part of this new community and help us recognize them for a job well done.

The Entrepreneur of the Year Award will be presented to the individual or company who has been recognized for the highest level of achievement in their field. The Entrepreneur of the Year, along with other notable entrepreneurs, will be honored at a special awards celebration.

Nominations are now being accepted. Any who who's who in our community and those who have been recognized and awarded previous business awards are eligible to be nominated.

Nominations are due by March 31, 1997. All nominations should be directed to: The Entrepreneur of the Year Award, 600 E. 5th Street, Box 29, San Bernardino, CA 92402.
Chuck Obershaw's Toyota of San Bernadino

JOHNNY RODRIGUEZ

DEdR ParsonS

Department

Serving the Inland Empire for 31 years.

We look forward to hearing from your Human Resource Representatives to set up a customized buying program for your employees.

**FALLBROOK NATIONAL BANK**

Member FDIC

**Your Community Bank**

- Checking & Savings Accounts
- Business Accounts
- 24 Hr. Personal Access Line
- Commercial Loans
- SBA Loans
- ATM
- Local Decision Making

**FALLBROOK NATIONAL BANK**

**Main Office**

130 W. Fallbrook St.

**Temecula Branch**

27451 Ynez Road

(619) 723-8811

(909) 693-5253

**MARCH 1997**

**Banks Go Sell It on the Mountain**

by Rebecca Jo James

Banks are on the move — up to Wrightwood and one reason is some "holes" left by Wells Fargo Bank.

"The decision to sell [the locations] is a difficult one to make," said Dan Conway, public relations spokesperson for Wells Fargo Bank. "The branches that we sold are in rural communities without access to our network of in-store branches.

Wells Fargo Bank, the nationwide leader in having "in-store" branches, set up their banks in grocery stores, they said, as a response to their customers' needs.

"Customers told us banking can be another errand and requires a special trip," Conway said. "Now they can go to the grocery store and save some time banking.

Conway said the bank didn't believe it could deliver the advantages of its "anytime, anywhere" banking service to the Wrightwood area. But rather than offer limited services, we believed that this community could be better served by local ownership of the bank," he said.

That conclusion prompted Wells Fargo Bank to action off two locations in Wrightwood.

Following government-mandated rules, stipulating that a bank can dispose of a property only on the condition that another bank will take it over, Wells Fargo Bank invited bids from other banks.

Price is negotiated — from selling the entire office, including desks and chairs, to stipulating, by selling deposits but keeping loans. Price for the Wrightwood locations was based on the percentage of the deposits upon the day of the transfer.

Antelope Valley Bank and Desert Community Bank were successful in acquiring the Wrightwood locations.

"It's our type of community," Larry Teeplein, vice president of Antelope Valley Bank, said. "This is the type of market we're familiar with and enjoy.

Antelope Valley Bank has negotiated with Wells Fargo Bank before, securing two other locations — one in Frazier Park and another in Rosemead.

Desert Community Bank has been the asper of other Wells Fargo locations as well. When Wells Fargo closed their 28,000-square-foot office in Victorville, Union Bank bought their corporate office there.

Although Wells Fargo Bank hasn't made any recent announcements of selling other locations, they are speculative.

"We routinely take a look at our branch network," Conway said. "We want to make sure that we're in a location where we can provide our full-service network of an ATM, in-store branch and traditional branch."

**ONE OF OUR BEST CLIENTS JUST GOT THE HOOK**

**What's a towing company without tow trucks?**

Ted and Laurie Cooper, who own G&O Body Shop, in Rancho Mirage, wanted to update their aging liability NFR tow trucks. That was no problem because Union Bank of California's branch in Palm Springs had just purchased a new truck.

"They had grown G&O Body Shop from a business that Ted just managed, into one that they owned. Since they owned the G&O Body Shop in 1990, Ted and Laurie have partnered with Union Bank of California every step of the way: from truck refinancing and new equipment purchases to a Small Business Administration 504 loan to purchase the home base for G&O. Every year the Coopers tried a new idea. Customers needed a ride while their lenders were being fixed. So Ted and Laurie started a car rental operation. Their tow trucks drove from day to day, finding towing, so the Bank helped Ted and Laurie with a mortgage loan to buy four rental homes behind the shop. This was more than just a simple body shop. It was a mini empire. So when they asked the Bank for four new tow trucks, the answer was a look.

"If you come, we'll support you," and they have every step of the way.

Desert Community Bank has been the asper of other Wells Fargo locations as well. When Wells Fargo closed their 28,000-square-foot office in Victorville, Union Bank bought their corporate office there.

Although Wells Fargo Bank didn't mentioned any recent announcements of selling other locations, they are speculative.

"We routinely take a look at our branch network," Conway said. "We want to make sure that we're in a location where we can provide our full-service network of an ATM, in-store branch and traditional branch."

**A DIFFERENT BANK FOR A DIFFERENT PLACE**

Kristine Anderson, SBA Specialist, 909-350-4175

Barbara Hunter, SBA Specialist, 909-580-3786

INLAND EMPIRE BUSINESS JOURNAL
Merger Shows Bankers Way to Survive, Succeed

Dean Witter, Discover Co. and Morgan Stanley Group Inc. announced merger Feb 5 confirms a Killen & Associates study conclu­sion: Financial services companies must seek complementary services providers if they want to survive and succeed in the next millennium.

According to "Internet Retail Banking Opportunities: Require­ments for Success," offering a full spectrum of financial services is a critical need of major financial ser­vices firms.

"Eventually, every financial ser­vices institution — bank and non­bank alike — that wants to be successful will have to follow this path," stated Michael Killen, president of the research firm.

"This move puts Morgan Stanley, Dean Witter, Discover Co. in a strong position to leverage its sizable customer base and credit card operations for a full range of products and services," Killen continued.

"It is poised to take a greater position in financial services, particu­larly in on­line retail banking ser­vices, one of the key drivers in the market. The new company has retail customers, technology, the Discover Card — a totally independent credit card from Visa, MasterCard and American Express — and more.

Through the 76 percent ownership in SPS Transaction Services, it issues private label independent cards for specialty retailers, such as Goodyear and Tandy Radio Shack."

The study provides:

• Insights on how to build and leverage the brand in cyberspace.

• Competitive and market analy­ses, and comparisons of on­line banking companies and products.

• Business case analyses of exist­ing services, including payments.

• Insights on key banking prod­ucts and functionality in the age of electronic commerce.

• Insights on links between elec­tronic commerce, payments and on­line banking.

Additional details from this — and a related study on E­banking — are available at the company's Web site: "http://www.killen.com." For addi­tional information, contact James Street by calling (415) 617­6130, by faxing to (415) 617­6140 or by E­mailing to "info@killen.com."

MARCH 1997 INLAND EMPIRE BUSINESS JOURNAL • PAGE 45

"Our Bank helps businesses choose the right SBA Loans."

Foothill Independent Bank's staff of SBA experts examines the normal hurdles by assisting you in choosing the right SBA loan as well as simplifying the application process.

Get up to 90% financing for real estate acquisition (up to $2,000,000), longer loan terms, competitive rates, and fast. Foothill's SBA Lending Center is also an approved SBA "Low Doc" lender to provide loans for $100,000 or less.

Foothill also provides a long list of business services such as affordable on­site banking, company direct payroll, fast construction loans and asset­based loans that cater to the customers' needs.

Foothill Independent Bank Foothill Independent Bank 100 E. Riverbed Drive, Suite 800, Fontana, CA 92337 Member FDIC Foothill Independent Bank Foothill Independent Bank 100 E. Riverbed Drive, Suite 800, Fontana, CA 92337 Member FDIC

"Our Bank helps businesses choose the right SBA Loans."

Foothill Independent Bank's staff of SBA experts examines the normal hurdles by assisting you in choosing the right SBA loan as well as simplifying the application process.

Get up to 90% financing for real estate acquisition (up to $2,000,000), longer loan terms, competitive rates, and fast. Foothill's SBA Lending Center is also an approved SBA "Low Doc" lender to provide loans for $100,000 or less.

Foothill also provides a long list of business services such as affordable on­site banking, company direct payroll, fast construction loans and asset­based loans that cater to the customers' needs.

Foothill Independent Bank Foothill Independent Bank 100 E. Riverbed Drive, Suite 800, Fontana, CA 92337 Member FDIC Foothill Independent Bank Foothill Independent Bank 100 E. Riverbed Drive, Suite 800, Fontana, CA 92337 Member FDIC

"Our Bank helps businesses choose the right SBA Loans."

Foothill Independent Bank's staff of SBA experts examines the normal hurdles by assisting you in choosing the right SBA loan as well as simplifying the application process.

Get up to 90% financing for real estate acquisition (up to $2,000,000), longer loan terms, competitive rates, and fast. Foothill's SBA Lending Center is also an approved SBA "Low Doc" lender to provide loans for $100,000 or less.

Foothill also provides a long list of business services such as affordable on­site banking, company direct payroll, fast construction loans and asset­based loans that cater to the customers' needs.

Foothill Independent Bank Foothill Independent Bank 100 E. Riverbed Drive, Suite 800, Fontana, CA 92337 Member FDIC Foothill Independent Bank Foothill Independent Bank 100 E. Riverbed Drive, Suite 800, Fontana, CA 92337 Member FDIC

"Our Bank helps businesses choose the right SBA Loans."

Foothill Independent Bank's staff of SBA experts examines the normal hurdles by assisting you in choosing the right SBA loan as well as simplifying the application process.

Get up to 90% financing for real estate acquisition (up to $2,000,000), longer loan terms, competitive rates, and fast. Foothill's SBA Lending Center is also an approved SBA "Low Doc" lender to provide loans for $100,000 or less.

Foothill also provides a long list of business services such as affordable on­site banking, company direct payroll, fast construction loans and asset­based loans that cater to the customers' needs.
MARCH 1997

Strong Profits, Few Failures through Third Quarter

The nation's banks in the West except Arizona and Hawaii, recording a 1.15% return on assets for the third quarter of 1996, but domestic deposit growth was third- best in the nation at 10.2%. Utah was best with a deposit growth rate of 22.84%, followed by Maryland at 11.98%. Reserve losses for loan losses in the state fell from the second quarter of 1996 to 2.43 percent in December 1995 to 2.12 percent in September 1996. The decrease was third worst in the nation Rhode Island and Washington. California banks rank eighth-highest among states for such reserve ratios.

Cooking a showing of some strength, California banks posted the largest increase in the value of non-performing real estate loans as of Sept. 30, dropping 22.1% to $12.18 billion. These loans comprise 1.7% of the banks' total loans.

In another sign of strength, the banks' total consumer loans improved by 3.4% quarter-and- year, and were pegged at $100 million, or 0.4 percent of California banks' total consumer loans.

While bank asset growth was up 11.35 percent for the first three quarters — or second best nationwide — net income growth lagged the previous year's by 14 percent.

Banks who would be successful in 1997 are those who continue to communicate with customers, make quality loans and watch their institution's exposure to interest rate risk.

MARCH 1997

Camp good grief...

continued from Page 33

The children arrived at Camp Good Grief on a Sunday with only their clothes. They left with their grief box, a pillowcase decorated to depict their grief, a stuffed animal, candy bars and a Camp Good Grief T-shirt which was personally signed by the staff.

"While having fun, these kids still experience emotions of anger and guilt and don't know bow to express them," Brooks said. "This camp helps them process through grief to help them heal.

Each child was also given a grief wheel to take home in their bedroom door. The wheel has different feelings listed on it with a movable arrow which can be pointed to a feeling the child chooses at a particular time.

Plans are being made to expand Camp Good Grief this year for more children to attend. Proceeds from the first annual Loma Linda University Children's Hospital 5K run Feb. 2 will benefit Camp Good Grief.

Mexico City: The City with the Enchanting Past

by Camille Bounds, Travel Editor

Time seems to vanish when you visit exciting Mexico City. Here is a city that gives the aura of European sophistication with a Latin flair. Combined with the historical reminders of the Age of the Aztecs, the Spanish conquerors and its later struggle and victory for independence, it mixes the past with dramatic modernization. Mexico City gives the visitor the opportunity of stringing many cultures blended into a fascinating pattern.

The oldest and the highest

Mexico City is the oldest — 670-years-old — and the highest capital on the North American continent at 7,349 feet above sea level. With a population of nearly 24 million, it is considered the most populated city in the world and has a serious air pollution problem. Nonetheless, its climate is mild and comfortable and it is one of the most pleasant cities.

Chapultepec Park is located near the city center and is regarded as one of the most beautiful parks in the world. Depending on the time of year, it offers superb gardens and a fine view of the country and modern day activities. The park's Anthropological Museum is considered one of the finest in the country. Nearby is a delightful children's petting zoo that appeals to adult animal lovers as well as their younger counterparts.

On the city's main square, just across from the Cathedral famous for its many altars, stands the National Palace with the Independence Bell. It was originally run by Father Hidalgo in 1910 to commemorate the struggle for independence against Spain. A re-enactment of the event, the bell is traditionally rung at 11 p.m. on the evening of September 15 to herald the commencement of the independence celebration throughout the country.

The design of past and present

The University of Mexico City is unique in design, with mosaic murals on the exterior of the library gold jewelry and handicrafts, a few of the many items to be found in this fascinating city of contrasts. Prices are in line with the quality of the goods — generally expensive. The Zocalo and Alameda Park is the place for handicrafts, curios and antiques. You are expected to gen­

erally bargain here and perhaps locate that special "find." A flea market is open on Sundays and an array of everything from collectibles to "good junk" and just "junk" can be found. An enjoyable day of bargain­

ing can add to your memorable times in this colorful city.

Other activities to enjoy include watching bullfighting, jai alai, soccer, baseball, golf, horse racing, boxing and wrestling — available for the sports minded. Of course, the Ballet Folklorico and many other cultural and theatrical attractions are available.

Dining in the capital

Mexico City has about 15,000 restaurants with diverse offerings from very basic meals to world-class five-star food and beverages. Prices range from very expensive to very affordable. Spanish and French food are featured in most restaurants. For the best in food, our recommendation is to tour the city and choose.

Camille Bounds is the travel editor for the western division of Sunshine Publications and for Inland Empire Business Journal.
REAL ESTATE FOCUS

Capital Commercial Management, a real estate management company with more than 175 employees and 150 properties throughout Southern California, opened an Inland Empire office to serve Riverside and San Bernardino county properties. That office is located at 1881 Business Center Drive, San Bernardino, and is directed by Elliott Lentz, who has been involved with Inland Empire property management for more than 20 years. Lentz is a certified property manager and a certified shopping center manager.

The company provides asset, construction and facilities management, and marketing, leasing and maintenance services. Capital Commercial Management manages properties throughout Los Angeles, Orange, Ventura, Riverside and San Bernardino counties which are valued at $635 million — including 2.5 million square feet of commercial space and about 6,500 apartment units.

Elliott Named Sales Manager at WoodBridge FairOaks

Citing her "impressive abilities and initiatives" in the area of real estate sales and marketing, partners at WoodBridge Development named Lynn Ellison sales manager at its WoodBridge FairOaks enclave in south Corona.

The tract consists of one- and two-story floor plans which extend up to 4,000 square feet. Prices begin in the low $300,000s and pre-sale models include grand foyers, 10-foot ceilings and four to six bedrooms.

Ellison is an eight-year veteran of Southern California new home sales, a member of the Institute of Residential Marketing and a graduate of the University of La Verne.

Sundance Opens in South Corona

The grand opening of Empire Homes' Sundance single-family development was set for Feb. 15 in south Corona. "Sundance will be the ideal choice for young singles, couples and families just starting out, as well as for individuals looking for a comfortable home to spend their retirement years," according to Russ Van Cleve, president of Empire Homes.

The prices are set as low as $120,000, according to an Empire Homes spokesperson. One- and two-story floor plans call for price-included amenities, including entries with ceramic tile flooring, two-story, vaulted ceilings in select living areas and wood-burning fireplaces with tile hearths. Models are priced to start at $500,000.

Home Inspections May Protect Buyers

Home buyers who use the services of a professional real estate inspector can uncover faulty conditions prior to purchasing a home and protect themselves from costly repairs, according to the San Diego-based California Real Estate Inspection Association (CREIA), a 20-year-old professional organization with 11 chapters.

In a study conducted by CREIA among real estate agents and brokers statewide, nearly 62 percent of the respondents estimated that a typical inspection uncovered up to $1,000 in needed repairs, while 26.5 percent estimated an average of $1,000 to $2,500 in needed repairs.

Association President Scott Clemens said, "Particularly in a buyer's market, buyers are strapped by closing costs, moving expenses and higher mortgage payments, a professional inspection can be valuable to home buyers in protecting themselves against added costs for immediate repairs."

CREIA's Web site is www.creia.com or referral hotline is (800) 386-8443.

Transactions: Lee & Associates Commercial Real Estate Services represented Lincoln Property Co. in the $2.06 million sale of six, 61,610-square-foot Mission Business Center industrial building at 11433 Sixth St., Rancho

continued on Page 49

CONSTRUCTION NOTICES

PERMITS $500,000 OR LARGER

<table>
<thead>
<tr>
<th>COMM. #</th>
<th>COMMERCIAL, RETAIL BLDG</th>
<th>OWNER: Taaglione Construction, 3405 Arlington Ave., Riverside, CA 92509</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ref. #</td>
<td>PROJECT: 30212 Antelope Road</td>
<td></td>
</tr>
<tr>
<td>lunetta</td>
<td>NEW</td>
<td>75FRS (FROM 654-549-846-779)</td>
</tr>
<tr>
<td>1/15/96</td>
<td>OWNER: Jeffery English, Golden Lander, 20, Dana Point, CA 92629-714-661-4103</td>
<td></td>
</tr>
<tr>
<td>Ref. #</td>
<td>PROJECT: 28262 Bridge Water Ln</td>
<td></td>
</tr>
<tr>
<td>San Jacinto</td>
<td>NEW</td>
<td>85FRS (FROM 654-549-846-779)</td>
</tr>
<tr>
<td>1/9/96</td>
<td>OWNER: Jeffery English, Golden Lander, 20, Dana Point, CA 92629-714-661-4103</td>
<td></td>
</tr>
<tr>
<td>Ref. #</td>
<td>PROJECT: 30465-35466 Lake Water Ct</td>
<td></td>
</tr>
</tbody>
</table>

continued on Page 49

Riverside County New Home Sales Show Best Figures in Four Years

New home sales in Riverside County last year outdistanced every year since 1992, underscoring the continuing revitalization of the county's housing market, according to E&Y Kenneth Leventhal Real Estate Group.

The January edition of the firm's "Residential Data Trends" shows that 5,374 new homes were sold in the county during 1996, compared to 3,110 in 1995 and 5,178 in 1994.

According to the report, the county recorded 5,467 new home sales in 1995.

Reflecting the county's improving new home picture was the increase in building permits issued last year, which went from 6,978 in 1995 to 7,040 in 1996, a 9 percent rise. The report also shows that new home prices, a key ingredient for the housing recovery, continued to improve through the third quarter 1996 after several years of decline.

"Based on the strength of 1996's sales performance, coupled with the revitalization of the regional economy and resulting job growth, the county's housing industry outlook is for accelerating growth for at least the next few years," said Kent Haggyter, senior manager with E&Y Kenneth Leventhal Newport Beach office.

The report shows that San Bernardino County is still feeling the effects of the housing recession. That county's 1996 new homes sales of 3,141 units were slightly behind 1995, San Bernardino county's lowest sales level in this decade. However, the county recorded an increase in both the number of building permits from 3,962 in 1995 to 4,197 in 1996, a 22 percent hike -- an indication that builder optimism may be improving.

"Assuming there are no dramatic changes in the long-term outlook, the Inland Empire's homebuilding industry should improve through the end of this decade as employment continues to grow," Haggyter concluded. "The Inland Empire will also benefit from home price increases in the coastal areas, which will push buyers to this valley's more affordable housing markets."

E&Y Kenneth Leventhal Real Estate Group is part of Ernst & Young LLP. The Newport Beach office is at 660 Newport Center Drive.
Spinoff of Rosa’s to Open in September

The operators of Rosa’s, a well-regarded Italian restaurant located on Vineyard Avenue north of Ontario International Airport, are planning to open an upscale restaurant near Ontario Mills Sept. 7.

The New York Grill is in the process of being purchased by Newport Beach-headquartered general partner Counterpointe Inc. and partner Michael Galardo. Counterpointe is in a privately held real estate development, financing and management firm directed by principals Daniel Fitpatrick and Brian Haley.

“The New York Grill represents a spinoff of Rosa’s to success,” according to remarks attributed to the principals. “Our menu will be a

inland empire restaurant review
Bob Has the Kind of Crabs I Like!
by Robert Riedesel

I’m back, Inland Empire. Back and ready. And you’re coming with me.

Grab your bib, whet your appetite and spot the goateed barkeep at Crabby Bobs. And as, if to seal the coffin shut on the nearby dairyland, it’s located in Chino, sending a clear breath of fresh seafood air.

Crabby Bobs has a menu that seems obsessed with — surprise, surprise — crab. They’ve got Alaskan King Crab, Barbecued Crab, Golden Crab, Crab Cakes, Crab Balls, Crab au Gratin, Crab Stuffed Peppers — and Crab Ceviche (just kidding!).

For those whose tastes do not include the most Martian-looking shellfish our Creator ever whipped up, Crabby Bobs has other entries not to be mistaken as an infant sea monster by some 17th century yachts. Rather, they have sandwiches filled with relatives of what stupid kids mistake as Sea Monkeys.

The Shrimp Po Boy Sandwich does what most deliciousness are afraid to do — put shrimp between bread. And just to add an element of sainthood to the mix, you can order yourself a Rye Eye Sneak.

Perhaps not the proper time to reveal that Crabby Bobs has no busboy. To someone who has never worked in the food industry, this may seem like some irrelevant trivia on par with what a pension is, but trust me, this does not mean that the waiters and waitresses must roll up their sleeves and do some real work for once.

No. Each table is equipped with a bucket which sits in a hole in your table. You are actually expected to throw your own trash into these buckets. The nerve of these people.

Workers prance around the establishment wearing their “No Hala Español” T-shirts. However, this is just grandstanding by of Bob because our very own waitress had a shirt on declaring that she was not, in fact, our waitress.

Perhaps in Los Angeles you can get away with the title “Culinary Liaison” on a résumé, but not in Chino, sweetskates!

Despite these irritations, I still wholeheartedly recommend Crabby Bobs, because quite frankly the crab was excellent and the selection was huge. I guess I’ll have to just give my tuexedo a rest for one night and wear my pin-striped serape in order to enjoy the crustaceans.

Crabby Bobs may be experienced in all of its racy glory at 12206 Central Ave., Chino. Call (909) 590-0044 to find out for yourself that they do not take reservations.

Robert Riedesel is producer of "Inland Empire Television News." Watch for the program’s weekly restaurant review every Thursday.

She’s had 7 different names, 16 identities and 21 homes. And she’s only five years old.

Inland Empire TV News

March 1997

Just what is the truth behind the brand?

by Jerry D. Meal

When I see a name on a wine bottle with which I am not familiar, I'm curious where the name comes from. After all, is there really such a place, if there’s really such a person? This wine review features a spinoff of Rosa’s to the Inland Empire.

The government now allows small wineries like Feury and Mirassou to establish themselves in corners, so to speak, of already established, larger wineries. It was the little guy the top legal investment of building a winery — very expensive — while permitting him all the benefits of being a real winery.

The wines are good and of good value, but if you bump into Ivan or Steve, please ask them to get you a new Bacchus. They are best known for their white wines and White Zinfandel, but it is the red wines that really shine this time around. The wines have fairly broad distribution, but if you have trouble finding them contact Ivan Tamas Winery, 5565 Tesla Road, Livermore, CA 94550, or call (510) 447-3663.

Ivan Tamas 1993 Trebbiano ($1.75). An example of brilliant marketing of a wine good no one else ever tried to sell. Trebbiano is the grape’s Italian name, and when I.T. released it a few years back, it was really the first Italian white wine from California. It is immensely successful. I’ll never tell that another winery called it by its French name (Ugni Blanc) and only used it as a blending grape because they didn’t think people would buy a wine called “Ugni.” Good fruit, good acid and a hint of smoky complexity. A good food companion that won’t run through your olive oil and garlic. Rating: 85/87.

Ivan Tamas 1993 Pinot Grigio ($8). The other Italian variety that lots of people are now producing. Crisp, clean, totally dry to the point of being a little lemon-pucker, which makes it great for briny oysters or salty proscco and melon. Rating: 84/84.


Ivan Tamas 1991 “Livermore — Toy & Beebe Vineyards” Cabernet Sauvignon ($12). Earthy and cedar, with cherry, cassis, esca-
### March 1997 Sponsors:

L.A. CELLULAR

---

### Calendar

#### March 1997

- **How to Start a Small Business** (*all day*)
- **The Professional Resources Network** (*4-day workshop*): 7-9 a.m.
- **Business Journal** (*7 to 8 a.m.***

---

#### Regularly Scheduled Events

**Monday**
- **Business Women of Ramona/Cucamonga**
- **Regional Monday Clague.**
- **Presented by the Inland Empire Chapter**
- **Busines Spectrum Marketplace**, the best 7 to 8 a.m.
- **Inland Empire Valley Chapter**
- **Business Leaders**, 4:30 a.m.
- **Management District**
- **Small Business Day Seminar**

**Tuesday**
- **Business Network International, La Verne**
- **CELEBRITY**
- **Business Network International, Chino Hills Chapter**
- **Mission Quality Center**

**Wednesday**
- **Business Network International, Chino Hills Chapter**
- **Complete Western Arts and Crafts**

**Thursday**
- **Upstate Business Journal**

**Friday**
- **The California Women Forum**

---

#### Bankruptcy

**MARCH 1997**

<table>
<thead>
<tr>
<th>Name</th>
<th>Assets</th>
<th>Debts</th>
<th>Chapter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bruce K. Adair</td>
<td>$293,000</td>
<td>$214,054</td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Gwendolyn M. Angel</td>
<td>$17,895</td>
<td>$14,475</td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Don Paul Bailey</td>
<td>$2,045,700</td>
<td>$202,012</td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Estefany B. Barrios</td>
<td>$10,000</td>
<td>$165,555</td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Mieke Beatty</td>
<td>$13,257</td>
<td>$13,757</td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Mark Berman</td>
<td>$2,000,000</td>
<td>$30,000</td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Robert C. Biedner</td>
<td>$3,000,000</td>
<td>$30,000</td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Terri L. Carver</td>
<td>$184,050</td>
<td>$247,090</td>
<td>Chapter 7</td>
</tr>
<tr>
<td>Tracy Louise Dartt</td>
<td>$10,000</td>
<td>$10,000</td>
<td>Chapter 7</td>
</tr>
</tbody>
</table>

---

**March 1997**

- **Laura Farrell Company**, 2375 Lassen St., Norco, debts: $15,000, assets: $199,007, Chapter 7.
- **Dawn Grey**
- **Irene Hunter**
- **Emma J. Jones**
- **Mary Lee**
- **Sandra Lee**
- **Donnell L. Miller**
- **Dorothy A. Nunez**
- **Pamela O. Parker**
- **James R. Phillips**
- **Robert C. Riedmiller**
- **James R. Rose**
- **Dorothy A. Samuel**
- **Dave L. Smith**
- **Lawrence S. Sobanski**
- **Karen S. Thompson**
- **John A. Travis**
- **Charles T. Unger**
- **L. W. Valentine**

---

### Contact Information

- **Contact:** Patrick, (909) 625-2386
- **Contact:** Dawn Grey, (909) 467-9612
- **Contact:** Glen Morgan, (909) 784-9430
- **Contact:** Pamela Jensen, (909) 676-5090
- **Contact:** Shirley A. Moyo, (800) 767-7837
- **Contact:** James E. Jensen, (909) 676-5090
- **Contact:** Sandra Lee Muro, (909) 676-5090
- **Contact:** Mark Berman, (909) 676-5090
- **Contact:** Mary Lee Pino, (909) 676-5090
- **Contact:** Robert C. Biedner, (909) 676-5090
- **Contact:** Doreen L. Miller, (909) 676-5090
- **Contact:** Dorothy A. Nunez, (909) 676-5090
- **Contact:** Pat Wagoner, (909) 676-5090

---

---
Demand Engineering, 309 North High Street, Suite 230,ashville, TN 37243, Donald Lindsey
Design Excalibur, 17565 Teasley Way, Adelaide, CA 92128, Michael Mason
Diana Devle Realty, 110 Anita Ave., Rio Vista, CA 92341, Diane Devle
Discount Party Supplies, 39695 ALa Murieta Rd., Murieta, CA 92532, James Segal
Donco Enterprises, 56272 Twentynine Palms Hwy., Yucca Valley, CA 29824, Duane Dewees
Dynamic Sales, 14710 El Modeno, Fontana, CA 92335, Monty Shpring
Eagle Enterprises, 25862 Jasper Rd., #2, Barbos, CA 91701, Benjamin Barro
East West Limousine, 7201 W.11th St., Pomona, CA 91768, Halle Salvation
Ed’s Corner Cafe, 47250 Hegey, 79, Agua Caliente, CA 92267, Hender Tyler
El Tapio Food casino, 313 East Grand Blvd., Corona, CA 91712, Lorna, CA 91752, Jonn Richards
Emerald Hills, 78216 Israel St., Moreno Valley, CA 29042, John Palet
Emotional Health Line, 11031 Hamilton Ave., Moreno Valley, CA 92803, Larry Lam
Emil Friedlander, 1370 6th St., #104, San Bernardino, CA 92401, Carol Zell
Em’s Promotional Svcs, 32511 Fielding Ave., Murrieta, CA 92529, Charlotte Devle
Empire Tractor Co., 1485 Nandua Ave., Perris, CA 92571, George Bora
Enterprise Business & Payroll Svcs., 1403 O’Regan Ave., Corona, CA 92879, Ana Boras
Entrada Dental Supplies, 8558 Red Oak St., Clarksburg, CA 92324, Carolina Cucuna, CA 91730, Harry Estrella
Enrossed Global Networks, 29466 Greenbir Pl., Highland, CA 92346, Jack Vasquez
Executive Leadership Development, 10801 Lemon Ave., Fontana, CA 92335, Christopher Hoeltz
Hawkeye’s Water Service, 4867 El Mirage Rd., Fontana, CA 92337, Gail Blake
Bird Paradise, Monroe Valley, CA 92376, Bob Dovier
Hair Care Stop, 14026 Pipevine Ave., #1, Chino Hills, CA 91709, David Dovier
Hair Color, 18176 Orange St., Redlands, CA 92374, Jamie Dovier
Goddess 2 Goddess, 11410 North Ranchero Ave., Chino, CA 91709, Megan Waller
Fairway Real Estate, 3516 Silver Oak Way, Hemet, CA 92545, Allen Hackett
Fast Track Trucking, 11147 Amistad St., Menifee, CA, 92586, Tim Dovier
Fast Snack Vending, 5175 Tyler St., Riverside, CA 92529, Charles Dovier
Fennell Home & Gardens, 411 North Ranchero Ave., Chino, CA 91709, Karen Walls
Fmr. Pentax Partners, 359 Southern Hill Road, #12, Palm Springs, CA 92262, H. Dovier
Fast File Business Svc., 708 Villa Grove, Big Bear Lake, CA 92314, Larry Dovier
Picture Logistics & Installation, 122 Old City Summit, Running Springs, CA 92382, Dovier
Florida Nursery, 43251 E. Florida Ave., Hemet, CA 92545, James Ye
Fortune Consultants, 4761 Sunshine Blvd., Palm Springs, CA 92262, Harriett Dovier
Forestry Forests, 720 North Sierra Nevada Hwy., Wrightwood, CA 92397, Donald Frisbey
Fortuna Anderson, 11318 Bonita Rd., San Diego, CA 92126, Frank Boras
Gardena’s Fine Gifts, 6305 Butterfield Rd., Gardena, CA 90247, Donald Jr. Gardena
Gardena’s Fine Gifts, 6305 Butterfield Rd., Gardena, CA 90247, Donald Jr. Gardena
Gas Enterprise, 110 North San Antonio Ave., #770, Upland, CA, 91786, Jack Whalen
Gulf Legal Ministries, 1757 Fraser Ct., Corona, CA 91720, Christopher Hoeltz
Hawkeye’s Water Service, 4867 El Mirage Rd., Fontana, CA 92337, Gail Blake
Bird Paradise, Monroe Valley, CA 92376, Bob Dovier
Hair Care Stop, 14026 Pipevine Ave., #1, Chino Hills, CA 91709, David Dovier
Hair Color, 18176 Orange St., Redlands, CA 92374, Jamie Dovier
Jain Communications, 130 East Twenty Nine Palms Hwy., Palm Springs, CA 92262, John Jain
Kj Lykke Smith, 93413 12th St. S., Rancho Cucamonga, CA 91707, Kaye Smith
Kathleen O’Connor, 2507 Grand Ave., Lake Elsinore, CA 92530, Mark Davidson
Jungles Bar & Grill, 1306 First Blvd., Upland, CA 91786, Mark Davidson
Kalem Upholtz, 11184 Grand Ave., Lake Elsinore, CA 92530, John Upholtz
Katie Smith, 29062 Ceddia Ave., #30, Moreno Valley, CA 92553, Lynn Smith
Ken & Kay, 4407 Sunnymead Blvd., Moreno Valley, CA 92553, John Kay
Ken’s Pizza, 14765 Bear Valley Rd., Victorville, CA 92392, John Kay
John’s Life Delivery, 3040 Malibu Ave., Moreno Valley, CA 92553, Karen Hora
Joan Richards, 11171 Highwater Ave., Moreno Valley, CA 92553, Joan Richards
Joseph Webb Foods, 700 Hemlock St., Redlands, CA 92374, Martin Schiavo
Jain Investment Group, 2261 Cascade Dr., Canyon Lake, CA 92587, Jack Jain
Jamee Davis Realty, 110 Anita Ave., Rio Vista, CA 92341, Diane Davis
Discount Party Supplies, 39695 ALa Murieta Rd., Murieta, CA 92532, James Segal
Donco Enterprises, 56272 Twentynine Palms Hwy., Yucca Valley, CA 29824, Duane Dewees
Dynamic Sales, 14710 El Modeno, Fontana, CA 92335, Monty Shpring
Eagle Enterprises, 25862 Jasper Rd., #2, Barbos, CA 91701, Benjamin Barro
East West Limousine, 7201 W.11th St., Pomona, CA 91768, Halle Salvation
Ed’s Corner Cafe, 47250 Hegey, 79, Agua Caliente, CA 92267, Hender Tyler
El Tapio Food casino, 313 East Grand Blvd., Corona, CA 91712, Lorna, CA 91752, Jonn Richards
Emerald Hills, 78216 Israel St., Moreno Valley, CA 29042, John Palet
Emotional Health Line, 11031 Hamilton Ave., Moreno Valley, CA 92803, Larry Lam
Emil Friedlander, 1370 6th St., #104, San Bernardino, CA 92401, Carol Zell
Em’s Promotional Svcs, 32511 Fielding Ave., Murrieta, CA 92529, Charlotte Devle
Empire Tractor Co., 1485 Nandua Ave., Perris, CA 92571, George Bora
Enterprise Business & Payroll Svcs., 1403 O’Regan Ave., Corona, CA 92879, Ana Boras
Entrada Dental Supplies, 8558 Red Oak St., Clarksburg, CA 92324, Carolina Cucuna, CA 91730,
MARCH 1997

CHAMBER OF COMMERCE

TIREO OF LOSING PROFITS TO 
FRAUD AND THEFT? 
ATTEND THE RIALTO CHAMBER OF COMMERCE 1997 SPRING BUSINESS CONNECTION

How To Learn To COVER YOUR ASSETS!

By Developing A "Security Plan" 
Thursday, April 16, 1997, 4:00 p.m. - 6:00 p.m.
Jack Simonson Center - Rialto

...Sign up early! Networking and refreshments provided and space is limited!
Call Chamber Office at 909-987-5464.

Montclair Chamber of Commerce
Tuesday, April 15, 1997
Washingtong Lakes Golf Course
Fountain - $380 • Individuals - $75
For information call (909) 245-2369.

GRAND PRIZE - "McDougall Golf Extravaganza"
3 Days - 5 Rounds of Golf in Palm Desert
Golf with the "best of the best!"

Upland Chamber of Commerce
The Sixth Annual 
FRANK ABBOTT MEMORIAL Golf Tournament
Hosted by Ford of Upland
Corporate Package Sponsorship • Exclusive Hospitality Tent Sponsorship • Door Prizes • Bag Goodies • Players Cards
April 8, 1997 • Monday, April 7, 1997

MEAD ON WINE

continued from Page 51

lupeus and bittersweet chocolate. That may not sound like an ideal combination of smells and tastes, but it works for the wine called Cabernet. Supple and round and very drinkable. Rating: 87/89.

Ivan Tamas 1991 "Limernzine" Zinfandel ($8).
This good news is the new is a wonderful Zinfandel. The bad news is that we’ve lost the winery. We will not buy this wine again. Rating: 89/90.

Wines are rated using a unique 100-point system of scoring. The first number rates quality; the second number rates value. ©1997 JDM Enterprises

MEAD ON WINE

MEAD ON WINE

PAGE 59 • INLAND EMPIRE BUSINESS JOURNAL

FEBRUARY IN REVIEW

2 Developer John Mitchell of San Bernadino and his Cal Tai Associates missed the final deadline to submit a $300,000 deposit to the Inland Valley Development Agency in a bid to build the proposed $400 million Worldpoint International Center for Trade. Agency board members received a new proposal from Hermosa Beach-based Dominion International which seeks to take advantage of land designated as a foreign trade zone on property adjacent to San Bernadino International Airport.

4 The Rialto city council approved the formation of a community charitable foundation to benefit its citizens and civic services. The Rialto Community Foundation joins similar charitable organizations established in Riverside and Rancho Cucamonga and will be managed by Rialto residents.

5 The results of a feasibility study indicated that the three Victor Valley communities of Apple Valley, Hesperia and Victorville would save a combined $1.5 million annually by consolidating police services. All three communities independently contracted for police services with the San Bernadino County Sheriff’s Department. The report findings were released during an Apple Valley town council meeting. In related news, the mayor of Adelanto declared Sheriff Gary Petru’s offer to replace the city’s police force with contract services — it would cost the city $450,000 in the first year.

6 Colon planning commissioners Jim Ott was unseated during a closed-session city council vote over his opposition to commercial billboards at the intersection of Interstate 215 and 10. Ott was also viewed by city council members as appropriately representing that city while speaking on a related subject in Yucaipa. Rep. Brent Goodwin, R-Rialto, described himself as supportive of the Colon city council’s action and actions was quoted as saying, “You have certain responsibilities when you hold a position.”

11 San Bernardino County supervisors approved an additional expenditure of $950,000 for construction of a new, Regional Medical Center in Colton, planned successor to the county’s existing medical center in San Bernardino. The sum includes costs for improving the hospital’s internal paging system and for drilling a well water on the property. Total cost of the project is near $65 million.

12 The Inland Valley Development Agency referred proposals by three potential developers to a four-member committee which was slated to make a selection of one by the end of the month. Cal Tai Associates and Dominion International proposals were joined by one from Joe Bonasal, a San Bernadino-based engineer. The opportunity for competing bids came with the missed deadline for an installment payment due Feb. 3 by Cal Tai Associates.

13 Santos Named Vice President
Juan Santos has been promoted to the position of Commercial Lending Division for Inland Empire National Bank.

14 Montclair Chamber of Commerce Tuesday, April 15, 1997
Washingtong Lakes Golf Course
Fountain - $380 • Individuals - $75
For information call (909) 245-2369.
A Tradition of Excellence

Since 1906, CB Commercial Real Estate Group, Inc. and its predecessor companies have set the standards for professionalism in real estate. Our real estate specialists are continuing this tradition of excellence.

In 1996, these people were major contributors to CB's outstanding performance in the Inland Empire, with sales and leases exceeding $215 million in value. They represent the expertise, creativity and knowledge of CB Commercial, the Number One brokerage firm in the Inland Empire and in the nation. This year, 23 specialists in the Riverside office of CB Commercial were working to set the top. Take advantage of this dedication to performance when you have decisions to make regarding commercial real estate.

At CB Commercial, the difference is you people.
3750 University Avenue, Suite 250
Riverside, California 92501, (909) 788-0880
http://www.cbcommercial.com
Cord named general manager ...

continued from Page 61

Cathedral City to Host University Center

The University of California, Riverside, and Cathedral City officials signed a letter of agreement to establish a university education center in the city's new downtown area near Highway 111 and the intersection of Cathedral Canyon Drive.

The UCR Cathedral City Education Center will be home to graduate and executive level programs offered by the A. Gary Anderson Graduate School of Management and to continuing education programs of UCR Extension. The 6,000-square-foot facility will include an executive seminar area, classrooms, offices, a reading room and telecommunication facilities which include direct Internet access.

The changing world ...

continued from Page 15

California Sun Cities have been the best-selling new home communities in the state for almost every quarter since it opened four years ago, according to industry analyst, The Meyers Group in Corona.

Under Don's leadership, the Phoenix, Ariz.-based company is one of only six residential builders nationwide to post revenues exceeding $1 billion. Del Webb Corp. opened 11 new model homes at Sun City Palm Desert in mid-January, the largest opening of new homes in the desert resort since 1992.

In brief: Sarah DiGrazia, a councilmember of Cathedral City, was elected president of SunLine Transit Agency's board of directors. Will Kleindienst, mayor of Cathedral City, was elected vice chairman. Nancy Alvarez was named executive director of the Cathedral City Chamber of Commerce. Alvarez has a diverse background in communications and marketing. Mark Nichols, chief executive officer of the Cabazon Band of Mission Indians, was elected president of the Desert Chapter of the American Diabetes Association.
During open enrollment, make sure your health plan includes Loma Linda University Medical Center. We've been keeping you healthy for generations.

Loma Linda University Medical Center
11234 Anderson Street • Loma Linda, CA 92354
To find a caring physician, please call 1-800-872-1212.