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WHERE IS THE INLAND EMPIRE ECONOMY HEADED IN 1998?

You’ll hear about the Inland Empire’s growth areas and trends for different industries including media entertainment and the financial markets.

You’ll also have the opportunity to question the experts and to network with top Inland Empire executives.

GUEST SPEAKERS

Hong Kong Today and Tomorrow
Asian Economics and the Inland Empire
MICHAEL LEE
Hong Kong Economic and Trade Office

JOHN E. HUSING
Economist of San Bernardino County
CANDACE HUNTER WIEST
President and CEO, Inland Empire National Bank

SCOTT LUNINE
Sales Manager, Sperry Van Ness
GREGORY B. WILLIAMS, DrPH
Administrative Director of Marketing
Loma Linda University Medical Center

JULIAN NAVA, Ph. D.
Former U.S. Ambassador to Mexico
Topic: Cuba, Asian Economics and the Inland Empire

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Company: ________________________________________ 
Venue: ____________________________________________ 
Date: Friday, February 20, 1998 
Time: 11:30 a.m. to 2:00 p.m. 
Venue: Doubletree Hotel, Ontario
222 N. Vineyard Ave., Ontario, CA 91764

Economic Forecast Conference

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INLAND EMPIRE business journal
VOLUME 10, NUMBER 2
FEBRUARY 1998

LATINO PROGRAM:
Real or Hype?
by Andrea Laughlin

In the wake of the current anti-discrimination climate as well as Wells Fargo’s own fair-lending policy, one may wonder how a Latino loan program can exist. The program in place was launched in October 1997 in conjunction with the U.S. Hispanic Chamber of Commerce. It basically establishes a $1 billion loan fund over six years to aid current Latino business owners.

According to a Wells Fargo press release, this program was established as a direct result of findings from their own Latino Owned Businesses: Access to Capital Study. The study concluded that the Latino community did not feel business loan money was readily available to them. “We feel this is a true reflection of Wells Fargo’s outreach into the Hispanic Community,” said Polo Enriquez, director of the Sacramento Chamber of Commerce.

But is it? Wells Fargo’s own facts and figures as of June 1997 rank them the 10th largest bank holding company in the United States with $102.2 billion in assets — staggering number when compared with the available $1 billion Latino loan program.

The basic criteria needed to be eligible for this program include satisfactory personal and business credit records, a profitable business in existence for at least three years, no bankruptcies within the last 10 years and an established business bank account. Essentially these same criteria have to be met by anyone who applies for a Wells Fargo business loan.

“Frankly I don’t quite see what the difference is,” Enriquez said.

See Page 3

INLAND EMPIRE business journal

LATINO PROGRAM:
Real or Hype?
by Andrea Laughlin
FEBRUARY 1998

Optitus Technology to Develop Proton Beam Treatment Center in Taiwan

Optitus Technology Inc., a San Bernadino-based medical technology company, and Chang Gung Memorial Hospital (CGMH), a 4,000-bed university medical center located in Taiwan, announced the signing of a letter of intent for development of a proton-beam treatment center in Taiwan.

The new proton-beam facility, similar to the one located at Loma Linda University Medical Center, represents a major breakthrough for cancer victims in Asia," said William H. Slater, president and CEO of Optitus.

The Chang Gung project, which is estimated to cost approximately $70 million, will provide openings for approximately 300 high-tech, high-wage jobs at Optitus. The company currently has 45 employees and is seeking to hire for qualified technical professionals to fill new job openings, which will provide a quagmire of localized employment opportunities.

In addition, Stater said, the subcontractors that will materialize to construct the extraordinarily diverse and complex components of the proton-beam treatment center will provide a wealth of additional job opportunities, a majority of them local. It pleases us to be able to help those suffering from cancer, while at the same time provide tremendous career opportunities here in the Inland Empire."

CGMH studied several companies before making their decision on the Optitus Conform 3000 system. The Conform 3000, the third-generation technology developed by engineers and scientists at Optitus, is designed to treat more than 3,000 patients annually. Mr. and Mrs. Sumimoto, two Japanese giants, and IBA, a Belgian company, aggressively pursued Chang Gung for the contract.

But Optitus won the confidence of CGMH because it has helped create, upgrade and maintain the LLUMC system that has proven itself since beginning patient treatment in 1990.

"The Optitus product has over seven years of uninterrupted operation, while other companies are selling concepts. CGMH wants to buy a product, not a concept," said Stater.

The sale of the proton beam system to Chang Gung is the beginning of the worldwide market expansion of Optitus. Due to the recent release of clinical data on hundreds of cancer patients, proton-beam treatment has received global recognition as the most significant breakthrough in early and late-stage cancer treatment in more than 25 years. In the wake of this rising global interest, Optitus plans to develop three new systems in the next three years, and 10 such systems annually thereafter. This will translate into a continued on Page 43

INLAND EMPIRE PEOPLE

Judith Battey

Beach. She has been with the company for 18 years. Her original title was career counselor, a position which she still holds, but which gives her the titles of human resources manager, real estate and construction manager, and strategic marketing manager. Now she is a district manager.

"There have been tremendous opportunities at the Gas Company."

Family Status: Married to George Battey, and has two children, a four-year-old daughter, Molly, and a one-year-old son, Patrick.

Hobbies: Cooking and golfing.

City of Residence: San Bernardino

Favorite Movie: "Game with the Wind."

"I haven't seen a movie in so long."

Favorite Book: "Is terms of the most useful in my current situation, What to Expect in the Toddler Years."

Who is your hero? "My mother. She taught me from the time I can remember that I can do anything that I choose."

What is your business philosophy? "Be adaptable and versatile and approach change with an open mind."

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INLAND EMPIRE BUSINESS JOURNAL
Time to Stop Playing the Name Game

In the '60s there was a wave of hysteria across the United States. At that time, everything was after our assassinated leaders. Some of the more notable examples are Cape Kennedy, JFK Stadium, RFK Stadium and course, a slew of streets and high schools named after Martin Luther King Jr.

As dust and emotions settled, some of the names disappeared. The Cape is now Cape Canaveral again.

But suddenly, in Riverside the debate flames anew. Either the local elites name the high school after Martin Luther King Jr. or they must confess that they are racist. Essentially, this is ethnic blackmail. Can these promoters of the King name a school in their city was never part of the "dream" of Reverend Martin Luther King Jr.

Wells Fargo in the Red in Logic

Can these promoters of the King name a school in their city was never part of the "dream" of Reverend Martin Luther King Jr. or they must confess that they are racist. Essentially, this is ethnic blackmail. Can these promoters of the King name a school in their city was never part of the "dream" of Reverend Martin Luther King Jr.

Jet Fuel Tax Must Remain with Our Communities
by Assembly Member Joe Baca

It has been a long, hard struggle, but the city of Ontario and every California community with an airport contributes to the general fiscal revenue of our state. It is very close to a historic point in local government financing.

A measure I developed and which is co-authored by Assembly Member Fred Aguilar (R-Chino) would allow local jurisdictions to retain their portion of the state's jet fuel sales tax.

At stake in this legislation (AB 66) is roughly $10 million a year for the communities that support airports ranging from large national facilities to the general aviation airports used by business jets.

The important votes we've taken in the Assembly send a clear message that it is time to pass the Board of Equalization regulation put in place in 1991. That regulation diverted millions of dollars over the years from the airports to the general funds that operate and maintain airports to the cities in California where the contracts for jet fuel were signed.

The issue of the Inland Empire and other regions retaining their share of the jet fuel sales tax has always been one of fairness and equity.

All 66 will ensure that communities with airports serving jets are able to keep their share of the jet-fuel money – this means any community with an airport that pumps fuel into a jet belonging to an airline, a corporate jet, or a private jet.

In situations where more than one jurisdiction is involved, this measure will ensure there is an equitable allocation of the jet fuel sales tax money. All allocations will, by existing law, be administered by the Board of Equalization.

For the city of Ontario, which is spending more than $100 million on the Ontario International Airport, AB 66 would mean that the city would recoup $500,000 next year alone. More importantly, with passenger traffic expected to double over the next decade to 10 million passengers a year, this tax allocation is expected to climb to at least $1 million a year in less than a decade.

We have had the support from a wide range of communities across the state, including many that have general aviation airports.

We still have to go through a number of legislative hurdles, but I have pledged to keep working with all of the communities involved to ensure that we treat all jurisdictions fairly and evenly.

All of the communities supporting jet traffic at their airports put up with the noise and air pollution for jet fuel which comes with this activity.

And they absorb much of the fiscal impact of supporting these airports with spending on facilities management, in addition to road and other infrastructure improvements.

Every California community serving jets at its airport deserves to keep its jet fuel sales tax money. This is the fair and equitable thing to do!

Assembly Member Joe Baca (D-Rialto) represents the 62nd dis­trict.

JET FUEL TAX MUST REMAIN WITH OUR COMMUNITIES
Achieving Top Management Takes Experience

by Mathew Padilla

If experience counts for anything, Gene Lewis is the most competent man in the world.

Close to it. The store manager of Gottschalks is in the Inland Empire Mall in San Bernardino has worked in retail for most of his life since he graduated from Florida State University with bachelor’s degrees in human resources and marketing.

Managing the largest store in the Fresno-based chain, according to square footage, 205,000, Lewis, 66, has come a long way from his first post-college job as an executive trainee for Burdine’s department store in Miami, Florida.

There he raked in experience in several departments, moving his way up to handbag buyer for all 26 stores in the chain. After seeing how other departments functioned, Lewis decided he liked the operations side better and became an operations manager.

His career took a detour when he decided to take a sales position with a housewares manufacturer in North Carolina, but, after earning several top-sales awards, he decided to return to retail. He became general manager of a Jordan Marsh store in South Florida, eventually rising to the position of store manager in the Inland Center in San Bernardino.

Lewis eventually went out of business, and, with three children in college, he and his wife, Ivy, decided it was time for a change. California.

"Now is the time we can be adventurous and make that kind of a move," Lewis said about how they felt back in 1990. "We had never been to California."

Born in Ohio and raised in Florida, California offered the perfect climate change, Lewis said. Lewis, his wife, and his daughter, who left college to become a chef, moved to California when Lewis became the general manager of a Gottschalks in Bakersfield.

The job was good but living in Bakersfield "left a lot to be desired," he said. When the opportunity came to open another store in San Bernardino, Lewis took it, moving to the city. In April of 1995, he opened the three-level, 205,000-square-foot store with 400 employees.

"Since we were brandnew in the market, I felt it essential that I get involved in the community," Lewis said.

He did — he is on the board of directors of Goodwill Industries of San Bernardino and a local arm of the United Way. He is also chairman of the board of Founders Community Hospital of San Bernardino. His wife is an administrative assistant for the president of Goodwill.

Although the number of employees has dropped from 400 to about 250, total sales have grown about six percent annually, Lewis said. Last year, the store did about $15 million in sales.

He credits a "very, very good group of managers" for the annual increases in sales.

"We do an outstanding job of presenting the store," he said. In fact, store staff does service so well under Lewis’ hands-on, though empowering, management style that they are like, well, family. "I know their families. I have met their families," Lewis said.

CLOSE-UP

Citizens Business Bank Is One Long Success Story

by Mathew Padilla

These days just about the hottest ticket for banking in the Inland Empire seems to be Citizens Business Bank.

The bank has doubled in size since 1991 from 12 branches and approximately $500 million in assets to 23 branches and $1.26 billion in assets, said Linh Wiley, CEO and president of Citizens Business Bank.

Another reason for the growth of Citizens during the recession has been the acquisition of Citizens South America and the branch of Vineyard National Bank in the High Desert, according to CEO Wiley.

One of CBV’s major acquisitions was Citizens Commercial Trust in 1996, which at the time was an 84-year-old institution with $130 million in assets and four offices. The acquisition increased CBV’s presence in the San Gabriel Valley from five offices to 20. Now the bank has 10 branches in San Bernardino County, two in Riverside County, nine in the San Gabriel Valley, and two in Northern Orange County. The company employs about 425 people.

With so many employees and branches, it is clear that Citizens Business Bank has come a long way since it was founded in Chino in 1974 by seven local businessmen. Originally named Chino Valley Bank, its initial focus was on small retail customers.

But in 1986, company officials changed the bank’s focus to commercial and professional clientele.

"I believe that’s where we can make the biggest difference in the value we provide to our clients," President Wiley said.

Today, five of the bank’s seven founders sit on the board of directors, including Chairman Borba. Wiley credits them with the bank’s success to their strong leadership.

"It’s unique to have a board remain through the entire 25-year history of the bank," Wiley said.

After the 1996 acquisition of Citizens Commercial Trust, CBV officials decided to change the name of their principal bank to Citizens Business Bank. The thinking was that since Chino Valley Bank was formed by "citizens," people from the local community, and the bank’s primary function is to make loans on business and professional clientele. Citizens Business Bank is perfect.

And the bank has done very well in its mission, although it does face some issues, including the consolidation of banking operations.

"I think we will continue to see massive consolidation in the banking industry and really throughout the financial services industry," Wiley said. Since the mid-1990s, already seen the number of banks shrink from 15,000 to about 7,500 nationally. I think we will see that number decrease to 3,000 banks by the end of the decade, he said, dominated by a few giant banking-financial-services companies.

But notwithstanding that trend, Wiley said still will have "significant opportunity for a smaller number of specialized niche players who price very well on specific market segments."

So is CBV looking to acquire another bank? "We are always interested in making acquisitions that provide additional value to our shareholders," Wiley said. "We do have banks that we have an interest in." But the CEO declined to give any names.

What about the rumor that CBV is looking to sell out?

"I have already contradicted that rumor," Wiley said. "We are not interested in being acquired."
**PEOPLE, PLACES AND EVENTS**

"Over the next 18 months, MGC will be installing five Nortel DMS-500 switches at facilities to be constructed to bring competitive phone service to Palm Springs, San Diego, Long Beach, Glendale, Burbank and Orange County, Vermont and California," Peterson added.

With the launch of its phone service in California, MGC is offering a number of incentive programs to help customers "just drive" the new phone company, while minimizing any concerns about changing over to a new phone provider.

For information about MGC service, customers may call toll-free customer service representatives 24 hours a day, seven days a week at (888) 777-5002. Nationwide, MGC is investing more than $150 million in new phone systems to launch its entry into the competitive telemarket. MGC Communications currently serves Las Vegas and has also entered the competitive telemarket in Atlanta.

MGC recently opened a Western regional office in corporate offices in Ontario at 3400 Island Empire Blvd., Suite 201. Initially, the company will employ about 15 people at the new Ontario switching center and its Ontario regional office. Staff is expected to double over the next 12 to 18 months to accommodate anticipated growth of new customers throughout Southern California.

For its initial entry into the Southern California phone market, MGC has signed interconnection agreements with GTE and Pacific Bell telephone companies to allow the company access to the local telephone network (GTE) for the purpose of offering business and residential phone services under an alternative phone provider.

**Appliances Tests as College District Trustees Take Office**

Appliances, smiles and tears were on the agenda recently when the newly formed Community College District welcomed newcomer Beverly Powell, said good-bye to veteran trustee Lois Cano and elected Judy Valles as president of the seven-member board of trustees.

The first item to come before the reorganized board was a call for support of a $750 million a year statewide bond election and advice on financing seismic problems located within the district.

The board unanimously passed Trustee Allen Gresham’s motion to elect Valles as the new trustee; Cereceres as vice president and Peterson as secretary. Powell smiled through tears during a thank-you to friends and family before the ceremony after she took her seat on the board for its final meeting.
continued from Page 10

Lenz indicated that not all solutions to Valley's problems should be expected from Sacramento. "We're barely able to maintain the (statewide) system, let alone address seismic retrofit and seismic replacement, which are such a need at the San Bernardino campus ... The dilemma we're in leads itself to colleges being very creative in trying to find financing on their own," Lenz said, recommending that the governor and state policy-makers educate about those needs when they return from recess in January.

California's 106 community college districts are expecting an influx of some $338 million in state-awarded state dollars statewide in what is called "Title Wave II," Lenz told the board.

District Chancellor Stuart M. Bundy will organize local bond efforts, announced President Vailos.

Business Bank of California

Business Bank of California reported in January recently-released fourth quarter 1997 earnings of $451,000 or 31 cents per share, compared with $595,000, or 1 cent per share, earned in the fourth quarter of 1996. In addition, the San Bernardino-based bank reported that its acquisition of High Desert National Bank was successfully completed in early December, bringing the total number of branch offices to 31.

"We are extremely pleased with the progress we have achieved during this past year," said Frank J. Mercadante, president and CEO of Business Bank.

"The Goodwill Industries of the Inland Counties Announces Director Ogden Entertainment Inc. recently announced John Ferry, the former manager of operations, has been promoted to general manager of the American Wilderness site at Ontario Mills. Ferry will now be responsible for the day-to-day management of the facility including all operations and staffing.

"John has the expertise to effectively manage this new brand of entertainment, and do it in a way that will draw the public to visit the American Wilderness Experience," said Bill Watl, vice president of operations.

Ferry brings more than 14 years of experience in managerial opportunities for the entertainment industry. Prior to joining Ogden, Ferry was the manager of operations at the Cocoey Island Emporium at the New York, New York Hotel and Casino in Las Vegas, where he assisted in the grand opening of Las Vegas' largest game room.

American Wilderness Experience is an immersive wilderness experience that transports visitors into the lives of animals and their habitats including live animals, sights, sounds, climates and smells. Additionally, visitors will enjoy a unique dining experience at the Wilderness Grill and find atmosphere-oriented gifts at the themed retail store. Naturally Unformed for information on American Wilderness Experience call (909) 481-6604 or visit "www.wildernessexp.com" on the Web.

Salary Structure Adjustments

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Salary Structure Adjustments

San Diego County leading in overall compensation, with an annual salary movement of 9.5 percent for the year ending in October. Additionally, salary levels for middle managers and directors increased by a healthy 5.5 percent over last year's levels. In contrast, the over the last two years, non IT positions are experiencing average compensation movements ranging between 6.5 percent and 2.4 percent.

Although significant differences by industry were not clearly evident, some subtle compensation trends were noted. For example, data suggests lower-than-average compensation levels for IT personnel, whereas service firms budgeted higher-than-average increases for 1997, averaging around 4.6 percent.

The survey indicated companies providing bonus and incentive plans for IT personnel remained about constant. For 1997, 11.6 percent of management and supervisory employees, 8.5 percent of professional staff employees, and 6.1 percent of support staff employees participated in such plans. Also of interest is the increase in the number of companies that will implement a signing bonus in 1998.

Covering more than 90 IT and telecommunications positions, with breakthroughs by region, industry and employment size, the complete version of the Employers Group Information System Survey will be mailed to members within the first two months of this year. This is one of 10 statewide compensation and benefits surveys that the Employers Group does per year, surveying more than 670 job classifications.

Juan Garcia is the research manager for the Employers Group. The Employers Group is a 102-year-old, nonprofit association that is one of the largest employer representatives for human resources management issues in the nation. The group serves more than 4,000 member firms, employ approximately 2.5 million workers. Employers Group Inland Counties operates an office in downtown Riverside, and may be contacted by calling (909) 784-9440 or see their Web site at "http://www.b-hole.org".
were discussing the proper planning
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and financial. They are not just trained
to evaluate marketing elements of busi-

Banks are not alone. Although
CPAs have a different agenda they
are still having misunderstanding of mar-
ning. As director of management
services for a national retail mer-
chandising business, I worked with
hundreds of accountants during my
seven years with the firm. I found
only three accountants familiar with
example above. Accountants are
frequently amazed in how a client can
continue to grow, usually their
role is to provide accurate financial
reports and tax plans. They are not
employed nearly enough by their
client's to provide better cost analysis
or management reports. Neither do
I like a good job of selling these clients.

It is not an indictment of

Ron Burgess is a business develop-
ment consultant who specializes in
strategic marketing, rela-
tionship marketing and integrated
marketing systems. He may be con-
sulted at BURGESS group e-mail-
ing to "enburgess@earthlink.net" or
calling (909) 798-7092.

Inland Empire

Embarcany: too Much, too Often

In reviewing the success or fail-
ure of the sanctions the U.S. govern-
ment has imposed on foreign govern-
ments, it is apparent that sanctions
should be applied in extreme cases,
in conjunction with other countries,
and only if diplomatic measures fail.

Susan Thomas established Export-
ers Inc. in 1991 specifically to help
small manufacturers get their
products sold on the international
market. Thomas may be contacted
by calling (714) 282-7094.
Sexual Harassment: Protecting Your Company
by Lucio Fernandez

In last month's article, I defined sexual harassment and discussed examples of the various forms it may take. This article discusses an employer's liability for sexual harassment.

All employers, no matter how large or small, are covered by the harassment provisions of the Civil Rights Act, Housing and Employment Act. Even if the employer is not aware of the sexual harassment in the workplace, certain circumstances, be liable to the victim. However, it is possible for an employer to escape liability for the harassment if the employer is merely a rank and file employee and the harassment occurs in the course of a social event, a casual conversation, or a casual interaction where there is no relationship of trust or reliance.

One common type of sexual harassment is the so-called "strip search," in which an employer requires an employee to remove their clothing in order to protect the employer's personal belongings or to prepare the employee for a physical examination. This type of harassment is illegal because it involves forced exposure of intimate parts of the body. It is also illegal if the employer requires the employee to perform any other act that is likely to cause humiliation or embarrassment.

The law, however, imposes personal liability on the perpetrator and any management representative who knew of the harassment and either condoned it or ratified it. Moreover, since sexual harassment is intentional and wrongful conduct, payment of damages is available to any kind of business, personal or general liability insurance. If you personally know of a harassment problem, the employer may be liable under the laws of sexual harassment or harassment.
Thank you!

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Stater Brothers "Family" of Employees
Ziprick, Schilt, Heinrich & Cramer

Gala proceeds directly benefit victims of child abuse through the Children's Hospital Child Protection Center.
Focus Ontario

Ontario: Establishing Itself as the Destination Location of the Inland Empire

by Mayor Gus James Skopos

It is an exciting time for the city of Ontario. After many years of planning, preparation and hard work by city officials, a number of the city's important economic development projects have recently come to successful fruition, firmly cementing Ontario's position as the leading economic force in the Inland Empire.

More than $1.3 billion in recent construction activity has spurred a steady stream of new businesses moving to town, a large increase in new hotel and tourist activity, and an unprecedented number of visitors coming to the city to shop and be entertained. Without a doubt, Ontario has strongly established itself as "the destination location" of the Inland Empire.

The new Ontario Mills Mall has come to symbolize much of the city's recent success. With its more than 200 specialty stores, 25 anchor/major stores, and exciting variety of entertainment venues, the mall has quickly become not only the largest shopping center in the state, but also California's number one tourist attraction. It drew more than 17 million visitors last year — even more than Disneyland — with groups of shoppers coming from as far away as Germany, Japan, Australia and Brazil. The Mills has also directly created more than 7,300 new full- and part-time local jobs and, during its first full year of operation, generated more than $4.9 million in sales tax revenue for the city of Ontario.

Besides becoming a major shopping attraction, the Mills Mall has also become the Inland Empire's premier location for entertainment and nightlife. Its three major movie theatre complexes, with a combined 53 screens, have unsurprisingly earned the city the prestigious moniker as "popcorn capital of the world." The west coast's first Dave and Busters, the Dreamworks Partners' Sega GameWorks, the nation's first American Wilderness Experience entertainment/restaurant facility, and the Wolfgang Puck Cafe have seen a consistent stream of excited customers.

The new development of the outparcel areas around the Mills will create even more economic activity as a significant number of new commercial establishments, restaurants, hotels and gas stations officially open to the public for business. Construction has either been completed or is soon to be completed on two new hotels, a

continued on Page 25
Convention Center Embodies Ontario Founder’s Vision

by Kristina Van Dam

The city of Ontario’s rich history played a major role in the shaping of the new Ontario Convention Center. In 1993 HMC Architects, along with Turner Construction Company and HNTB Corporation — the other members of the 3-member design-build team — began conceptual studies for the new Convention Center. The Team solicited input from numerous community groups to identify important issues and to begin establishing building program needs.

The concept

The city of Ontario was founded in 1882 by George B. Chaffey Jr. Chaffey organized the colony” in 1882 by George, because of his own fascination and intangible items being sold. These are the city’s history and run by early 1999, “said Denise Wilson, OTA director of public affairs. “The names of the two terminals will be East and West.” The project, which began con...
Ontario Chamber of Commerce Offers Much to Businesses

The Ontario Chamber of Commerce is starting the new year with myriad of activities that will benefit not only its active membership, but also help to develop, enhance and promote commerce in the city and its trade area. The chamber membership will see a new spirit from the chamber staff to get businesses involved in finding out all of the benefits that are afforded by the chamber.

One of the benefits of becoming a chamber member is the networking opportunities that open doors towards developing new client relationships. It is truly a rewarding experience to see those members who attend a monthly chamber breakfast or after-hours business mixer and meet up with other established members to exchange ideas, services, and develop professional relationships. Not only are members granted a golden opportunity to be promoted by the chamber but are also encouraged regularly to participate in the many events put on by the staff and its dedicated volunteer committee chairpersons and the highly motivated Ambassador Corps.

The Membership Division, led by David Grossberg, is developing positive strategies such as providing benefits, customer satisfaction to new and existing members. He wants members to feel recognized and "in touch" with the chamber's benefits and special events that occur on a regular basis. There are even incentives being offered to businesses who refer new businesses to join the chamber. He also cares about membership retention and finding out what new services members are in need of.

Another avenue of participation may take advantage of is the chamber's standing committees such as the Governmental Relations Council. It offers members an "open door" to meet face-to-face with representatives of political leaders of today and the future, and give input on legislative issues affecting businesses.

The Economic Development Committee makes it possible for those members who are focused on changing business trends and the economy, to listen to speakers from various facets on industry, business and government present an overview of economical changes that are to come. The Business Manufacturers Council, which meets quarterly, allows chamber members to see first-hand the changing technology and high efficiency of manufacturing plants and other corporate industries during tours.

In the way of special events, this year's International Cargo Conference and Expo will be held Wed., Mar. 11, and Thurs.; Mar. 12, from 8 a.m. to 4:30 p.m., at the Ontario Convention Center, 2000 Convention Center Way. This year's theme will be shipping technologies of the 21st century.

James Watson, director of public relations, said at this year's event, he wants to make sure the Ontario Chamber should not only be seen as a major hub of shipping cargo out of the region, but that outside shippers and freight forwarders should ship their cargo through the Inland Empire.

The annual golf tournament, to be held in April, will offer those who love the sport to polish up on their swing for a worthy cause. The chamber is actively seeking sponsorships from chamber members. This is an excellent way to bring name recognition to your company.

With all of the activity that is coming in the next several months, it's no wonder that more and more businesses are signing up as members with the Ontario Chamber of Commerce.
Focus Ontario

Fallis Place: Landmark of Design

by Christina Hale

Possibly attracted by flyers distributed by the Ontario Land Company, William B. Fallis moved here from his native Ontario, Canada, in 1906. Not only was he already in pioneer building the city of Ontario, he was well known for being among the first to use splashy full-page advertising, overwhelmingly common today, for his English department store’s dry goods. Fallis’s sense of style and quality was not limited to his merchandise; it also took shape in his private residence. Adding to a building dating 1890, Fallis built an exemplary example of Victorian architecture created by Southern California’s turn-of-the-century upper crust and appreciated today by lay-people and students of architecture alike. Renovated in 1995 by architect Norberto F. Nardi, himself a transplant from New Orleans and Argentina, the house was designated Ontario’s first Historical Landmark. Nardi was awarded the “Chateau Blush” Vintage Award for Historic Rehabilitation in September 1997 in a tongue-in-cheek celebration of fallin Empire’s built environment organized by leading planners, builders and architects in the region as a benefit for Habitat for Humanity. The Vintage and Vinegar committee, in a wine tasting tea-off, commended, “This eclectic combination of styles is like a blending country breeze, it seems coy, almost shy, but simultaneously worldly and city-refined.”

For more information call Britta at the Inland Empire Office of Employers Group (909) 784-9430.

Focus Ontario

Ontario: Establishing Itself...

N.Y. Grill Restaurant, a Cocina Cocina Restaurant, an On The Border Cafe, an Islands Restaurant, a Coco’s Restaurant, a Burger King, a McDonald’s, a Jack-In-The-Rex, a Carl’s Jr., a Wienerschitzel, a Robbins Fish Tacos, a Tokyo Tony Restaurant, a Subway, a Starbucks Coffee, an America’s Tire Company, a Jiffy Lube, and several gas stations and car washes. This last December the city also opened its new state-of-the-art $66 million Ontario Convention Center. The new 225,000-square-foot center is a showcase of the latest in advanced technology and telecommunications capabilities. It has video teleconferencing facilities, computer break-outs in all meeting rooms and booth locations, wireless telephones, computerized information monitors, total audio and video distribution capability throughout the building, and various other high-tech services linked through fully integrated computerized information monitors, telecommunication capabilities. The city is presently facilitating a $137.6 million, 25-year public/private funded ground transportation project to help improve transportation access to the new two spacious terminals. With the airport and an immediate proximity to local rail and the I-10 and 15 interchanges as well as within walking distance of more than 2,000 hotel rooms, the new Ontario Convention Center also contains a 75,000-square-foot column-free exhibit hall, a 20,000-square-foot premier ballroom, and 27,000 square feet of divisible meeting-room space. As the largest convention center in the entire Inland Empire, the new building space was additionally constructed in town — with a total valuation of more than 200,000 vehicles are to be sold. This will bring the mall’s total to 14 dealer-shops offering 25 different makes of vehicles.

Besides fostering economic activity on the west end of town, the city has also committed itself to investigate significant time and resources in its residential areas. The city has recently entered into a deal with Edwards Theaters to redevelop the 6th Street and Mountain Avenue area, immediately south of the I-15 freeway. Construction is anticipated to begin this spring at the new or more urban entertainment facility that will contain a 14-screen movie theater complex, parking garage, restaurants, various retail establishments, office space and a new police station storefront. At 4th Street and Mountain Avenue, the Redevelopment Agency is fostering the demolition of the outdated and sorely lacking Ontario Plaza shopping plaza.

NARDI'S vision for the house is multifaceted and not simply a complicated mix of style, but of function as well. Today it is inhabited by the interdisciplinary Fallis Place Design Consortium, led by Nardi’s Architectural Design Company and Ramirez Engineering Company. Adding to professional offices, the access improved environs converting the horse stables into an architectural museum and renovating the carriage house in art studios.

Nardi, known as a modernist in his teaching at California State Polytechnic University, Pomona, and professional practice, sees no contradiction in the blending of the modern with the historic. “Historic renovation doesn’t necessarily have to mimic the past; it should rather preserve and maintain the quality of design and adapt to modern uses and applications,” Nardi said.

The Fallis house and its occupants have undoubtedly made a mark on the past, present and future of the built environment and quality of life in the Inland Empire.
A number of historic buildings in the downtown area and planning is re-habilitation and reconstruction of action. More than $1 million of city build a consensus on a plan of Downtown Ontario Business Downtown Revitalization

new Albertson's Grocery

To Order Your Copy call:

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FEBRUARY 1998  

Ontario: Establishing Itself ... continued from Page 25

Construction on a new existing shopping facility that will contain a new Albertson's Grocery Store, an upgraded Thrifty Drugs/Rite Aid Store, more than 150,000 square feet of new commercial real estate, and a new 80-unit Senior Housing project will also soon be complete.

The city is also making an effort to help plan for the revitalization of its downtown area. A Downtown Revitalization Partnership committee has been formed with assistance from the City of Ontario Business and Professional Association and downtown business leaders to help build a consensus on a plan of action. More than $1 million of city funds have been allotted for the rehabilitation and reconstruction of a number of historic buildings in the downtown area and planning is taking place for the construction of a new state-of-the-art police facility

Ontario Bicycle Cops. Felony crime in Ontario has dropped 33% over the last three years as the City of Ontario has made public safety a major priority.

Safety a major priority is significantly paying off. Violent crime in Ontario Kiwanis, with financial assistance from the city, recently constructed a new bandstand facility on the Euclid Avenue median downtown.

The city’s effort to make public safety a major priority is significantly paying off. Violent crime in Ontario over the last three years to an impressive 33 percent. More officers on the street, the use of an innovative community policing program, the recruitment of more than 1,400 neighborhood watch captains, the new police substation at the Mills Mall, and the use of new high-tech crime fighting equipment - most of which has been purchased with grants and state grant funds - have truly made an impact.

This next year will see a number of exciting new projects in Ontario. The city is planning development of a new indoor sports arena for minor league ice hockey and basketball. It has recently purchased 46 acres of property and is presently negotiating with prospective developers and tenants. Construction is anticipated to begin by mid-1998.

After two years of extensive planning, public hearings and staff work, the City Council recently adopted a general plan and approved an environmental impact report for the 8,200 acres of property in the Ag Preserve immediately south of Ontario for possible annexation. The city will soon be submitting its plans to LAFCO for their approval and may even see a formal annexation vote by the area’s residents by the end of the year. The 8,200-acre area will almost double the city’s geographic size and will add almost 100,000 new residents to the city when it is fully built out over the next few decades - most likely allowing Ontario to surpass the city of San Bernardino in size and become the most populated city in the county.

It is indeed an exciting time for the city, its residents, and business community. Much has happened in Ontario during the last few years. We are looking forward to an even busier future.
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Inland Empire Business Journal

Top Commercial / Industrial Contractors

<table>
<thead>
<tr>
<th>Firm Address</th>
<th>City, State, Zip</th>
<th># E.P.</th>
<th>Prog. 1998-1997</th>
<th># of Lic. Contractors</th>
<th>Company Headquarters</th>
<th>Specialties</th>
<th>Climate/Projects</th>
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<td>Al Shalhoub Construction Co.</td>
<td>37</td>
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<td>1</td>
<td>Company Treasurer/Senior Officer</td>
<td>U.S. Store, Central, Commercial, Industrial, Retail, Hospitality</td>
<td>Al Shalhoub</td>
<td>CEO/President</td>
<td>714-996-0269</td>
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<tr>
<td>Arrowhead Industrial</td>
<td>145</td>
<td>8,109,024</td>
<td>4</td>
<td>Commercial, Industrial, Retail, Hospitality</td>
<td>Former Box Office</td>
<td>Robert Arnold</td>
<td>Chairman</td>
<td>714-544-2526-2160</td>
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<tr>
<td>Kernicki</td>
<td>32</td>
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<td>1</td>
<td>Residential</td>
<td>Kernicki</td>
<td>Carlos L. Kimbrough</td>
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<td>(909) 564-1066-1664</td>
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<td>Koger</td>
<td>190</td>
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<td>1</td>
<td>Commercial, Industrial</td>
<td>Koger</td>
<td>Joseph L. Kazmyer</td>
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<td>(909) 634-1066-1664</td>
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<tr>
<td>Walker Construction</td>
<td>180</td>
<td>N/A</td>
<td>2</td>
<td>Company Treasurer, President</td>
<td>Walker Construction, Walker</td>
<td>Michael A. Walker</td>
<td>President</td>
<td>(909) 916-3070-3070</td>
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<td>Palm Desert, PO. Box 241</td>
<td>103</td>
<td>70,000</td>
<td>1</td>
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<td>Joe Walker</td>
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<td>(424) 482-4754-0471</td>
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<td>Desert Construction</td>
<td>021</td>
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<td>1</td>
<td>Commercial, Industrial</td>
<td>Desert</td>
<td>Peter J. Lander</td>
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<td>(714) 461-9920-9920</td>
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<td>Newport Beach, CA 92660</td>
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<td>William A. Tuner</td>
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<td>L.J. Richmond Co., Inc.</td>
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<td>President</td>
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<td>Rancho Cucamonga</td>
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<td>Paul A. Acker</td>
<td>President</td>
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<td>Michael J. Maxx</td>
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<td>Steven J. Irvine</td>
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<td>Niles Development Group</td>
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<td>Lisa M. Fuentes</td>
<td>President</td>
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<td>Rancho Cucamonga Office Park</td>
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<td>RAOC</td>
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<td>President</td>
<td>(949) 673-2210-2210</td>
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Focus Ontario

Rancho Cucamonga Joins OCVA

Deborah Acker, director of tourism and regional development for the Ontario Convention & Visitors Authority (OCVA), the community’s most significant marketing organization, announced today that the city of Rancho Cucamonga has joined the OCVA as its newest member. At their recent City Council meeting, the council members voted unanimously to approve a city supported membership for the OCVA.

Rancho Cucamonga will pay a fee of $15,000 to receive representation in OCVA’s marketing activities.

With this new membership, Rancho Cucamonga will receive extensive benefits, including recognition at all business exchanges, a seat on the OCVA Advisory Board, and a full-page ad in the "Official Guide to Ontario, Southern California.

It will also provide incoming visitors with extensive information on Rancho Cucamonga and disburse their city’s brochures at the OCVA’s Visitor Information Center.

A minimum of 100,000 copies of the new "Official Guide" are currently being prepared for distribution to convention and meeting planners, trade shows, travel agencies, city redevelopment agencies, local hotels, the Ontario International Airport, real estate agencies and many more domestic and international organizations.

"This now gives the OCVA endless opportunities to promote the many tourism and business opportunities that abound in Rancho Cucamonga," said Acker. "And we look forward to the impact of City Council member Paul Bain as the newest member of our advisory board." The OCVA serves as a cooperative, representing all components of the visitor industry through image advertising, public relations activities, media relations, trade show development and overseas travel missions.

With the city of Upland becoming a member in October 1997, two of the OCVA’s surrounding cities will now be represented in all their promotional activities.

Acker states that the business of tourism will explode by the year 2000. She also cites a report in the Western Association Convention and Visitors News Notes in 1997 that projects that total worldwide travel volume will reach 1.2 billion person trips by that year, equaling close to $600 billion in total travel expenditures, making it the number one business industry in the United States. That report also notes that cities and regions will increasingly export their business through marketing funds.

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The information contained herein has been derived from sources deemed to be reliable. We have no knowledge to doubt the accuracy or reliability of these sources; however, we do not guarantee it. On our part only any of the information contained herein without writing it down, merely by the doing business of Owner.
Grading Plan Approved for Cities Pavilion

The grading plan has been approved for the site of Royal Oaks, a 50,000-square-foot Cities Pavilion, the first of its kind upscale "lifestyle center" in the Inland Empire incorporating interactive entertainment, open, learning and retail activities.

Developer Timberlake Group International Inc. describes the 500 million project as "designed to captivate families with fun and enjoyment." Cities Pavilion's high-end concept is distinguished from the other San Bernardino County entertainment-based center, Ontario Mills, which intermingle movies and games with cut-priced apparel and home-furnishings stores.

An information center for construction and leasing has been established on the Cities Pavilion site, which is bounded by San Bernardino Avenue, Tennessee Street, Pennsylvania Avenue and Karen Street. It is adjacent to Highway 30 at the southeast corner of the San Bernardino off-ramp, just north of Interstate 10.

Approved by the city of Redlands last June, the project was expected to begin construction last month, with tenant occupancy in October, according to Tim Alexander, president of Timberlake, a Marina del Rey and San Diego-based developer known for its emphasis on innovative projects.

First phase and hub of the center is expected to include a 20-screen theater multiplex with induction-heating stadium seating, high-tech sound system and lavish snack bars. It is expected that other first-phase tenants will be merchants offering opportunities for customers to interact with their products and services, such as a spa where visitors can try out the music they are considering purchasing and a high-profile sports retailer that encourages customers to try out equipment before buying it.

Plans for the initial phase also call for two upscale restaurants and 98,000 square feet of retail space.

Future phases will include more retail merchants and restaurants, a 160-room hotel, 40,000 square feet of office and professional space, a major health club, and a large indoor ice skating rink that would host amateur and professional events.

In moving ahead with Cities Pavilion, Alexander recognizes that fundamental shifts away from traditional malls are under way nationwide in retail center development. For customers to spend more time at the centers, they want more than just shopping and eating.

Citing surveys that show fewer shoppers visiting the traditional malls and spending only half the time they did 10 years ago, Alexander said, "Shopping centers can no longer be expected to provide more, and it has to be fun." Inspiration for Cities Pavilion comes from such high-end projects as Universal City Walk in North Hollywood, Horton Plaza in San Diego, the Spectrum entertainment center in Irvine, and the Third Street Promenade in Santa Monica. Architects are employing impressionistic forms and materials like local stones, woods, the texture and stylized metal overhangs positioned at playful angles to create interest and the unexpected.

Redlands is an ideal location for Cities Pavilion, Alexander said, "a community that is sophisticated and prosperous; the citizens really do care about their city and their quality of life," he said. "We expect to enhance the city with our upscale interactive center. We hope it will be a great place for people young and old to congregate and visit."
In a move to reflect Desert Hospital's position as the center for Desert HealthCare's network serving patients in the Coachella Valley and beyond, hospital officials have announced that the 388-bed Desert Hospital, the largest facility in eastern Riverside and San Bernardino counties, will change its name to Desert Regional Medical Center.

The same change to Desert Regional Medical Center reflects the hospital's important role in Tenet HealthSystem's efforts to build a comprehensive network in the area.

"The name change is the first step of implementing our vision that we have with the shared benefits of the community all along," said Barry A. Wolfman, vice president of operations, Southern California Region, Tenet HealthSystem. "We plan to develop a regionally integrated delivery system centered around Desert Regional Medical Center as well as enhance our tertiary services, expand our relationship with the outgoing communities, and offer opportunities for physician partner- ship. The bottom line is that we want to increase access to care for the community and reduce the need for residents to seek care outside of the Valley." The name change truly under- scores Desert's position in this mar- ket. "We are the only trauma center between Loma Linda and Phoenix, Arizona. Therefore, it is not unusual for us to see patients from as far away as the Arizona border to San Diego and Imperial counties," says Frank Ericoli, M.D., medical director of the trauma pro- gram and governing board member at Desert Regional Medical Center. As the regional hub for the area that includes six other facilities JFK Memorial Hospital in Indio, Desert Regional Medical Center will seek to expand its growing tertiary health services, including open heart surgery, trauma and neonatal intensive care. Desert's major acute care services include obstetrics, pediatrics, oncology, psychiatry, neurosurgery and cardiology. In addition, Desert operates a subsite unit featuring a skilled nursing cen- ter and an inpatient and outpatient home care, as well as a freestanding surgery center.

"Our partnership with JFK Memorial Hospital will allow us to for- ge additional relationships with outgoing hospitals, physicians and medical groups, and to access to management care plans," said Robert A. Minkin, CEO of Desert Regional Medical Center. "The heart of this partnership is that we will collectively provide better access to high-quality care for area patients." 

"Desert Hospital's recent addi- tions to the Tenet system has created exciting opportunities for the hospital and our community. Desert has stood as the beacon of care for over 40 years," said Tom Sutt, chairman of the governing board at Desert Regional Medical Center. "It has grown to become a high-quality hospital, serving patients from all over this area and the world for that matter. Its new name reflects the growing stature of its services in this burgeoning market." 

FEBRUARY 1998

"INLAND EMPIRE - PEOPLES

INLAND EMPIRE - PEOPLES

INLAND EMPIRE - PEOPLES

INLAND EMPIRE - PEOPLES
Museum of History and Art Showcases Ontario History

January.

Member Joe Baca (D-62nd District)

Did you know Ontario was once known as the "Model Irrigation Colony." That the Hot Point electric iron was invented here in Ontario? That a red ant named JASPER was once one of Ontario's most famous, if fictional, residents?

At the Ontario Museum of History and Art you can learn about Ontario's fascinating past and see some of the historical artifacts of those earlier times. Ontario was once called the "Model Irrigation Colony" thanks to the innovations of its founder, George Chaffey. Now through Nov. 15, the museum hosts a special exhibition titled 150 Years of Brilliance. George Chaffey's Life and Legacy.

The Hot Point electric iron was the first electric iron in which the heat was evenly distributed "right to the point." It was developed here in Ontario by Earl Richardson. JASPER, the red ant, was the mascot of the All-States Picnic and Parade traditionally held on July 4. His name means July 4 All-States Picnic held on Euclid Avenue, a Regular Event. The museum is also home to the Chaffey Community Art Association and CCAA'spicnic Exhibitions in CCAA's galleries feature selections from the permanent collection of mid-20th century California art and temporary shows highlighting the work of local artists and students.

The museum is located at 225 South Euclid Avenue in downtown Ontario. The museum is open from noon until 4 p.m. Wednesday through Sunday. Admission is free. For more information, call (909) 983-3519.

The bank has been widely recognized both locally and nationally for its financial strength and superior performance. The Findley Reports has named it a Premier Performing Bank for 17 consecutive years and a Superior Premier Performing Bank the past four years. VeriBank Inc., recently honored the bank with an award for their safety and soundness, and they received the Economic and Social Development award from Soroptimist International. McKinley & Company ranked Citizens Business Bank the highest performing bank in California for the period from 1985 to 1995 in a study they prepared for the California Bankers Association.

Wiley has been active in numerous community and professional organizations, which is a director of the Inland Empire Economic Partnership and the Mt. Baldy Unified Way. He has also served as chairman of the board of directors for the Chamber of Commerce, the Boy Scouts and the Employers Group.

Wiley currently serves on the advisory board of the Inland Empire Business Journal. Wiley has received the Silver CEO of the Year award from Financial World magazine, Entrepreneur of the Year award, and the Outstanding Marine in Business award for 1997.

Lynn Smith
City National Bank

Lynn Smith has got the job she enjoys doing and a job that takes her out of the office and into the community.

"I enjoy the diversity of my job and the challenge of meeting new people," Smith said. "Everyone I meet becomes a friend."

As vice president with City National Bank, located at Riverside Commercial Banking Center, Smith is responsible for sales and marketing of the Inland Empire Region. She said the most important aspect of her job is the opportunity to meet numerous people and to learn about different companies, their products and their business opportunities.

"Being able to fulfill their financial needs and achieve their company's goals is a very rewarding part of my job," she said.

Over the past several years, Smith has been very active in civic, community and professional organizations. She is currently serving on the board of directors for the Pomona Valley Humane Society, an animal shelter dedicated to the well-being of all animals. Her other involvements include the Chino Valley Chamber of Commerce, Board of Directors for the American Heart Association, Chino Valley Y.M.C.A., The Inland Empire Business Journal's Women's Business Expo Executive Advisory Committee and Financial Women International.

Smith is a co-founder of the Inland Empire Chapter of Financial Women International. This organization is dedicated to the advancement of women in the financial services industry where she is currently serving as vice president on its board of directors.

In recent years, Smith was named the Woman of the Year and Woman of Achievement for the San Gabriel Valley Y.M.C.A. In 1987, she was the master of ceremonies for the Women's Business Expo, and, in 1994 and 1995, she won the Award of Achievement by the Women's Business Expo for outstanding promotion and for furthering the advancement of women and business.

Kathrina Hamilton

Kathrina Hamilton is vice president/managing officer of the small business lending department of Foothill Independent Bank. Hamilton's goal is to ensure the SBA lending department assists clients obtain financing in all aspects of financing offered by the Small Business Administration.

Including her current position of five years with Foothill, Hamilton has over 11 years of experience working in the banking industry, assisting clients in meeting their business goals.

With Hamilton's direction, in 1996 Foothill's SBA lending department was recognized for its experience and customer service performance by the Los Angeles District Small Business Administration Office, receiving the 50 Participation trophy.

Prior to her involvement in banking, Hamilton was an owner of a small business. This experience and background has been invaluable in understanding the complexities of small business. Throughout her career, Hamilton has assisted numerous firms by supplying SBA financing for a myriad of purposes.

Because of her background, Hamilton enjoys working with small businesses and is thrilled when her knowledge and banking experience is integral in the success of a client. Hamilton's greatest pleasure is to see a client's small business become a success and realize their goal of making their business successful.

Foothill Independent Bank has established an outstanding reputation in the Inland Empire for 25 years of full-service banking with an emphasis on friendly, helpful customer service. Knowing that community banking begins with its employees and the communities they serve, Foothill has endorsed officers' community involvement. Hamilton is no exception. She is the president of the Chino Hills Kiwanis, serves on the board of citizens helping in education and loves the community of Chino Hills and is active in local anti-graffiti abatement programs and teen mentoring programs.

Lewis Randall
North County Bank

"Wow! I can't believe the service he gave me!" Have you ever walked away from a business situation and been amazed by the time and effort that someone gave you? This is the goal that Lewis Randall strives for in his daily activities. Randall has served as vice president/business development officer of North County Bank's Temecula office for over three years. "I prefer to make the effort to rise above the norm that people are accustomed to," Randall said.

Randall has been in the banking industry for 23 years. He firmly believes that if you invest in the community where you do business, then the community will do business with you. He has worked primarily in the Inland Empire area and has achieved several accomplishments here. Currently, he is the treasurer of the Temecula Valley Chamber of Commerce and a member of the Murrieta Noon Rotary Club.

Randall has also held several positions within the Small Business Administration, including chief financial officer of the Temecula Valley Economic Development Corporation, Temecula Valley Balloons and Wine Festival and "The Kids Club" financial education program. He has also served as chairman of the Temecula Chamber Education Committee and the Temecula Chamber of Commerce.
### Cheryl L. Butler
Fallbrook National Bank

Cheryl L. Butler joined Fallbrook National Bank in 1995 as marketing director. With more than 12 years of experience, Butler brings considerable experience in building community partnerships, public relations, advertising and marketing to the bank.

Prior to joining Fallbrook National Bank, Butler spent six years with the Washington Post Company as a director for one of their educational divisions. She was responsible for the operations and marketing of two states. Butler opened her own advertising agency and carved out a successful niche serving the needs of small businesses before joining the Post.

Butler received her bachelor's degree from Washington University. Her professional affiliations include serving on the board of directors for the Temecula Community Recreation Center as well as donating time and resources to numerous community activities and organizations.

After Fallbrook National Bank opened their first branch in Temecula in June 1996, a main focus was to quickly build the bank's legacy of commitment to community service and growth into programs such as The Boys and Girls Club, student of the month programs for various sports and educational sponsors. The Temecula Branch grew to 110 million in assets within its first six months. Butler says she enjoys marketing because it continually offers a challenging environment to apply creativity and ingenuity. She adds that the most fulfilling part of her job is “taking an active role in immersing the business into communities through a variety of projects, sponsorships and donations.”

### Steve M. Stearman
Valley Independent Bank

Steve Stearman is vice president and manager of the real estate construction loan department for Valley Independent Bank (VIB), your community professionals. Originally from Highland, Steve and his wife, Darla, along with five children, relocated to the Coachella Valley in 1990.

Although relatively new to the area, Stearman is not unaccustomed to the business of banking and brings to VIB more than 20 years of experience. The last 15 years of his experience have been specialized in the area of construction and commercial real estate lending.

Why move to Valley Independent Bank and the Coachella Valley? “I was most impressed with VIB because of their commitment to community service, giving of time and money to improve the quality of life in this area,” Stearman said.

As for the Coachella Valley? “Just look around, it is beautiful here and a wonderful community for Daifa and myself to raise our five, very active children.”

Since establishing a regional office in the Coachella Valley and with the purchase of Bank of the Desert, Valley Independent assets have doubled and Stearman and staff have occupied, to say the least.

“Already, we have seen the need for a different type of financing and are looking to meet the needs of our community.”

Stearman has been a part of the building and development community for a number of years, including a previous position at VIB where he served as the building industry liaison. Since joining VIB, Stearman has become knowledgeable in the lending process and has become a leader in the community.

Community banking is special because a lender can feel as though he is really making a difference. When asked what surprises customers most about Valley Independent Bank, Stearman responds, “Our customers value the fact that VIB is quick to add that his very cohesive and experienced staff enables this to happen.

“We have the right team, anything can be accomplished,” Johnson said. We credit the father and the Marine Corps for his successful leadership qualities and believes in providing a place of employment that provides growth opportunities and a place where one can enjoy their job.

### Eric P. Weber
Imperial Bank

Eric P. Weber is senior vice president of Imperial Bank's Orange County regional office, responsible for commercial business development of middle-market companies in the Inland Empire.

Weber says he has been calling in the Inland Empire for more than five years of his career. He has called on hundreds of companies and has been successful in developing relationships with dozens of middle-market companies throughout the Inland Empire.

"I enjoy consulting with business owners and financial officers to help them improve cash flow, reduce expenses and make their businesses more successful," Weber said.

With more than $4.5 billion in assets, Imperial Bank is one of the leading independent business banks in the West, offering a wide range of financial services tailored to corporate, customers, entrepreneurs and professionals. Imperial Bank exclusively serves middle-market businesses and is in active in manufacturing and distribution, health care, residential-trust lending, cash-management services, merchant-card transaction processing, factoring, international trade and foreign-exchange, trust and custodial services, and investment planning.

Imperial Bank is the principal subsidiary of Imperial Bancorp, with 11 regional offices located in California. Imperial Bank has loan production offices in Austin, Texas; Beverly, Washington; and Boston, Massachusetts. Imperial Bank Arizona, also an Imperial Bancorp subsidiary, recently opened in Phoenix, Arizona.

### Russ Scranton
Metro Commerce Bank

Russ Scranton has been the senior vice president and manager of the Metro Commerce Bank's Upland office since its inception in 1995. Metro Commerce Bank, with its headquarters in the Bay area, has...
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PAGE 38

Who's Who in Banking—Continued

Federal Credit Union

SBA P&L Program. DCB has focused on financ­
ing new buildings for existing businesses. They have assisted transportation, distribution, manu­facturing, recycling and warehousing operations.

DCB has also assisted retailers, wholesalers, restaurateurs, physicians and numerous service providers.

The bank's consistent performance and supe­rior reputation in the community, accompanied by its standing on NASDAQ in 1995, has resulted in stock that trades for nearly two times book value.

Douglas C. Spencer
Redlands Centennial Bank

Douglas Spencer is the president/CEO of the Redlands Centennial Bank.

Hired as the bank's senior vice president/branch administration of California State Bank for 12 years, Spencer earned a bachelor's degree in finance from Brigham Young University in 1982.

He is a member of the California and Texas chapters of the Association of Community Bankers.

Spencer's hobbies include distance running.

Ronald Lee Wilson

Desert Community Bank

Ronald Lee Wilson's banking career in the Inland Empire began in 1989 when he joined Desert Community Bank (TCB) as executive vice president/chief administrative officer. In 1990 he was appointed president/CEO and in 1994 he added a third title, chairman.

Wilson worked with the board to form a team of professionals who led the bank from the brink of ruin to a high-performance institution. At the end of 1997, the bank's net after-tax earnings in excess of $2 million represented the eighth consecutive year of record-breaking earnings.

Wilson and the bank's loan department per­sonnel have endeavored to meet the needs of the community with a "more-ways-to-say-yes" atti­tude. This has resulted in the bank being the number one lender in the community in dollars loaned and number of loans originated.

The bank's commitment to small businesses in the communities they serve has resulted in their designation as a preferred lender under the SBA P&L Program. DCB has focused on financ­ ing new buildings for existing businesses. They have assisted transportation, distribution, manu­facturing, recycling and warehousing operations.

DCB has also assisted retailers, wholesalers, restaurateurs, physicians and numerous service providers.

The bank's consistent performance and supe­rior reputation in the community, accompanied by its standing on NASDAQ in 1995, has resulted in stock that trades for nearly two times book value.

Candace Hunter West

Inland Empire National Bank

Candace Hunter West is the president and COO of Inland Empire National Bank, Riverside's local business bank.

The bank has approximately $65 million in assets and three branches, two in Riverside and one in Fallbrook.

West was appointed president in June 1993 and has been with the bank since 1988, previ­ously serving as a lender, branch manager, and the bank's credit administrator. She has been a community banker for 17 years in California, Arizona and Nebraska, specializing in construc­tion lending and special assets. Prior to that, she was employed in the commercial insurance industry, specializing in bonding.

Current community activities include mem­bership of the board of directors for the Temecula Valley Chamber of Commerce.

Stephen Wacknitz

Temecula Valley Bank

Stephen Wacknitz is the founder and former chief execu­tive of Fallbrook National Bank, started the bank in 1983 and served as its CEO through 1998.

Wacknitz, founder and former chief execu­tive of Fallbrook National Bank, started the bank in 1983 and served as its CEO through 1998.

Stephen Wacknitz raised about $6 million to open Temecula Valley Bank in December 1996.

For years, people have been taking advan­tage of individual retirement plans, commonly known as IRAs.

As of January, a new IRA option has been avail­able; the Roth IRA. Like the traditional IRA, this new retirement product enables geriatric­ally employed individuals to contribute up to $2,000 annually. The Roth IRA contribution is considered a gift, but, unlike the traditional IRA, it can be withdrawn without taxation or IRS penal­ty under certain conditions. And there's another possible advantage: depositors are not required to take mandatory distribution of their IRA funds at age 70 1/2.

Both the traditional IRA and Roth IRA have their benefits. Choosing the best option depends on your own set of circumstances. This is why consulting your tax or financial advisor can be invaluable when selecting a bank that provides the service you desire is so important.

For more information, contact PFF Bank & Trust at (888) DIAL-PFF or visit their Web site at "http://www.pffbank.com".

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National Association of Federally Associated Community Banks

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California Bankers Association, Missions Foundation, and the Greater Riverside Chamber of Commerce. Wiest is also the Southern California vice president of the California Independent Bankers and Southwestern regional vice president of the Athena Association.

Wiest has also received recognition from numerous sources including the national trade publication Independent Banker, which featured her on its December 1997 cover. And she was the California vice president of the California Bankers Association, Mission Inn Foundation, and the Greater Riverside Chamber of Commerce. Wiest is also the chairman of the board of directors of the Boys and Girls Club of Brawley and is a city director of National Junior Basketball, Tusita Chapter.

Inland Empire Lenders CDC as well as chairman of its loan committee.

Gary A. Green
Eldorado Bank

Gary Green of Eldorado Bank in Brawley has been promoted to senior vice president of the bank. He will supervise commercial lending for the Inland/Desert offices of the bank and much of Orange County.

"Gary Green is one of our top professional bankers," said Robert Keller, chairman and CEO. "And he is highly qualified for this new responsibility. We look forward to important achievements from Gary's leadership in his new position."

Green has more than 20 years of experience as a professional banker and a strong background in commercial lending. He has been with Eldorado Bank in Brawley since 1989.

The senior vice president has a bachelor's degree in finance from California State University, Fullerton, and a master's degree in business administration, finance, from the University of Southern California. And he graduated from Stanford University in 1994 with a post-graduate degree from the Graduate School of Credit and Financial Management.

Active in the community, Green is on the board of directors of the Boys and Girls Club of Brawley and is a city director of National Junror Basketball, Tusita Chapter.

Eldorado Bank is one of California's leading community banks, with assets of more than $500 million. The bank operates 17 branches, eight mortgage banking offices and two equipment leasing offices, serving Riverside, San Bernardino, Orange, Los Angeles and San Diego counties. And the bank operates in Sacramento through its branch office, Commerce Security Bank.

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First Community Bank to Expand into Palm Springs

Palm Springs will soon be home to a new local independent bank as First Community Bank is expected to open its sixth banking center there in March.

Near the heart of downtown Palm Springs, the new office at 601 E. Tahquitz Canyon Way will provide full coverage of services for the entire Coachella Valley in concert with First Community Bank's highly successful branches in Cathedral City and Indian Wells.

"While other financial companies are in the midst of downsizing... First Community Bank is in the grow mode," said Bill Powers, First Community president and CEO. "Our 5,510-square-foot facility will feature an ATM plus three drive-up teller lanes and will house a business loan operation for customers' convenience."

Remodeling of the present building is under the direction of architect Curtis Shape, with interior design being coordinated by Steve DeChristopher Interiors.

First Community Bank was started in 1980 with its first office located in Yucca Valley closely followed by branches opening in Joshua Tree and Twentynine Palms in the High Desert.

Cathedral City became the first location in the Coachella Valley for First Community Bank in 1990. A new facility was built in 1996 in Indian Wells for First Community Bank's East Valley banking center.

Senior Vice President Stu Bailey will oversee the operations of the new Palm Springs office and pledges a range of new services for both personal and business banking customers.

"As an example, with the opening of the Palm Springs office, First Community Bank's "Bank on Wheels" personal-courier program will take the bank direct to the customer's door to pick up their deposits," Bailey said.

This new Palm Springs addition to our banking location is the culmination of our goal to become the community bank for the entire Coachella Valley area. The endorsement of our personal, community-oriented banking service by our customers has been phenomenal, and we look forward to even more Palm Springs residents and businesses joining the First Community Bank family," said President Powers.

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<tr>
<th>Firm Name</th>
<th>City</th>
<th>Address</th>
<th>Year End Inventory</th>
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<td>Lewis Homes</td>
<td>Upland</td>
<td>13156 N. Mountain Ave.</td>
<td>2000</td>
<td>Richard A. Lewis</td>
<td>(909) 944-751999</td>
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<td>Polygion Company, Inc.</td>
<td>Irvine</td>
<td>303 E. 5th St.</td>
<td>2000</td>
<td>R. Lawrence Otis</td>
<td>(714) 452-6066452-0261</td>
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<td>The Formentor Group</td>
<td>Rancho Cucamonga</td>
<td>20115 Rockfield Blvd.</td>
<td>2000</td>
<td>James P. Previti</td>
<td>(909) 987-7708970-2205</td>
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<td>Van Buren Development Corp.</td>
<td>Riverside</td>
<td>12001 Van Buren Way</td>
<td>2000</td>
<td>Michael Van Durie</td>
<td>(714) 354-2212354-2996</td>
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<td>1533 South &quot;S&quot; St., Ste. 200</td>
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<td>3251 Crest Del Norte</td>
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FEBRUARY 1998

Valley Independent to Acquire Branch in Palm Springs

Palm Desert National Bank and Valley Independent Bank (VIB) announced today that a definitive agreement has been signed providing for the sale of the Palm Springs branch of Palm Desert National Bank to Valley Independent Bank. The branch, located on Tahquitz Way in Palm Springs, will be acquired by Palm Desert National in 1993. VIB will acquire the deposits and loan business as well as the physical facilities. VIB also anticipates that the entire staff of the Palm Springs branch will remain to become employees of VIB.

Kevin McGuire, president of Palm Desert National, indicated that the bank had received an unsolicited offer for the branch from another bank and subsequently reached an agreement with VIB. "This is a very competitive market," said VIB president and CEO Dennis Kerr. "To effectively serve customers, a bank must find its niche — yet what works for one institution doesn't always work for the next." Kerr went on to explain that VIB's initial desire to expand further into Riverside County was spurred by shareholder request. Approximately 30 percent of the bank's capital is owned by shareholders in Riverside County.

"So adding branches in the area has been only a matter of waiting for the right opportunity," Kerr said. "We only hope other opportunities present themselves for our continued profitable growth."

With this acquisition, VIB will have $450 million in assets and 13 branches located throughout the Coachella and Imperial valleys and in Julian, Tecate and Blythe. It also operates business loan centers in El Centro, Indio and Yuma, Arizona.

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Optivus Technology...

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As production supporting proton-beam treatment technology takes root here, it holds the promise of making the Inland Empire the world's only medical center for a new high-tech industry sector. This would represent the first true high-tech "industry cluster" — a network of primary firms in a specific industry sector, their suppliers, and service providers — to grow within the Inland Empire region. Clustering of such high-tech industries is the basic requirement for ongoing creation of high-growth jobs here.

Optivus CEO Statter has been a lead player in efforts over the past year to launch a high-tech, high-wage strategy for the entire Riverside market called "I2E3," or Inland Empire Economy for the 21st Century. Growth of Optivus and growth in the region of proton-beam industry clustering, he says, is a major step in eventually making real the I2E3 strategy and its goal: high-wage job growth and a rising living standard in the region.

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### Architectural/Engineering Firms

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**Relocatable Business Booming**

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"Off the top of my head, I think the industry had been running at about $200 million a year [before class-size reductions]," said Murdock, whose clients include the School Facility Manufacturers Association. "That's the total value of the units. I think that has really doubled."

The school Facility Manufacturers Association is a group of 10 firms that build portable classrooms. They are called relocatable classrooms in the industry and are manufactured to meet stringent standards.

"There is a generalized need for portable classrooms in California because of our enrollment growth," Murdock said. "We're growing at about 100,000 per year."

"Class-size reduction has created a huge demand for classrooms. I think it is on the order of 20,000 plus. . . . And that's really had a major impact on the relocatable manufacturers of the state, the portable manufacturers."

"The state lease purchase program, which provides money to school districts to help them build schools, has a provision that says 30 percent of classrooms in elementary schools shall be relocatable. So that creates a demand too."

Some businesses buy portable classrooms from school districts, refurbish them, and then sell them to other districts.

"Then there is a waiting list in order to buy portable classrooms. But once they come in, teachers seem to like them."

Susan Phillips of the Walnut School District said, "Portables . . . are like regular classrooms. What I don't like is when a class is crammed into a multipurpose room with partitions around it."

"Then of course there is need for them for all sorts of emergency situations, a school burns down, or a flood, or something," Murdock said. "The principal reason for the 30 percent rule."

With Southern California being so untouched if a district builds a classroom, they want to be sure there will be students there for the next 30 years, and if not, they can sell the excess portable. . . . But relocatable classrooms have drawbacks also. . . . Remember, they don't take care of all situations because urban districts don't have any sites for portables," Murdock said.

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**FEBRUARY 1998**

**INLAND EMPIRE BUSINESS JOURNAL**

**Latino Program:**

continued from Page 3

In fact, when Wells Fargo public relations officer Youngpar Chua was asked what this program differs, she said, "It doesn't, in the sense that you have to meet the basic criteria."

Even more interesting, due to federal law prohibiting ethnic discrimination, disclosure during or before the lease application process, Wells uses an outside consulting firm. This firm then contacts existing customers and, at that time, asks them their ethnicity.

"We use the consulting firm to keep track of this money, because even though $1 billion is spread over six years it could be gone in two or three years," Chua said.

Wells isn't the only bank that assists Hispanic businesses.

"I feel the need to reach color, national origin, religion, sex, marital status, sexual orientation, disability or any other basis prohibited by law."
Driving the Speedway in a Jag

by Joe Lyons

How do you pronounce Jaguar? The head of the new Mexican division says they will pronounce it something close to "Ha-Hwah." Southern Californians are known to call it a "Jag-Wire."

But Mark Miller, vice president of North American Public Affairs for Jaguar said, "If you can buy a $65,000 car, you can call it whatever you want."

That having been covered, we headed out to the infiedel driving range of the California Speedway in Fontana to try out the new line of Jags for 1998. The Jaguar is primarily a road car with a standard of British refinery and a little legend of sport from the XKE days. The new cars use conservative terms like "Reframed Power" to keep up the image.

In fact, once out on the track, we were invited to open up either the little sporty XKR or the 4-door "take momma to church" XJ8 and both of them could scoot around the turns. It has always been my dream to roll over in a 70k car but today was not the day. Even when the factory reps showed us the "hot" driving tips of the track, we could feel the noble tradition holding us onto the pavement.

The Jaguar, in the past, has had to face some hard criticism for putting tradition in front of engineering, but over the past three years that the company has been bringing out their new ideas to California for me to try, I have found that their new plans are holding together as tightly as their new cars take the Speedway turns. I shall not look at Interstate 10 the same way any more, and I look forward to the guys from the U.K bringing their new cars out to the I.E. again next year.

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An oversupply of money that has sparked a feeding frenzy for commercial real estate and primed the pump of speculative development may ultimately lead to refinancing difficulties and failed exit strategies for property owners and developers, a leading Southern California mortgage banking executive warned late last month.

Christopher E. Turner, executive vice president of Keystone Mortgage Co. of Los Angeles, prefaced his remarks during the Real Estate Trends Conference in Beverly Hills by con­ testing today's real estate market with that of the mid-'80s.

Turner moderated a panel on real estate finance at the conference sponsored by the Los Angeles District Urban Land Institute and University of Southern California's Lusk Center for Real Estate Development.

"You couldn't sell even at a quality building at reasonable prices in the early '90s when vacancies were running a high 15 to 20 percent and refinancing bullet loans was virtually impossible because of strict underwrit­ ing standards," Turner said.

"Today, conditions are reversed. Rents are increasing, there is an over­ supply of money, and scarce buildings are selling at or above reproduction costs. In addition, the Real Estate Investment Trust industry is driving up the values of investment properties."

Turner explained that traditional lenders (life insurance companies and pension funds) continue to make long­ term real estate loans. But he emphasized that they have been joined by banks, who historically made only variable­ rate loans on real estate, and that many are now making fixed-rate, long-term loans, along with the Wall Street conduits.

"Conduits were virtually unknown in the '80s. Today, they are driving the market and are attempting to make commercial real estate lending a com­ modity business."

Turner explained that the heavy supply of money for real estate is in part attributable to the ongoing decline of underwriting standards for mortgage financing, for which he advised caution. Also, the REITs are in a feeding frenzy, acquiring all types of real estate, which adds to the market pressures, he continued.

"It's quite easy to get 25- and 30­ year amortizations today, even for older buildings, and loan-to-value ratios have been liberalized to where it is commonplace to see a 75 percent loan for 'B' class and below proper­ ties," Turner said.

"But down the road, these older buildings may be hard to refinance because of minimal amortization that will have occurred after 10 years and the uncertainty of the lending market that may not be as liquid at that time as they are now."

Turner also offered a word of cau­ tion for what he says is an increasing amount of speculative construction in commercial real estate today, much of which is fueled by REITs and pension funds through their real estate advisers.

"Most people in the speculative market are planning to sell these properties rather than holding on to them for the long term. Many of the non­institutional developers in this scena­ rio are operating on the assumption that their exit strategies will include a sale to a REIT, which may not neces­ sarily be the case over the long run," Turner concluded.

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Person to Person Banking
As you read this article, you have most likely become familiar with a place in Japan called Nagano. From Feb. 7 to Feb. 22 millions of people from one end of the earth to the other will watch the 1998 XVIII Winter Olympics on TV sets and read about the wonderful achievements of the 3,000 participating athletes in newspapers. Hardly a man, woman or child will not have heard of Nagano.

An obscure spot on a map

What once was an obscure spot on a map that sat in the middle of Honshu (Japan’s main island) about 90 miles from Tokyo, has become the center of the focus of the world in a matter of days. But what do we really know about this beautiful area? To the Japanese and the well-traveled knowledgeable tourist, it has certainly never been an obscure spot on a map. But to most of the world, until it was announced that Nagano would be the site of the winter games for the XVIII Winter Olympics, it was just that: a spot on a map. That will now be the case.

Japan’s heartland

Nagano is Japan’s heartland both geographically and spiritually. Mountainous Nagano — or Shinano, as it was traditionally known — is located in the center of Honshu, the largest island of the Japanese archipelago. The Nagano Prefecture, (a regional district of Japan administered by a governor) reaches 75 miles from east to west. Its central location provides a connection for the mountainous prefectures, it has long been a transportation hub linking north and south with east and west. Its central location provides access to the country’s vast cultural centers such as Tokyo, Kyoto and Osaka.

Well traveled routes

Before the Meiji Restoration (1868), Nagano had more major roads going through it than any part of the country. Hokusai Kaido (once known as the gold route) carried the wealth mined from the northern gold mines. Chikushi Kaido (once known as the salt route) was used to transport the salt that was harvested from the Sea of Japan. Zenkoji Kaido took pilgrims to the temple Zenkoji in Nagano City.

Japan Alps

In 1878, when English mining engineer William Gowland climbed Mount Yarigatake (which was the highest peak in northern Nagano’s Hills range), he was so impressed by the magnificent sweep of the mountains and valleys that came in view when he reached the top, he named the mountains the Japan Alps after the European Alps. Missionary, mountaineer Walter Weston who followed in 1888, called those the Northern, Central and Southern Alps. They include more than 100 peaks over 7,000 feet high, which is why Nagano is often called the roof of Japan.

Spas and hospitality

In the feudal period ordinary people were only permitted to leave their villages and towns on religious pilgrimages or to take the waters at medicinal spas at one of the 150 hot springs that are located throughout the Nagano Prefecture. Today this area enjoys a great influx of the local and the well-traveled foreign tourist to their state-of-the-art resorts, and the wonderful hospitality of the mountain folk who inhabit the area make it a joy to visit.

As the snow begins to melt, the ski slopes teem with visitors who take in the state-of-the-art resorts, and the wonderful hospitality of the mountain folk who inhabit the area make it a joy to visit.

World-class skiing

Japan has also contributed to Nagano’s development in modern times. Wonderful world-class skiing in winter and hiking, backpacking, camping and many other summer sports with hot springs throughout the seasons attract the local and foreign tourists year round.

A perfect balance

In 1868 the spinning industry was born, which led to Japan’s modernization. The pristine clean air and abundance of clean water has lured the high-tech industries to set up shop here. A leader in produce, fine fruits and flowers rounds out a perfect balance for commerce and tourism.

A most remarkable temple

The venerable, very remarkable Buddhist temple Zenkoji is the main attraction of Nagano City, which is also the capital of Nagano Prefecture. A short walk from the modern train station brings you to this 1,400-year-old temple, that hosts more than 7 million visitors a year — remarkable because Zenkoji is a sondenominational temple. Usually temples are associated with a Buddhist group, but Zenkoji welcomes all.

Most remarkable is that women have always been allowed to enter the temple. The fact that the temple has always been open to all believers, regardless of sect, station in life or gender, has brought Zenkoji the high respect and support of the general population.

Nagano: The Roof of Japan

by Camille Bounds, Travel Editor

Nagano is Japan’s heartland both geographically and spiritually. Mountainous Nagano — or Shinano, as it was traditionally known — is located in the center of Honshu, the largest island of the Japanese archipelago. The Nagano Prefecture, (a regional district of Japan administered by a governor) reaches 75 miles from east to west and 132 miles from north to south. Although one of the country’s most mountainous prefectures, it has long been a transportation hub linking north with south and east with west. Its central location provides access to the country’s vast cultural centers such as Tokyo, Kyoto and Osaka.

Be revitalized

A visit to Nagano would not be complete without a few days at a hot springs resort. Story has it that they were discovered by a Buddhist priest in the eighteenth century. Relaxing, soaking and eating superb meals are the order of the day. You are guaranteed to leave rejuvenated. There are a number of these spas scattered throughout the Nagano area.

A bit of everything

Include symphonic and modern music with friendly, happy inhabitants that were here before the Olympics, and you have a sure-fire destination for nature and sports lovers everywhere. Now that the secrets are out, this stunning place will be enjoyed by many more people from far away countries that will never imagine Nagano as a spot on a map again.

Camille Bounds is the travel editor for Sunrise Publications and The Inland Empire Business Journal.

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Real Estate Market on Road to Recovery

After several years of lackluster performance as a result of the recession, all key elements of the Inland Empire's real estate markets are recovering, according to a new study released today by E&Y Kenneth Leventhal Real Estate Group. While industry continues to be the region's shining star due to its role as Southern California's warehousing/distribution hub, the most dramatic released has been in the apartment markets, especially Riverside County, as they react to strong demand from the Inland Empire's job growth. For-sale housing and retail are also on the road to recovery while the office market continues to be a small blip on the region's real estate radar screen.

"The outlook for the Inland Empire economy is far continued strong job growth until the next recession," said Mark Grinis, senior manager in E&Y Kenneth Leventhal's Newport Beach office and an author of the report, "Economic and Real Estate Outlook for the United States, California and Selected Southern California Counties." "A large proportion of those jobs will be located in the Ontario-Rancho Cucamonga-Fontana complex, with smaller job growth in Corona, Riverside, San Bernardino, Loma Linda and Temecula."

Grinis pointed out that the Inland Empire's economic and real estate industry growth continue to be strongly influenced by three factors: an abundance of low cost land, the low cost of living and doing business, and the region's proximity to Los Angeles, Orange, and San Diego counties.

"These factors have allowed relatively low-cost housing for employees, lower operating expenses for businesses, and good access to Southern California counties as well as Nevada and Arizona," he said.

In terms of regional economies, these three factors have combined to push manufacturing and distribution to the forefront of the Inland Empire's economy, the report says. Manufacturing and distribution growth has historically remains of relatively lower paying, low value-added firms, many of which have migrated east from Los Angeles and Orange counties to take advantage of the cost savings offered by the Inland Empire. Other factors driving the Inland Empire economic growth are:

- Job growth in the coastal counties, which will be filled in part by workers living in the Inland Empire who will spend their incomes locally, will stimulate growth in population-serving businesses.
- Continued movement of low-cost firms to the Inland Empire from the high-cost coastal counties.
- The resurrection of residential construction as demand for Inland Empire low-pricing housing units accelerates. Homebuilding has a powerful economic impact resulting from all of the materials, appliances, furniture and services that go into homes in addition to construction labor.

(Edward's note: The above analysis was provided by E&Y Kenneth Leventhal, and the following is a review of the Inland Empire's industrial and housing markets as analyzed by their report.)

Industrial

Due to its role as the warehousing and distribution hub for Southern California, the Inland Empire's industrial market will continue to lead the rest of the real estate industry segments in terms of growth and overall economic impact. Much of the industrial development has occurred and will continue to occur in the Ontario- Rancho Cucamonga-Fontana area, which has evolved into the largest warehousing and distribution complex in Southern California. The key reasons for this evolution are:

- It has low land prices, building prices and rents.
- It has a large labor force of lower-skilled, lower-wage workers.
- It has excellent freeway and rail access to all of Southern California and the rest of the U.S.
- It is connected by rail and freeway to the Los Angeles/Long Beach port complex, which is the largest in the U.S. These ports, plus Los Angeles and Ontario international airports, account for 12 percent of total U.S. merchandise imports and exports, and the ports handle 25 percent of U.S. waterborne merchandise imports and exports. These shares of U.S. trade have been increasing and are expected to continue increasing over the long term. This warehousing and distribution center will continue to grow as trade through Los Angeles ports continues to grow. The center will provide warehousing and distribution services

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REAL ESTATE MARKET ... continued from Page 51

diversified manufacturing sector in the Los Angeles area.

After nearly collapsing during the recession, the Inland Empire industrial market has recovered rather rapidly even though vacancy rates rise steadily from 8.9 percent to 9.1 percent between 1995 and 1996, the report says. All Inland Empire industrial submarkets were below a 10 percent vacancy rate at the end of 1996, except the Ontario/Chino submarket.

Vacancies in industrial and distribution products remained low in part to the increasing influx of low-cost industrial firms to the Inland Empire from such areas as neighboring coastal counties as well as other states. Most of the industrial and distribution products is located in one of five areas: Corona, Mira Loma, the major industrial complex of Chino, Ontario, Fontana and Rancho Cucamonga.

With ample land, falling vacancy rates, and a rush to acquire land in the Inland Empire, the industrial market will increasingly become active for speculative development in addition to build-to-suit development in the near term, Grinis noted. Big "box" warehouse and distribution firms should continue to dominate the user-type market in the Inland Empire.

The Greater Ontario business climate, which includes Fontana, Rancho Cucamonga and Ontario, will continue to catalyze a large share of development activity, as a key point along the view of freeway and airport infrastructure improvements being undertaken, Grinis added.

R&D product is virtually nonexistent in the Inland Empire, the report says. This stems from the lack of demand generated by hubs Fontana-Rancho Cucamonga and Ontario, which will continue to catalyze a large share of development activity, as a key part of the overall view of freeway and airport infrastructure improvements being undertaken, Grinis added.

With no sizable technology or medical research communities in the Inland Empire, very few of these firms are willing to relocate from the coastal counties, Grinis noted. Additionally, the cost to build R&D product and the lease rates required to support such investment, make the product financially infeasible in the upper price ranges of the Inland Empire market.

Continued on Page 60

FEBRUARY 1998

Super Bowl Commercial Pays Off for Auto-By-Tel

After calculating the results, advertising pundits are not likely to question Auto-By-Tel's participation in the Super Bowl of advertising. In fact, Auto-By-Tel takes credit for what they consider to be the most successful Super Bowl adver- tising as the sole advertiser to air a commercial designed specifically to sell the topic of reinsurance.

"The numbers are incredible," said Pete Ellis, president and CEO of Auto-By-Tel and the marketing mind behind the concept. "Auto-By-Tel is in the top 10 of all advertisers, while others were below a 10 percent increase in the Super Bowl. It's our job to be in the top 10, and we more than doubled our market share.

"When we first went to market with our Auto-By-Tel ad, we were tracking a 1 percent increase. We were making inroads, but very slowly. But after the Super Bowl, we discovered that the response was tremendous. We had a huge increase in the response for the Auto-By-Tel ad. It's been an incredible response since then.

"We have been tracking our service for the past year, and the numbers are up 2,700 percent. It's been an incredible response."
VeriFone Unveils Technology for Selling on the Internet

Demonstrating its leadership in Internet payment, VeriFone Inc., of San Jose, a global provider of secure electronic payment solutions, announced recently smart card-based Internet payment technology that enables consumers to conduct debit transactions over the Internet, utilizing the Secure Electronic Transaction (SET) 1.0 protocol.

At Internet Showcase, one of the industry’s most elite Internet technology conferences, VeriFone will demonstrate the new solution, developed in conjunction with Gemplus Corporation, that represents a significant step in delivering smart-card solutions for Internet payment. With credit card transactions representing 88 percent of Internet payments and consumers to conduct debit transactions online, VeriFone’s software, the vWallet, will demonstrate the new solutions over the Internet, utilizing the industry’s most elite Internet payment suite, and its use vWallet software for financial institutions and merchants.

“VeriFone’s vWallet version 2.0 software is currently shipping and SET 2.0 compliance testing is under way. SET compliance testing, under the control of VISA Inc. and MasterCard, ensures that vendors create robust and conforming SET implementations,” said Michel Roux, senior vice president of VeriFone’s Internet Business Division. “The demonstration of smart card payment on the Internet gives consumers a convenient payment option combined with the added security of our smart-card technology.”

“VeriFone is a key technology partner and continues to demonstrate its leadership in providing convenient electronic payment solutions,” said Michel Roux, general manager of Gemplus’ Internet Business Division. “The demonstration of smart card payment on the Internet gives consumers a convenient payment option combined with the added security of our smart-card technology.”

“VeriFone is one of fewer than 100 products, less than one in three, of the serious contenders who made the final cut in the selection process for Internet Showcase,” said David Courcy, executive producer, Internet Showcase. “Products like VeriFone’s vWallet and other Internet payment solutions are selected based on their potential to have a profound impact on the industry.”

VeriFone’s vWallet version 2.0 software is currently shipping and SET 2.0 compliance testing is under way. SET compliance testing, under the control of VISA Inc. and MasterCard, ensures that vendors create robust and conforming SET implementations.

The technology is covered by the card associations to Tenet Mountain Systems Inc. (TMS). The vWallet is the consumer piece of VeriFone’s complete Internet payment solution, which also includes VGate gateway software for financial institutions and vPOS software for merchants.

VeriFone, a wholly owned subsidiary of Hewlett-Packard Company, is a global provider of secure electronic payment solutions for financial institutions, merchants and consumers.

“VeriFone has shipped more than 6 million electronic payment systems, which are used in more than 100 countries.”

Global Outdoors Inc., of Temecula, announced that after four years of operation and more than $5 million of investment, its major subsidiary, The Outdoor Channel, is on the way to being self-sufficient.

Three major factors have combined to make this possible. First, the Outdoor Channel revenues are at record levels and are growing monthly. Second, the number of cable TV subscribers who receive Outdoor Channel is growing at a high rate, adding approximately 300,000 viewers in the fourth quarter of 1997. And third, private financing of approximately $500,000 has recently been invested in the Channel.

Perry Massie, CEO of Global Outdoors, has stated that Channel revenues are more than double what they were at this time last year and increasing each month. “We expect The Outdoor Channel to be in cash flow break-even level in June of this year,” Massie said.

Andy Dale, president of The Outdoor Channel, said, “Our cable television subscriber base has always been on an upward growth curve, but in the fourth quarter of 1997 it increased 30 percent. Numbers are still growing. We are now seen on more than 700 cable systems around the United States.”

Dale stated that this continued dramatic increase is due in part to a recently signed carriage agreement with Telecommunications Inc., the nation’s largest cable television multi-system operator, as well as to a more aggressive in-house marketing program. The continuing growth of cable TV subscriber numbers has a direct positive effect on revenues because as subscriber numbers grow, The Outdoor Channel can increase the rates it charges for advertising.

Regarding the private financing, Rick Dickson, senior vice president and director of Global Outdoors, points out that the company has been in contact with a number of cable television industry professionals and others who have seen the potential of The Outdoor Channel. These individuals have invested approximately $500,000 to date with further investment anticipated.

All of this is very good news for shareholders of Global Outdoors, who have been wait-
Feeling A Bit Listless Today?

Help Is But A Click Away

OK, we haven't come up with the cure for the common cold. But, we do have the latest information for sale. You'll never feel the same about your security Web site, especially if you have an intranet (organization-wide computer network) behind it.

Here are four facets of a Tom Clancy technothriller with the sail-riding style of Stephen King. The result is a book that's nearly as addictive as the Internet itself. Now for the scary part: "At Large" isn't a work of fiction.

The book tells the story of a borderline psychotic teenager who combined moderately good computer skills, high persistence and tenacity of purpose. He often spent 16 hours a day or more trying to break into computer systems. He was rarely noticed by the media.

At one point the teen-ager, whose on-line names were "Phantom" and "Infoholic," had cracked into a government computer with the on-line names or accounts of Land Management's computer controlling dam flood gates in the Northwest and the Bureau of Land Management's computer controlling dam flood gates in the Northwest. Without his/her knowledge, the Bureau's computer and the production control computer for a silicon chip manufacturer. He eroded the security of a corporate computer from the inside, a government computer, and used it to help crack other networks.

"Phantom" was only after bringing rights among his peers in "cracker" subculture, but if he had a criminal mind-set, he could have held three major automobile manufacturers and the state of Washington for ransom.

"At Large: The Strange Case of the World's Biggest Internet Hacker" did for melee swimmers. You'll never feel the same about the security of your Web site, especially if you have an intranet (organization-wide computer network) behind it.

The book tells the story of a borderline psychotic teenager who combined moderately good computer skills, high persistence and tenacity of purpose. He often spent 16 hours a day or more trying to break into computer systems. He was rarely noticed by the media.

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

Other pleasant surprises are the beef and candy walnut in white sauce ($9.50). A lot of black pepper is in that sauce. And that's a good thing. There was also a very interesting sautéed three pepper in that sauce! And that's a favorite to be the tenderloin meat with onion and black pepper sauce ($10.50). Did I mention the soup? It's seafood, including little shrimp, clams and other stuff in a potato soup base. Not here. Seafood chowder ($9.50) has a lot of seafood, including little shrimp, in a mushroom soup. A ton of ground pepper makes this very lively dish. Possibly the least of my favorites was the Debora chicken ($8.25). That's how they have thought up these dishes, they will be available in 18-liter bag-in-box containers for bulk restaurant sales and they'll be making pink wine out of it. Chardonnay will become even more of a commodity than it already is.

California probably hasn't drunk the wine of beer after all. It seems as though they can now take a break from the usual drinking of beer and wine, although they still have a ways to go before they can say that they've really turned the corner.

The good news is that the economic forecast is much more accurate than my social forecasting.

Reminiscing

Foglie me a moment or two of nostalgia and storytelling. Over the past three decades I've contributed...
Real estate market ...

continued from Page 52

Real estate market has continued to increase in the coastal counties,” Cosio said. “The changes in the Inland Empire’s home market trend may lag behind the dynamics of these two factors by one to two years.”

The report says that in the last two years, a few homebuyers active in the Inland Empire have downsized, cut their out the cuts, cut their cost and dropped prices into the $150,000 range.

These homes sold well during the recession, and these price levels should begin to experience increased demand in 1998 and beyond as Los Angeles, Orange and San Diego County homebuyers also seek the Inland Empire, recover and add substantial numbers of new jobs, according to the report.

The Inland Empire’s housing affordability index, which calculates the percent of households that can afford the median price home, is predicted to have reached its peak in 1997 at 57 percent. This is due to increasing household income growth in the Inland Empire and the continued decline of mortgage rates in recent years.

The report says the region’s affordability index is expected to remain the same in 1998 and 1999 as increasing incomes offset housing price increases while mortgage interest rates remain relatively stable at current low levels.

In contrast to new home sales, which are driven by job growth outside San Bernardino and Riverside counties, apartment demand is dependent upon strong job growth within the Inland Empire.

“Typically, renters in the Inland Empire have lower-paying jobs, can’t afford homes and must rent out of necessity,” the report says. “Renters strongly prefer apartments which are close to their employment in order to...

FEBRUARY 1998

BANKRUPTCIES

Academy Development Service, Inc., aka Academy, 16776 Lake Shore Dr., Chapter 7.

Randy E. Burns, Susan M. Burns, aka Susan Sue Burns, aka Susan Corales, aka Mom and Pop Cigar Co., 16279 Parkside Ln., Moreno Valley, Chapter 7.

Andrew Alexander Allen, Penelope Rene Allen, aka Penelope Renee Allen, 18250 Pontooski St., Fontana, debts: $212,610, Chapter 13.

Steven Stanley Clason, aka Diversified Finishing Systems, 5555 Robinson Ave., Riverside, Chapter 7.


Bulls & Bears Clubs Inc., aka Bulls & Bears, 20-2080, Inland Empire, Chapter 7.

Frank Ashby Cerven, Violet Mar Craven, aka Frank Craven, aka Frank Cerven, 3133 Terra Cera, Moreno Valley, Chapter 7.


Herman Stallen Clason, aka Diversified Finishing Systems, 5555 Robinson Ave., Riverside, Chapter 7.

Henry Osburn Elland, aka Elland Paint, aka Elland Paint & Supply, 373 CALIFORNIA, Hwy., Corona, Chapter 7.

Frank Ashby Cerven, Violet Mar Craven, aka Frank Craven, aka Frank Cerven, 3133 Terra Cera, Moreno Valley, Chapter 7.

Francisco Garza, aka The Mobil Loan, aka The Mobil Loan & System, 15151 Greenlawn Ave., Corona, Chapter 7.


Freddie J. Gayton, Theresa Lorena Gayton, aka Gayton Brothers Painting, 1401 Jennifer Dr., Colton, debts: $183,766, assets: $127,890, Chapter 7.

Melvin G. Gearen, Ray C. Gearen, aka One Hour Photo Factory, a sole proprietorship, 3467 Windings St., Corona, debts: $199,497, assets: $103,745, Chapter 7.


John Thomas Hendrix, Susan Carol Hendrix, 1207 Piit, Mira Loma, debts: $229,988, assets: $285,162, Chapter 7.


Curtis Hill, Deborah Hill, aka Deborah Thomas, Hill, aka Deborah Thomas, Villa Viejo, Chapter 2041, 16279 Parkside Ln., Moreno Valley, debts: $315,954, assets: $162,145, Chapter 7.


Phyllis Rae Norgaard, 32089 Galileo Ave., Winchester, debts: $497,233, assets: $500,162, Chapter 7.


Forest Joseph Pleko, aka Forest Lane Pleko, aka Michael Pleko, 25775 San Antonio St., Moreno Valley, debts: $267,181, assets: $240,412, Chapter 7.


Manuel Salazar, Lucille C. Salazar, aka Los Hairmakers Barber Shop, 859 Ellen St., Colton, debts: $176,974, assets: $73,008, Chapter 7.


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Nu Con, 46th Street and Broadway, West Covina, CA 91790

Alliance Equipment Rental

Appointment Center

Inland Empire Business Journal

PAGE 64

MORI NEW BUSINESS

More New Business

More New Business

Country Gate Rd., Moreno Valley, CA 92557-2982, Hide Mican Tips

Location

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Country Gate

Moreno

Bvd., Moreno

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The event will take place from 8:45 a.m. to 3:45 p.m. at National University, 3990 Harbor Blvd. in Costa Mesa. Conference registration includes admission to the 2008 Globalization and the Service Economy, a "State of the Service Economy" presentation, a keynote address by a leading global organization, and a networking and social event. The event will feature keynote addresses and panel discussions by international experts on topics such as service innovation, service economy, and global trends. The event will conclude with a networking and social event.

FEBRUARY 1998

26 The Employers Group is offering a seminar titled "Managing Workplace Diversity," which will take place from 9 a.m. to 12 p.m. at National University, 3990 Harbor Blvd. in Costa Mesa. The seminar will provide participants with strategies for managing and integrating diverse workforces in the workplace. The seminar will focus on understanding and managing diversity, developing effective communication strategies, and creating inclusive work environments.

The event will run from 9 a.m. to 4 p.m. at the Mission Lake Centre, 3600 Lime St., Suite 241 in Riverside. The cost is $45 for members, $40 for nonmembers, and $35 for groups of three or more. For more information, contact Ron Hagenbuch at (909) 625-8781.

The event will take place from 2 p.m. to 5 p.m. at the State of the Service Economy Conference. The event will feature keynote addresses and panel discussions by international experts on topics such as service innovation, service economy, and global trends. The event will conclude with a networking and social event.

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popular database software for the Macintosh and is the second most popular standalone database software for Windows, with about 3 million units sold and 2,500 developers.

Sales of the FileMaker Pro line were $73 million in fiscal 1997 and $24 million in the most recent quarter, which ended Dec. 26, 1997.

Guess Less. Guess Inc. announced late last month that operating results for the fourth quarter ended Dec. 31, 1997 will be below analysts' expectations.

The company said the weak fourth-quarter performance is principally attributable to continued sluggishness in the wholesale division, which resulted in markdowns and returns substantially larger than anticipated during the period. In addition, performance at the company's retail stores remains soft due in part to the impact of a negative campaign being conducted against the company by the Union of Needletrades, Industrial and Textile Employees (UNITE).

Noncore licensing revenues and profits were also below expectations, particularly as to those licensed revenues expected to be derived from Asian markets.

The company also announced that the company and Ken Duane, formerly its president of worldwide sales, have agreed to terminate Duane's employment with the company. Duane's responsibilities will be assumed by Nancy Shachtman, who has been named president of sales. Leslie Singer, who formerly served as the company's national sales manager, has been named vice president of sales, overseeing the young contemporary and girls divisions of the company. Both Shachtman and Singer will report directly to CEO Maurice Marciano, who has increased his role in the supervision of the company's wholesale division.

"We remain generally confident in our business plan which places an emphasis on increased productivity and efficiency," Marciano said. "Nancy Shachtman has been with the company for over 10 years and has been an important and valued member of our management team. I am confident that with her leadership, and with my increased personal involvement, we can improve the wholesale division's performance."

The company said that it expects to report break-even results or a modest loss for the fourth quarter, inclusive of the effects of the previously announced one-time general and administrative expenses totaling approximately $1.9 million.

Guess? Inc. designs, markets, distributes and licenses one of the world's leading lifestyle collections of casual apparel, accessories and related consumer products.
You know us...

It's time we get to know you.

- You know us for world renowned doctors, our quality care and the heart transplants we do. But, did you also know we take care of broken bones, do well-baby exams and give routine physicals? From cuts to cardiac care, Loma Linda University Medical Center can ensure the health and happiness of your entire family, including that new center of attention.

For information on choosing a health plan that offers the care of Loma Linda University Medical Center affiliated physicians, call 1-800-LLUMC-97 or talk to your employee benefits manager today. Visit our website: www.llu.edu/llume.

Loma Linda University Children's Hospital