June 1997

Inland Empire Business Journal

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Close-Up:
Fred N. Latupenissa

Health Care Takeout

Corner on the Market:
The End of Downsizing for Higher Profits

The Battle Between Credit Unions and Banks:
The View From Both Sides

Hispanic Business:
Leaders and Issues

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VOLUME 9, NUMBER 6
JUNE 1997

SPECIAL SECTION

HEALTH CARE TAKEOUT 19
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HISPANIC BUSINESS 51

AT DEADLINE -
Is Renaissance Entertainment History? (See story on page 5.)

Molina Medical Center Signs Over Contracts

In spite of massive efforts on behalf of Molina Medical Center to develop its commercial patient base or acquire a commercial health care plan, the medical center was forced to sign a letter of intent to transfer Medi-Cal contracts to Maxicare Health Plans, Inc.

Molina Medical Center had received contracts worth up to $1.7 billion to serve the Inland Empire's Medi-Cal recipients. Employment of stock, poppies and alyssum. In a world of mass production, Poppy Hill offers the chance to buy the beauty of a small flower in a big way.

Inland Medical Center had been forced to sign a letter of intent to transfer Medi-Cal contracts to Maxicare Health Plans, Inc.

Molina Medical Center, which had been informed by the state of California that their three-year waiver continued through 1997. Instead, Molina was contacted two months ago, by way of a 24-hour notice, that they were out of compliance.

This ruling came as a surprise to Molina Medical Center, which had been informed by the state of California that their three-year waiver continued through 1997. Instead, Molina was contacted two months ago, by way of a 24-hour notice, that they were out of compliance.

Numerous state and federal rules mandated that no more than 75 percent of its patient base be Medicaid beneficiaries. Virtually all of Molina's customers receive Medicaid, said Kassy Perry, Molina spokesperson.

"We had planned to sign the contract with Maxicare, and the state informed us that they had canceled our waiver," Perry said. "So, at that point, we were embarrassed."

At Molina's expense, the state filed against Molina for a waiver—then they opened their doors to the corporate world by hosting meetings, conferences, corporate parties and seminars. They've also gained popularity by hosting a dinner and dance event once a month that is open to the public.

Manager Don McDougal said the mansion has earned a reputation that extends beyond Fallbrook.

"Our typical guest comes from a 150-mile radius," he said. "We're bringing in 1,000 to 1,500 visitors a weekend. People are flying in from all over the world to attend a wedding here, which is great for the community."

continued on Page 42

Brown Dons Gloves for Small Business

Striking a blow for small businesses, Congressman George Brown, Jr., (D-San Bernardino) has joined forces with a bipartisan congressional group in support of the Small Business Development Centers (SBDC). Working in conjunction with the House Appropriations Committee, Brown is asking to restore funding to the SBDC that was cut by 24 percent. The administration had recommended that the funding shortfall be made up by charging fees to those using the service. But Brown believes that would jeopardize entrepreneurs.

"It is my fear that entrepreneurs will not seek out the help of SBDCs if they have to pay for the service," Brown said. "Remember, most people who start up businesses don't have a large amount of capital. In fact, they usually put their own financial health on the line in pursuit of starting a new business."

The Inland Valley Development Agency recently reported that a joint SBDC-business incubator project at the former Norton Air Force Base has now become the home for 16 businesses employing 60 people. This happened within continued on Page 6
We Fill Your Positions With More Than Promises

ABOUT THE COVER

Every time the new world of global automation technology, the Inland Empire Business Forum, held its first annual conference, it was an event of historic proportions. 

Offering a mix of world-class speakers, the conference featured a variety of seminars on topics ranging from corporate strategy, to investing in the San Bernardino County economy, to the impact of technology on business. The event was a resounding success, with attendees expressing their satisfaction and enthusiasm for the opportunity to network with other professionals in the region.

Designed and produced by Creative Images Services of Claremont, the Inland Empire Business Forum conference provided a platform for sharing ideas and fostering connections among leaders in the region. With its focus on innovation and collaboration, the event helped to set the tone for a new era of growth and prosperity in the Inland Empire.

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Bank Buy Backs: Good or Bad?

California banks have been using excess money to buy back shares, which can benefit shareholders but may also hurt the community.

According to bank officials, buying back shares sends a message that the bank is investing in its future and gaining ground on the competition.

Stark said there is a big difference between the winner and the loser in the medieval fair in the park and on fairgrounds.

If the bank is not out on the country," he said.

And that says things change. The worse since Renaissance Entertainment Corp. took over the fair. He said the local manager got out from under the fair's nonprofit days, it is good, but something was lost when the overall picture of the fair went from a local to a national base.

For whatever was lost, it doesn't appear that much of anything was gained. And the company is riddled with problems.

Its plan to open a Northern California fair in 1988 appears to be falling apart. Its Newsano lease may get canceled, and it will cost at least $2 million to secure and build a permanent site for that fair.

And that could be the end of the line for certain companies. Duke & Co., the brokerage house that is the San Bernardino County chapter for Renaissance Entertainment stock, faces an SEC probe into trading practices and mark-ups for Renaissance Entertainment stock.

The company's share price, which is up as high as $27.5 million last year but fell to $14.40 a share late last year, is still at $16.42. Over the past year, the stock has fallen 75 percent.

According to executives, many companies want in-formation by decision-making partners in front of a new company.

When the number of shares in public is reduced, each share left becomes more valuable. Through their buy-back efforts, PFF Bank & Trust stock went up to $17 per share.

George Gioran, owner of Gioran Investments, in San Bernardino, said when banks announce their plans for buying back stock, it will usually go up for a day or two.

"It is a psychological thing with people, then it usually levels off," Gioran said. "Gioran bought back as much as $40 million in common and preferred shares, which brought its price up to $114.675. BankAmerica Corp. also increased its first quarter dividends on common shares 13 percent, boosting its annual yield to 2.12 percent.

Anticipating a growth spurt in its stock, Great Western Financial Corp. announced plans to repurchase up to 5 million shares in the next 12 months. The bank has already increased its first quarter dividends on common shares 13 percent, boosting its annual yield to 2.12 percent.

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An Idea Whose Time Has Come

Joe Lyons

History teaches us that the inland Empire has had its ups and downs, that none of it existed itself over the last half century. We have gone from agri-
culture to a heavy manufacturing 
and housing and, of late, to cargo haul-
ing. We are the broad-shouldered package shipper to the world. Therefore, it only makes sense that triple-trailer trucks could be a good idea in the Inland Empire. Especially when the same esoteric Alameda Corridor runs upstream to the Golden State.

Understand that even the advan-
tages of triple-trailer trucks don't want to be locked up in Ontario. The skinny four-lane.east across the county to the river on a Sunday night doesn't have enough traffic to justify itself. If they are rolling through Ontario, they are going to the end and have to widen the road. And they've already been added to by low-income, in-
convenience.

The Fontana Auto Center off the freeway hasn't happened yet, and the big mall south of Interstate 10 lost the IKEA furniture anchor and has never reached its expected potential. The point is that Fontana is a long associated with Fontana, has actually planted itself in those new neighborhood counties where they tear up the roads but pay no city taxes, Fontana can't draw those.

And, on top of all that, Fontana is about $750 million in debt. It appears to be a one-way street, where an old Ford up on blocks is there to block traffic. It appears that Mayor David Edelman was only going to use his office as a stepping stone to a better seat, possibly to bring his candidates to the Fontana Auto Center. Not to mention a very positive cash flow. The only thing the new mayor has to do is learn how to get along with the Ontario City Council.

Brown Dons Gloves ...

continued from Page 3

Brown Dons Gloves ...

continued from Page 3

less than eight months after the for-
mation of the partnership.

The SBDC program, admin-
istered by the U.S. Small Business 
Administration, started in 1977. 
The SBDCs offer "one-stop" mark-
etable, and financial services that are cur-
rently available to the most vulner-
able small business in the Inland 
Empire," Brown said. Moreover, the 
SBDCs more than pay for them-
self. The SBDCs have an annual revenue 
from increased job creation and economic 
development that they produce, Brown said. Those who wish to ex-
pedite their SBDC program in a mar-
ter of economic importance to our 
region."
United States companies success-
fully internationalized in the market determined the most cost effective way of maximizing sales and profits, established a solid foothold in the international business and pursued a goal (usually profit related).

Now that companies must draft their international marketing plan to assure infrastructure for pursuing worldwide business.

The first step is to assess industry trends, the effect export will have on domestic operations, anticipated export growth, and if the objective is long-term growth or the sale of obsolete/over-

resources could be more efficiently used to meet those demands, and if those personnel and production capacity are consistent with overall goals.

International market planning are what trading companies, and local export consulting and export growth.

Good feedback can be obtained by frequently talking to distributors on a personal basis and building alliances becoming familiar with challenges and objections relat- ing to selling the product will help the manufacturer overcome them. Each country should be treated individually, because what works in one country may fail in another.

Marketing differences include busi-
esses negotiating style, greetings and gestures, and meanings of colloquial expressions. There is another alternative to trying to control some nefarious agenda. The problem employee needs to be vaccinated by frequently talking to distributors or consult cable lagtinga Empire Business Journal and its sister publication the Inland Valley Enterprise. The company hates testifying in front of a jury why your company fired an employee. The company is willing to accept criticism and recommendations for change.

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A difficult employee can feel like a two-year-old camping through a house—there is the constant threat of chaos erupting any place. And just like dealing with a toddler, problem employees need to be targeted and not tolerated. Sets of guidelines if those limits are breached.

Managers must be unafraid to confront the situation and be directly, and no matter how small the employee, be the organization and do it. Never going to match a rigid employee to be long term any place of the culture. It is more hostile to his work style.

In either case, there is some managerial challenge, and that includes the difficulties and anxiety that problem employee provokes can be dispro-

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A Lesson in Foreclosure

by Lazaro Fernandez

Have you ever seen the foreclosure notices in the local newspaper? Did you ever wonder about the foreclosure process and its numerous steps? Wonder no more. Following is a discussion that will answer some common questions.

The typical homeowner buys a house and gives the lender a note that is secured by a deed of trust. If the homeowner defaults on the note and deed of trust by failing to make monthly payments, the lender may require the entire loan to be paid off and deed of trust by failing to make monthly payments. There are a number of other defaults, such as failing to pay real property taxes or insurance.

The lender or the lender's attorney starts the foreclosure process by delivering the relevant documents, such as the note and deed of trust, to the foreclosure company. The foreclosure company then records a "Notice of Default" and usually a "Substitution of Trustee." The first document notifies the borrower that the loan is in default, the nature of the default, time periods in which the default may be cured, and who to contact regarding cure of the default, among other information.

The second document puts in place the entity that will complete the process needed to conduct a nonsold foreclosure. Under California law, the borrower has three months to cure the default. The cure may be made by catching up late payments, purchasing insurance, paying overdue property taxes or remedying whatever else gave rise to the foreclosure process starting.

If the default is failure to tender mortgage payments, the borrower will have until five business days before the sale to pay the unpaid mortgage balance. Within five business days prior to the sale, the lender may require the entire loan balance be paid in full.

If no cure is made, and assuming no other action taken by the borrower stops the sale, the property is sold to the highest bidder at the foreclosure sale. The foreclosure company then completes and records a "Trustee's Deed Upon Sale" to the winning bidder, and the bidder takes the property. It may occupy or resell the property to another party. The process is more complex than discussed here, so please consult counsel.

Lazaro Fernandez is a partner in Gonzalez & Fernandez, a Limited Liability Partnership located in downtown Los Angeles. Fernandez clerked for the Honorable Michael R. Goldberg, United States Bankruptcy Court Judge in San Bernardino. The firm concentrates its practice in business, commercial and bankruptcy litigation. The information contained in this article is for discussion purposes only and is not legal advice. Each situation is factually different, and readers are urged to consult legal counsel with respect to a specific situation.

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Your New Bank
New Hospital Won’t Cure County’s Ills

by Rebecca Ro James

There’s a new hospital in town. Well, maybe it’s not new—just re-located, re-branded and re-owned. The San Bernardino County Hospital is pulling up its roots and relocating to Colton.

Ten years in the blue print stage, San Bernardino County Hospital opened to enlarge its facility. The existing facility, on Gilbert Street in San Bernardino, did not appear to fit the bill.

“We needed to replace the facility and couldn’t do it at the present site,” said Charles Jerins, CEO and director of the San Bernardino County Hospital. “We had trouble with the environmental impact report because we were too close to the schools and would interrupt the neighbors’ line of sight to the mountains.”

Before settling on Colton, the hospital staff also looked at the old speedway site in the city of Ontario. But another conflict existed with a new tax paying tenant and the hospital resided its offer of the land purchase.

Prior to its approval, the need for the new hospital was scrutinized by two government agencies—a blue ribbon committee and their findings were inadequate. Although both juries and the committee consisting of spokesmen of quality, accessible managed health care, believed it was needed.

C. David Molina, M.D., the late founder of MMC, recognized years ago that there was a need for quality medical care in the Medi-Cal community. He dedicated his services to providing health care to low-income communities that traditionally had not received such care.

MMC is the largest Latino-owned and operated health plan in the state. It has grown from a small family practice to one of the largest Medi-Cal providers in California, providing care to more than 135,000 individuals today. Dr. Molina built the company on a foundation of strong values and a commitment to family, integrity, innovation and community. His sons and daughters, who now run the company, carry on their father’s tradition and dedication.

The company’s commitment to the community is as strong as its commitment to providing quality health care. Multilingual staff and health education materials, sensitivity to cultural differences, and dedication to ongoing improvement are just a few of the Molina medical experience.

MMC’s management encourages staff to go beyond their professional responsibilities by participating in community projects. In the Inland Empire alone, Molina Medical and its employees have been involved with the “Learn and Earn” program of the Inland Congregational United Church of Christ, Christmas in April and the San Bernardino Mentoring Program, to name a few. Molina Medical has recruited half of the mentors in the city of San Bernardino.

MMC and Catholic Charities, a nonprofit social services agency based in San Bernardino, recently launched an innovative pilot program to provide health care for adult individuals who are uninsured or un insured in San Bernardino and Riverside counties. The Family Health Care/Social Service program is designed to provide social service evaluation, medical evaluation and treatment to individuals who do not qualify for Medi-Cal, or who have simply fallen through the cracks. They hope to provide services to as many as 15,000 people in both counties.

MMC sponsors programs that promote the idea of keeping neighbors healthy. Project Health-in-the-Hood, the Anaheim Street Festival and Festival de la Familia are events that have enjoyed annual sponsorship from MMC.

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A Latino-Owned HMO Reaches Out to Its Community

Molina Medical Centers (MMC) is unique in the world of carbon-copy Health Maintenance Organizations (HMO). The company has earned a reputation as an innovative provider of quality, accessible managed health care.

MMC’s first venture was a unique cooperative among 21 hospitals in San Bernardino and Riverside counties. Besides the Molina family, MMC employed 500 employees and 430 medical staff.

MMC was initially designed to provide care to patients in Medi-Cal and uninsured segments of the community. The program was so successful that MMC became a for-profit company.

But Molina was dissatisfied with the limited medical services the company was obligated to provide. He was determined to provide a complete range of services, from medical care to cultural differences, and dedication to ongoing improvement are just a few of the Molina medical experience.

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Believing that education and proper training are the essentials to a productive environment, MMC is committed to providing support to students in the communities it serves. The HMO established a scholarship program for medical students and for students in health care administration, as well as scholarship programs for relatives of employees.

The MMC family of physicians, staff and management understands that being a community-based health care provider means more than just delivering quality health care. It entails applying all means to ensure the health and well being of the community.
The Little Guy Gets a Break in Health Care

Several years ago, one of the screamers was of owning a small business win the excellent cost and frequent unavailability of health care
coverage. Most managed care organi-
zations had a "minimum employees" rule for corporate membership. A company with, say, three employees would often struggle to find a plan that fit its needs—and if one was found, the cost would be outrageous high.

Many small business owners were scared off at the time, and there remains a level of unawareness among the small business community, based mostly on the feeling that managed care organizations continue to over-
and overcharge them.

What many small business own-
ers and managers are not aware of is that business-sympathetic Health Care Maintenance Organizations (HMOs) such as Peninsula-based non-
profit Inter Valley Health Plan, have always offered programs that focus on the specific needs of small business
members.

And largely thanks to health care reform measures taken in this state a few years ago, the rest of the managed care market is trying to catch up. All HMOs must now serve small busi-
nesses.

Almost four years ago, California launched a landmark insurance reform that got the ball rolling in the direction of employees of small businesses. When it went into effect, on July 1, 1991, Assembly Bill 1672 had an immediate impact on the California workers who wanted health
coverage but could not get it because of medical history or occupation. HMOs are now required by law to accept small business clients of three members or more.

By their very nature, small busi-
nesses need health coverage plans that are flexible. Thus, the HMOs such as the aforementioned Inter Valley Health Plan who had never spurred the membership of small businesses in the first place have long concentrat-
ed on the development of programs that provide small businesses with the flexibility and ease of use desired.

The Trilogy Program
HMOs continue to evolve their plans and programs to give maximum flexibility for small business employ-
ers and employees.

For example, Inter Valley offers businesses a unique program that enables its members to see any physi-
cian, anywhere, at anytime they choose. Trilogy, a unique "point-of-solution" program, is available to groups as small as three employees, and as of July 1, will be available to groups of two.

Trilogy enrollment has the option to include physicians and other providers who are not under contract with Inter Valley. Members are free to go out-
side the system whenever they need care, but if they choose to receive care from providers within Inter Valley's network, they pay less.

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profit, Federally Qualified health
maintenance organization (HMO). We meet the health care needs of employers by offering a wide variety of health plans to choose from. And by tailoring the plan's coverage, deductibles, and copayments, we can customize a plan that your clients and their CPOs can live with.

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Gloria Estefan and Pomona Valley Hospital...

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Gloria Estefan... continued from Page 32

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JUNE 1997

Latino Access to Health Care

by David Munoz Jr.

The Latino population is flourishing in many areas. The growing number of Latino voters has raised many an eyebrow, and large corporations have begun to seek the estimated $300 billion in Latino purchasing power. Yet, health care access for Latinos is still an area that requires major attention. Reports show that more than 60 percent of Latinos in California are without health insurance—a population larger than the entire state of Oregon. Even though many Latinos cannot afford the cost of private health insurance, they can afford visits to primary care facilities that offer an affordable fee schedule.

The health care industry is under the impression that there are

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Gloria Estefan...

continued from Page 31

on a child for 14 or 15 years. She also had an accident and talked about the rehabilitation process she went through with her back.

We have written articles on men's health, heart disease, summer safety, first aid, and our kidney stone center. One of the other stories was about sleep disorders. Chronic snoring may be leading to a more serious problem, that was our story. We got a huge response from it, especially from a lot of spouses.

Q: What's wrong with snoring?
A: (Roche) Snoring can actually stem from sleep apnea, which is when your breathing rate changes and sometimes you actually stop breathing for a short period of time. You first heard about sleep apnea with children, but it is also very common with adults. It could lead to other things that could be serious and even cause death. (Porras) You shouldn't be afraid to go to sleep. (Roche) We did receive in many calls from spouses as from patients.

Q: Are there health issues particular to the Hispanic community that your magazine addresses? What are they?
A: (Porras) Diabetes is a problem. I like to think of an up and coming. I have found that diabetics and heart disease are two diseases that are affecting our Hispanic community. And in some groups there is a lack of prenatal care.

Q: Why is there a lack of prenatal care among Hispanics?
A: (Porras) That stems from a variety of issues. Lack of education is one. Some people say, "I didn't know that I needed to be under the care of a physician as soon as I became pregnant." Also, a lot of that is socioeconomic. I think it goes back to education and the lack of the facts. Once they get the information, they are very receptive to using it.

Q: So the magazine informs Hispanics about general health care issues and issues more common to the Hispanic community.
A: (Porras) Absolutely.

Q: How has the response to the magazine been?
A: (Porras) Fabulous. I really have been pleased with the type of calls. When you offer someone the information, they are very receptive to it. A lot of letters say it's filling a void. It's working; people are enjoying what they see. Each magazine has a business reply card. It is an opportunity. If they read a story about kidney stones and send in a card, we provide a little more information.

I get about 100 cards a day. We also provide a phone number answered in Spanish.

Q: Do you modify the information in the magazine—in terms of types of stories—to the questions and responses from the business reply cards and phone calls?
A: (Porras) A lot of the stories are based on the feedback I received on Page 33

Q: How much is the magazine costing?
A: (Porras) A little over $65,000 a year.

Q: Are you selling advertising or otherwise making any money from the magazine?
A: (Porras) We don't sell any advertisement. The magazine was intended for providing information.

Q: Is the hospital looking to bring in more Hispanic patients as a result of the magazine?
A: (Porras) I believe we already serve a large Hispanic population. The magazine helps us better serve those and lets those whom we are not serving know that we can. We have a lot to offer them, including prenatal classes in Spanish.

Q: What is the vision for the magazine for the future?
A: (Porras) I would certainly love to increase the amount of individuals who receive the magazine to add in many names of individuals who want to receive the publication as possible.

Q: How do you decide whom to send the magazine to? Is there just whoever has a Spanish surname?
A: (Porras) The original list was compiled through our publishing company. They have developed a list of individuals that not only have Spanish surnames but speak Spanish—that list came from other advertising.

Q: How can someone be added to the mailing list?
A: (Porras) Call (909) 469-9400. We can help you either in English or Spanish.
A Tale of Two Companies

by Matthew Padilla

It was the best of times. And they decided to make it better.

When the opportunity arose, Jane Brenlin did a far, far better thing for her company than she had ever done before. At least, that’s true from the perspective of her Inland Empire clients.

Brenlin moved her company, J. Brenlin Design, Inc. (JBD) to the Inland Empire in February, forming an alliance with Inland Color Graphics, Inc. (ICG). The companies share an office in Corona. JBD designs promotional pieces, packaging, brochures, ads, direct-mail pieces and products for a wide range of clients. ICG, owned by Carl Vitolo, does pre-press work; his technicians manipulate color images to create composed film and proofs for printing.

The owners’ professional relationship began several years ago when Brenlin, 45, who was working in Orange County, noticed that one of the printing jobs an Ontario printer did for her was better than others. She learned that ICG was doing the excellent film-pre-press work for her printer, and she began using the Corona company exclusively.

About eight years and a heap of mutual business later, space opened up in Vitolo’s building. Brenlin decided that the Inland Empire contained too much opportunity to pass up, and she wanted to be closer to some of her key clients. So the company formed an alliance without the hassles of shared ownership.

The move was an instantaneous success for Brenlin’s firm. The design company picked up three new accounts in her first week in the area.

“There is definitely a need for her services,” Vitolo, 49, said.

Some of his clients were surprised to find a packaging and ad-press design company so accessible in the Inland Empire.

“Of course it’s a benefit to our clients’ bottom lines,” Brenlin said.

So what do food, office supplies, figurines, housewares, sprinklers, software, beer, and maps have in common? Inland Color Graphics and J. Brenlin Design.

Between our two companies, we represent clients in nearly every industry in Southern California. Now we are combining forces to offer complete design and pre-press services under one roof.

Great design gets results. J. Brenlin Design and Inland Color Graphics combine visionary design and creative skills with state-of-the-art Macintosh and PC tools to deliver on-time, on-budget results... even when winds of change prevail.

Comes Together

Top Quality Design and Pre-Press

For over 15 years, JBD has been creating sustainable corporate identities, innovative packaging and collateral, response driven direct mail, eye-catching displays and powerful print advertising. ICG has been offering high quality, pre-press services to manufacturers, agencies and printers for nearly as long including drum scanning, retouching, Color Cyclone proofing, rainbow proofing, CD-ROM authoring, film and matchprints. Together we can handle any project from concept thru printing, or any portion of the process along the way.

When your project needs direction, let our team guide you with concepts that stimulate, words that excite and visuals that dazzle. Call us today!
The $7 million UltraScreen complex is owned by San Bernardino County and financed by taxable bonds. Ogden will manage UltraScreen at Ontario Mills.

Ontario County Supervisor Ray Wilsey announced his resignation, which took effect at the end of last month. Claiming to be in poor health since April, Wilsey has missed two regular council meetings and several other city functions.

Kaiser attributed the loss to its alignment with Penke Motorsports, Inc. Kaiser had contributed land to Penske, a firm that is developing the California Speedway. Kaiser also has a 12 percent interest in the firm. But with the decline of racing scheduled for the fall and winter months, Penske reported a loss in profit that ultimately affected Kaiser's profits.

San Bernardino county and city officials announced their intention to clean up hilltops and investigate a ban on outdoor tobacco and alcohol ads.

The committee, formed last month by county supervisors and city council members, was charged with developing an ordinance to help control the location and number of billboards and alcohol ads.

\[ \text{BUSINESS INFORMATION RESOURCES} \]

Inland Empire International Business Association inlandempire.com

The MacAcademy people came to L.A. recently with their two day ClarisWorks class. Claris is in the business of developing an ordinance to help make ClarisWorks and FileMaker Pro.

By their own admission, Claris is in a scaled-down version of FileMaker. Even so, there's more on that little engine family than can be covered in two days.

Clarion, see, is more than just a word crunching program. It has spreadsheet, database, drawing, painting and communications abilities. It would appear that unless you are doing some very detailed artwork, Claris would be the only program you would ever need. (Except that it has no slideshow capabilities.)

The MacAcademy class moved very swiftly for a two-day run, with a giant screen showing just what I should see on my computer. And I have to tell you that all the things that I knew were there I had never bothered to try. As the instructor himself said, "You should have come to the MacAcademy and seen all the things you could do with the Mac."

MacAcademy also provides a workbook and a video. The reason is simple. Unless you are doing these things on a regular basis, you will get out of practice and forget them. It's just like driving a car. You never start out to drive, but after running left or changing the radio dial, you just do it. I have to believe that teaching something as simple as how to run a computer program must be like teaching someone how to tie a shoe.

Having spent two days at MacAcademy, I then headed for the Macworld Expo. About 1,000 booths in the Convention and International Center display a whole world of Macintosh System 7 people who gathered together in Burbank to swear the name of Bill Gates and await the dawn of Mac OS 7. Macry gathered for the classes and seminars conducted by such gurus as David Forgan, who wrote "Mac Secrets" and "Mac... For Dummies," and Bob Levinus, who wrote "Mac OS 7.6... For Dummies."
This is Dennis Blythe ... 
But you probably knew that!

Dennis has been a lender in the Inland Empire for the past eight years. He knows our market and he knows small business. He can help you finance a business for your business. He won't just sell you the SBA loan that's right for the bank, he'll tell you which type of loan is best for you.

Need a banker who understands SBA loans??

Then you should be banking with us!

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Agriculture. Business. Construction, and SBA Loans are the building blocks that make up Valley Independent Bank's Loan Center.

Providing SBA Financing to meet your specific needs.

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When hiring an employee, you look for experience. When choosing a business bank you require the same.

PFF: Business Financial Services - a complete portfolio of products that focus on accessibility and customization to save your business valuable time and money.

PFF will give you peace of mind. Talk to your personal branch manager about our Business Lines at Credit, Checking Accounts, Commercial Real Estate Loans, Mortgage Card Services, Payroll Services, Tax Services, and Employee Benefits Plans. If you have questions about them or any other business services, call 1-888-DIAL.PFF.
Top Savings and Loans and Federal Saving Banks

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<th>Bank Name</th>
<th>Total Assets ($000)</th>
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Complaints... Praise! Suggestions? E-Mail us @ busjournal@earthlink.net

Thank you! Inland Empire Business Journal

The source for the business world of the Inland Empire
Mario’s Place... Where There’s Smoke, There’s Dinner
by Joe Lyons

Mario's Place keeps it simple. According to Cigar Aficionado magazine, there are many "smoker nights" throughout the U.S. and they charge as much as $350 a plate. Most of these offer extra large appetizer tables, vast arrays of cocktails, liquors and even single malt scotches, and even elaborate dinner selections. But Mario’s Place, in Riverside, cuts to the chase. No big dressing up here! Well, there are shirts with the name "Mario’s" on the back, but the bar, no host. And the beauty of Mario’s Place is that the smoking price is as simple as $35. And it’s every month. You see, the big cigar deal particulars are movable feasts, once every six months or maybe annually.

Wolfgang Puck: A Tasty Addition to Ontario Mills
by Ingrid Anthony

Have you ever wanted to dine at Spago's in L.A. but felt that it was too expensive or perhaps you didn’t want to drive there? Well, all’s well that ends well, because they are currently serving the finest Mediterranean cuisine in Ontario Mills, one of the recently opened isles in Ontario Mills. The fine restaurant offers excellent value for your money and is a very pleasant, warm atmosphere, which is humming at lunch time and in the evenings, especially on Friday and Saturday nights before customers head to the movies.

Seating is inside or out—your choice. No expense has been spared in the decor, down to the selection of the dishes imported from England.

The cuisine is a sure bet and is based on the quality of the raw materials, the preparation, and most importantly, the imagination is dining.

I sampled many dishes, which I highly recommend. For appetizers, I tried the barbecued duck paella (96.95), vegetable spring roll (64.95). Puck’s Pucks ($10.95), which is crab and mohawk, green manic grape sauce and arroz con jugos y camarones, a marinated chicken salt ($7.50) served with curried ginger marinade, Thai basil, and cucumber salad.

Appetizers and all the dishes are served with wonderful bread selections. The butternut squash soup ($4.95) is a must if you care for a soup in the midst of a salad. However, the Chinese chicken salad by Andrea and Loris Palagi, also known as Eleonora’s boys by those of us who have met their mother.

A word should also be said here about Dennis Hurley. He runs the nearby restaurant called Tyler in Riverside and he is the tobacconist for these monthly events. Some of the expensive dishes I mentioned earlier feature a local cigar brand wrapper or the local distributor of one national brand Hurley selects from his entire stock, choosing various labels for each course.

If these monthly events took place in Santa Monica, or even Palm Springs, you would probably have to stand in line with the likes of Bruce Willis or Steven Spielberg, in the hope of getting a seat. But Mario himself, God willing, might debate the house wines. I won’t. It was Mario himself, God willing, might debate the house wines. I won’t. It was Mario himself, God willing, might debate the house wines. I won’t.

Mario’s Place is at 1723 Spruce St., in Riverside. For more information, call (909) 684-7755.

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

Wines
by Jerry D. Mead

It’s natural, I think, to a little skepticism about "Best New World Pinot Noir." A lot of people who have been extremely successful in other careers...like the ad
dvertising business, got into the business of wine, whether they refer to it as play baseball...you wonder if they can be as good at the game as the professionals.

But by large, the wine industry has changed pretty well with the times. Not many new plants from other industries. Doctors have always been fascinated with the medicinal properties of fresh herbs and the industry has any number of physical therapists and acupuncturists in vino. Doctors David Bruce and Thomas Foyt are a couple who come to mind who name their wines after their labels. Lawyers should all do as well as Don Carmona of Ferretti. And the wines of Robin and movie-making owner Francis Ford Coppola aren’t too shabby, either.

But who would have thought that the "Ae, shucks" aged style of the famous Fifth street Puck (aka Davy Crockett and Daniel Boone) would play as well as a vintner of some of the most elegant and exciting new wines from California’s Central Coast. Of course, he didn’t do it alone. He had a little help from son and partner Eli and from well known chef, Dennis Hurley.

Fess Parker wines started out as a real family affair with both father and son working at every aspect of the small winery. As the enterprise grew, Fess focused more and more on marketing Eli, a former real estate entrepreneur, has become the full-time wine maker.

Sonoma County, California, "Ciassique" 1992

"Fess Parker," famed beef-eating, hard-boiled athlete who gave up basketball to play baseball...you wonder if they can be as good at the game as the professionals.

Fess Parker 1994 "Santa Barbara" Chardonnay (S16) 92/90

This is one of two wines that I didn’t score 90 or more and it’s still exceptional and a multiple medallion winner. Rich and toasty with ripe, tropical flavors. Soft (it could use a little more oak) is very much a wine for diversification. Drink it because it tastes good anytime or with fish, shellfish, as a thirst quencher, or for storing. Rating: 95/96.

BEST BUY

Fess Parker 1994 "Santa Barbara" Pinot Noir (S18)

Neatly $20 is a lot to be money, but that’s where the best Pinot Noir usually start, and they go up way if you’re talking French Burgundy—from there. This world-class wine has deep and intense black cherry flavors, with a complex earthy, tarry nose. It has a very long, complex after-flavor and should get better for five years or even longer. Rating: 92/90.

Fess Parker 1994 "Reserve" Pinot Noir (S20)

It’s easier than ever, I’m sure. I’d send a bottle of this to my cousin who questions the excellence of American Pinot Noir. If you take all the flavor descriptors above and add a little black fruit and roast beef character, and then amplify the intensity level by about 10 percent, and if you have been waiting for the wine to fulfill all your Pinot fantasies, well I think you get the idea. Delicious. Expensive but worth it. Rating: 96/94.

Fess Parker 1993 "Santa Barbara" Syrah (S18)

Very ripe plum and black cherry and plenty of wood complexity. Mellow, filling and well balanced. Rating: 93/94.

Fess Parker 1993 "Reserve" Syrah (S28)

One of the best of this variety ever made here. It is very big and rich and the flavors are plant once again but just a little less big. Sinful Pinot Reserve then, a little more refined and elegant. The percentage of new barrels was higher for this wine and the wood is showier both in bouquet and aftertaste, but the wine has the size, fruit and body to supply A. Great wine. Rating: 97/86.

Fess Parker 1994 "Santa Barbara" Pinot Noir (S18)

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Very ripe plum and black cherry and plenty of wood complexity. Mellow, filling and well balanced. Rating: 93/94.

Wines are rated using a unique 100-point scoring system. The first number rates quality; the second number rates value.
Diversity Makes Xerox Unique and Provides Strength for Its Future

by Ramona Benjamin

The beginning of Xerox's commitment to diversity can be dated to a 1968 memo condemning racism and setting the company on a course for aggressive minority recruitment/affirmative action. This message came from the top: Joseph C. Wilson, founder of the modern Xerox, and C. Peter McColough, Xerox president at that time.

The Wilson-McColough letter remains a treasured document at Xerox and still is circulated when the company tries to explain its commitment to diversity inside or outside of our company. When taking a look back Xerox's history, interesting facts remain a good deal to be done when it comes to promoting women and minorities.

CEO Paul Allaire devoted his entire letter to shareholders in the 1991 Xerox annual report to the topic "Embracing Diversity." The Xerox corporate culture, he wrote, "must be continually reshaped so that Xerox and Xerox employees alike obtain the full benefit of a workplace in which diversity is cultivated, nurtured and rewarded.

That commitment to diversity can be seen throughout Xerox, where managers at all levels are evaluated on their ability to hire and promote minorities through Xerox's balanced work-force strategy.

We at Xerox of greater Los Angeles are proud to be honored with an award by Carlos Pascual, president of U.S. Customer Operations, as the best customer business unit to meet balanced work-force objectives and for our use of opportunities cross-functionally. Pascual started his career with Xerox as a sales representative from Spain and worked his way up to head the largest division of Xerox, the United States. Diversity is reality, and it is our biggest strength both in our society and in our economy. We at Xerox of greater Los Angeles are proud to have reached our goal of achieving a balanced work force. Our work force reflects the diverse community in which we reside.

 Nine flat pennies a minute. Pay just 9¢ a minute for long distance calls in California with the new GTE Easy Savings Flat Rate Plus Plan! This is the only flat rate plan that saves you money on all your calls: direct dial, calling card, toll-free, and operator-assisted calls. You can see exactly how much you're saving because your local and long distance bills are combined into one.

Save money in no time flat. After the first 16 seconds, you pay only for every 6 seconds you're on the phone, which can save a lot of money. And there are no start-up fees and no monthly recurring charges.

It's Amazing What We Can Do Together.
That's a pretty sharp offer, so call us today.

GTE Long Distance introduces small business long distance service - flat rates, big savings.
Endangered Species List, but it should have read "delist." The amendment also had to be directed toward the correct departments, which were the Department of Interior and the U.S. Fish and Wildlife Service.

"I won't support a bill that doesn't have the appropriate language," said Baca.

Baca said he believes Olberg looked "in haste" at the re-written resolution and saw that the word "delist" had been taken out.

"But our ideas are not different; we're accomplishing the same mission," Baca said. "If you get there is most important.

So far they are not getting anywhere, the amendment failed and will go back to committee. The Delta Swan flower-loving.

continued on Page 53

Endangered Fly Has Assembly Buzzing

by Rebecca Jo James

The Delhi Sands flower-loving fly might get its wings clipped if Assemblyman Keith Olberg (R-Victorville) and Assemblyman Joe Baca (D-San Bernardino) get their way.

Currently listed on the Endangered Species Act, the fly has been at the forefront of controversy in San Bernardino County. Olberg offered an amendment that would have restored language calling upon the removal of the fly from the federal list of protected species. But the language was modified to incorporate an endowment — not yet identified — to be established on behalf of the fly.

Olberg, who had co-authored the resolution with Baca, said that he was dissatisfied with the outcome of the recent vote on his amendment to restore the original language. He removed himself as co-author.

"I co-sponsored this resolution when it was introduced because it was the right thing to do," he said. "But I strenuously objected to the new language because it is void of any substance."

His partner in the resolution, Baca, abstained from voting on the amendment that would restore the original language.

"The amendment was going to be killed anyway," Baca explained. "To pass [Olberg] needed 36 votes, but he only had 36. It was important for me not to jeopardize the bill but rather keep it moving."

Baca said that technically the amendment was not written correctly, Olberg had written to "delete" the fly from the list.

Hard Work Pays Off for I.E. Entrepreneurs

by Rebecca Jo James

Webster's Dictionary defines an entrepreneur as "one who launches or manages a business venture, often assuming risk." Entrepreneurs of the Inland Empire who have taken the risk and are now successful have been named finalists in the 1997 Inland Empire Entrepreneurs of the Year (IEOY) awards program.

Representing a cross section of the area's business community, finalists were chosen from a field of more than 130 candidates who were nominated for the annual award. Recipients will be announced at a gala awards banquet on the evening of June 19 at the newly renovated Riverside Convention Center.

Spearheaded by Ernst & Young LLP, the IEOY award has been referred to as the business community's equivalent of the entertainment industry's Academy Awards. It was founded by Ernst & Young LLP more than a decade ago to honor business people who are successful entrepreneurs.

"The nominee list reads like a 'Who's Who' of our business community," said Don Ecker and Sally Anderson, partners in Ernst & Young's entrepreneurial services practice in the Inland Empire. "We were impressed with the overall quality of the candidates and inspired by the individual innovations that propelled these entrepreneurs to success today."

Today, the program takes place in 46 major United States markets and includes the following national co-sponsors: The Entrepreneur of the Year Institute; the Center for Entrepreneurial Leadership, Inc., at the Ewing Marion Kauffman Foundation; USA Today; and the NASDAQ Stock Market.


Inside . . .

• NAFTA: Solving International Trade Disputes
• Which Industry Clusters are Building Trade Between the Inland Empire and Mexico
• Hispanic Leaders: What Makes Them Tick
Latinos die primarily of diseases such as diabetes, heart disease and cancer, and are less likely to die from violence.

In California, Latinos are more likely to die from lung cancer (21.1 per 100,000) than from AIDS (1.4 per 100,000). This is due to differences in life expectancy and disease prevalence.

The leading causes of death among Latinos in California are heart disease (17.7 per 100,000) and cancer (13.9 per 100,000). These are also the leading causes of death among all races in the state.

Health disparities among Latinos are due to a combination of factors including poverty, lack of access to healthcare, and cultural and language barriers.

Federal and state policies need to be developed to address these disparities and improve health outcomes for Latinos in California.
The linkage between welfare and the community it serves is an excellent example. The emerging welfare program will require the state to move 600,000 welfare recipients to work over the next three years. Businesses throughout the state will be asked to create new jobs to accommodate these workers, and proposals to provide incentives, such as tax credits, are already in wide circulation.

Yet, the state continues to hamper these businesses through a costly workers' compensation program, endless regulations, liability laws and mountains of clogged tape. By failing to reform those and other costly mandates, the state strangles the very job creation that it is attempting to stimu­late.

As one of the fastest growing segments of our economy, Hispanic businesses have demonstrated interest in ensuring that the state provide adequate training for current welfare workers, and to alter the structures that businesses can do to help create jobs and spur economic growth. Grassroots efforts must be made to impress upon elected officials the importance that these reforms hold for the Hispanic business community. If this substantial political influence can be harnessed, it is likely that a long-term solution can be reached.

California’s Hispanic community now comprises roughly one in every three new workers, more than ever.

The credit union was formed in 1949, it quickly realized this key to success, being a viable and integral partner of the population it represents. ACU looks beyond providing affordable financial services when it engages in business. It invests its resources to build a foundation with community partners, and continues to remit­ment to cement those relationships. The goal in thinking, the credit union has become like an equal partner with the community to communicate that we are not operating alone and that our return on our investment is enhancing the quality of life in the Inland Empire.

The credit union has sponsored the event for the past three years and has committed to being the major sponsor this year. It has also sponsored the Minority Business Expo, the Small Business Procurement Expo, KYVC’s “Inland Empire Minority Business Update,” the African-American Business mixer at the Inland Empire Juneteenth Celebration, CSUSB Future Leader Youth Program, and a specialty event for that reason.

If bankers win ..., continued from Page 46

Salad, with spicy honey mustard dressing ($8.95) is a house favorite and the most asked for dish besides their famous pizza. The spicy shrimp scampi ($19.95) is a favorite of the credit union members. For entrees, I tried the grilled swordfish ($16.95) with warm dijon vinaigrette and the beer battered mashed potatoes—the best sword­fish I have ever tasted. Other entrees were rosemary roasted chicken ($10.95), with a choice of garlic mashed potatoes, French fries, and choice of salad, rosemary roasted beets ($10.95), with the same selections of side dishes; grilled Norwegian salmon ($19.95) and ground-sirloin burger ($8.95).

If credit unions win ..., continued from Page 57

The credit union is known for building links with its member base the credit union that does not mark an end­beyond doubt that the Hispanic community is coming of age. The growth in this segment of the population into political power has a strong relationship with the community it serves. The credit union makes support to its a numbers one aspect, especially in outreach programs to the community. It has most recently sponsored the College Fair, directed to the business community, which brings together the business membership with 10 individual Hispanic chambers in this region and draws more than 400 people from within a 60-mile radius.

The credit union has sponsored the event for the past three years and has committed to being the major sponsor this year. It has also sponsored the Minority Business Expo, the Small Business Procurement Expo, KYVC’s “Inland Empire Minority Business Update,” the African-American Business mixer at the Inland Empire Juneteenth Celebration, CSUSB Future Leader Youth Program, and a specialty event for that reason.

If bankers win ..., continued from Page 46

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The Rialto Chamber of Commerce cordially invites you to the 1997-1998 Installation & Awards Dinner featuring
The “State of the City” Address by
The Honorable Mayor John Longville
Thursday, June 19, 1997
Six o’clock in the evening
El Rancho Verde Country Club
Silent Auction
Black Tie Optional
Call the Chamber at (909) 875-5364 for reservations ... TODAY!

Horse riders—or people who
want to learn—to can be in the saddle; riders at Cal Poly Pomona’s Equestrian Outreach. The program offers riders of all levels a chance to enjoy a stitched packing trips in the Sierra Nevada, the Wild Mustang End Field Program held June 4 to 7 costs $490 per person, the Mountain Homeownership Horse Packing in the Wildflowers held Aug. 2 to 5 costs $595 per person, and the Backcountry Horse Packing and Carrying Trip held from Aug. 9 to 14 costs $770 per person. For more information, call Robert Bray at (909) 691-2223.

8

Animal lovers can see a variety of exotic animals at the Animal Ambassadors show from 1 to 4 p.m. at the Temecula Art Gallery, 42310 Main St., Temecula. For more information, call (909) 693-1979.

12

Start your morning and your business off by learning how to "Best Buy." Hosted by the Consumer Business Network. The meeting is located at Michael’s, 1375 Vineyard Ave., Ontario. The charge is $15 includes breakfast. For additional information, call (918) 446-1086.

29

Go from rags to riches after attending the Apparel Industry Product Couting Seminar, an all day three workshop at the Cal Poly Pomona campus that will lead participants through the process of product costing. Led by Bob Loudner of Charles Gilbert Associates, Inc., the workshop will be held 8:30 a.m. to 4:30 p.m. each day. Admission to the auction is free. For more information, call Victoria Seta, Inland Empire Ad Club president, at (909) 880-5735.

24

Discover one of America’s best kept secrets. Tucked away along the Mexican border in southern western Arizona, the Organ Pipe Cactus National Monument is home to the most spectacular desert vegetation in the United States. It is the only place where a great variety of cactus occurs along with the saguaro, the multibranched cactus and the armed barrel cactus. For more information on how to include this oasis in your vacation plan, call the Palm Springs Desert Museum at (760) 325-0189.

28

Plug into the Internet and watch how your business will benefit by attending the Internet and Your Business workshop. Hosted by the Small Business Development Center, Pomona, the workshop will cover marketing advantages of using the net, effective techniques for on-line promotions, the cost of Internet marketing, and security issues related to doing business. The workshop is scheduled from 7 to 9 p.m. For more information, contact the Mt. San Antonio College Small Business Development Center at (909) 224-3227.