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When you don't, come see us.

Or give us a call, and we'll come to you.

With the holidays upon us, there's never been a better time to buy a cellular phone, whether as a gift for yourself, a business associate or for that special someone. It's ideal for productivity in business, for convenience or peace of mind for a loved one.

Come in and browse. L.A. Cellular's freeway-close Superstore offers a wide selection of quality cellular phones, on-site installation, factory-certified maintenance and free consultation - all from one convenient location.

Or call us, and we'll bring our phones and installation service to your door.

Best coverage in the Inland Empire

And with L.A. Cellular service, your gift includes the largest cellular system in Southern California, with twice the coverage of our competition and reaching as far as the Nevada and Arizona borders.

Happy Holidays from L.A. Cellular.

Inland Office Market Still Strong

Leasing activity in the Inland Empire commercial office market continued at a strong pace in the third quarter. The 85,474 square feet (sf) of net absorption brings the 1991 year-to-date absorption to 481,978 sf, surpassing 1990's end total of 454,017 sf.

The market is generally divided into three major areas: Ontario/Rancho Cucamonga, Riverside, and San Bernardino/Colton/Redlands.

Office leasing activity continues to be very strong in Ontario and the vacancy rate has decreased dramatically from 42.2 percent at the outset of 1991 to the current rate of 30.6 percent. Ontario experienced a healthy 77,056 sf of absorption this quarter, much of which was fueled by the generous concessions that landlords have been offering tenants.

The absorption of activity in Rancho Cucamonga, while not as strong as Ontario, has not been insignificant. Rancho Cucamonga, experiencing 5,319 of negative absorption due primarily to the fact that they are relocating laterally within the market to downsize their office. Tenants are also relocating into the immediately adjacent areas.
Los Angeles Cellular Telephone Company recently opened the largest cellular "SuperSite" in the South Coast region. This move could be a sign of how cellular telephone companies are choosing the Inland Empire because of the enormous growth potential. Their commitment to the Inland Empire will spur a building boom of up to 40 Chamber of Commerce projects, and the company will actively support a variety of businesses and social organizations.

Cellular telephones are an ideal executive gift for the holiday season. Today, the cellular telephone is practical, it helps provide peace of mind, can give us comfort by staying in touch, and most importantly, continues the quality of professional service we render to our customers. In a world of visitors, customers, and emergencies, a cellular telephone could mean the difference.

Investors Buy Trust Deeds
3 It's the newer wave in construction financing. Called fractionalized trust deeds, this investment tool may just be what home builders need to get their projects off the ground.

Christmas Shopping Malls
6 It's Santa's arrival or Santa's survival, malls really for a dayout season.

Do Not Pass Go, Do Not Collect $200
9 It is one of the biggest rip-offs in the last two years. Investors are up the creek without a "Callipad" never worked. Owner says there's still a chance.

Executive Gift Giving
14 High-tech gifts for your favorite Inland Empire executive.

Getting the Most Bang for your Travel Buck
15 If you are one of those going to give the lowest fares, you're living in a world where milk is delivered door to door and doctors make house calls.

You May Be Closer than you think to SEC Investigation
15 Why is the Securities and Exchange Commission? Are they after your business now? What maps can you take to ride the stock market safely?

FBC

FBC

Toll Road Debate Leaves Unanswered Questions
5 Two overworked ribbons of road, the Corona Expressway (CPTC), a Round Mountain Freeway (Interstate 91) have become involved in a jurisdictional impasse. The question: should users underwrite all costs of a privatization franchise (under CPTC Assembly Bill 680)? Should the cost of toll lanes be borne by the taxpayers, much like highway construction? At stake is the peculiar form of co-dependency shared by Orange and Riverside Counties. It's a case of shared economics. The jobs are in Orange County but the affordable housing (currently at a figure of those eligible who can afford a median-priced home) is located in the Inland Empire.

The players in this scenario are the Orange County Transportation Authority (OCTA), leaving heavily toward a total privatization of the toll lanes by the California Coast Expressway Corporation (CPTC) an entity formed by industrial giant CRS Serving. In the opposite corner are the Riverside County Transportation Commission (RCTC), which previously said the cost of toll lane construction should be borne by taxpayers. The lines of demarcation quickly fade in the case of Riverside County, where these lanes Continued on page 18.

Land Reforms in Mexico Will Affect the United States
The United States will soon feel the effect of proposals for land and agricultural reforms in Mexico. These moves are being made by the fast moving President Carlos Salinas de Gortari. It's hard to keep up with the changes underway in this second Mexican revolution. Land reform in Mexico, by which the land has been granted to the peasants, is one of the main issues that have plagued the Mexican government. This is not the case in the United States where the government has never tried to change the ownership of land. The players in this scenario are the farmers (70 percent of Baja joint ventures far more attractive to land ownership were established, although extensive efforts by the Mexican government - were able to get around the 200,000 limit. For example, about 60 percent of Baja California is owned by epides, some of which contain acres of relatively worthless land. That is if you discount beautiful beaches, nice beaches, and some of these acres are located near major cities. The concept is still under development in the United States, where the government has never been able to solve the problem of land ownership. In Mexico, the government has been able to solve this problem to a certain extent. The players in this scenario are the farmers (70 percent of Baja joint ventures far more attractive to land ownership were established, although extensive efforts by the Mexican government - were able to get around the 200,000 limit. For example, about 60 percent of Baja California is owned by epides, some of which contain acres of relatively worthless land. That is if you discount beautiful beaches, nice beaches, and some of these acres are located near major cities. The concept is still under development in the United States, where the government has never been able to solve the problem of land ownership. In Mexico, the government has been able to solve this problem to a certain extent. 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Christmas Shopping in Malls—Tis’ the Season For Conservative Optimism

It is not a happy picture for Christmas. Sales have been down throughout the year, and now there should have been a significant uptick.

This season merchants are hoping the jingles they hear will be the melodic chime of the punching of cash register keys and coins clanging in the till, not just Santa’s sleigh bells and Christmas carolers.

The current recession has created a consumer mentality of fat trimming and belt tightening. Rolfe Amhym, executive vice-president of the Inland Empire Chamber of Commerce, says, “As the average consumer is sitting at the top of the world. And, right now, you can slip the

The current recession has created a consumer mentality of fat trimming and belt tightening. Rolfe Amhym, executive vice-president of the Inland Empire Chamber of Commerce, says, “As the average consumer is sitting at the top of the world.

Dick Wagner, general manager of the Inland Center Mall in San Bernardino, feels this will be a better season than the last when sales figures were only down a few percentage points from the previous Christmas.

Ecology-oriented products will be hot ticket items this season, along with the Super Nintendo entertainment system, video tapes, cordless phones and wearing apparel.

They will be using traditional marketing strategies throughout the mall, including Santa’s arrival the weekend prior to Thanksgiving, reserving choice parking spots for shoppers, and a gift of a cassette tape of “The Night Before Christmas” with the purchase of $100 worth of merchandise.

Wagner predicts that ecology-oriented products will be hot ticket items this season, along with the Super Nintendo entertainment system, video tapes, cordless phones and wearing apparel.

Ernest Hahn, chairman of the Hahn Company, which has a proprietary interest in the Palm Desert Town Center, says, “It is not a happy picture for Christmas. Sales have been down throughout the year, and by now there should have been a significant uptick. Seven per-

cent of shopping is by impulse. In today’s atmosphere, shoppers are avoiding the malls completely, so they don’t have to subject themselves to this temptation. Despite last minute buying surges, it is pretty evident it is going to be a very difficult Christmas.”

The general manager of the Mall of Victor Valley, Alan Schmiedicker, is using glitz to generate interest, including Santa’s arrival in a stretch limousine, dancing spot lights focusing on special sales, storybook reading hours for children, Men’s Shopping Night, and mall elves.

“With a PAGE 6 • INLAND EMPIRE BUSINESS JOURNAL DECEMBER 1991

Trust Establishes Endowed Chair For UC Riverside Honors Program

As one of those centers, the Island Empire MBDC provides management and technical assistance to minority owned businesses in areas such as: business plans, personnel policies, management plans, training programs, management information systems, productivity analysis, strategic planning, internal controls, market research, feasibility studies, advertising and promotional strategy development, site and location analysis, demand and price analysis, distribution analysis, bid preparation assistance, bonding assistance, contract compliance, loan packaging, preparing projections, establishing financial controls and negotiating with creditors, MBE certification, and contract procurement. The Center also provides in-depth workshops and seminars on business related topics. In addition, the Center maintains an extensive database of minority vendors for referral to prime contractors, governmental agencies, and other businesses. The Center serves as a focal point for MBE business contracting and subcontracting, thus being able to provide referral information concerning opportunities in a wide range of commodities and services.

The MBDC has a wealth of resources to bring to any project. The Center has computer access to US Department of Commerce census data, Commerce Business Daily, US Department of Commerce national business database, and CACI database that builds economic projections based on business type and location. The MBDC is also a State of California Plaza Room. As such the MBDC plans room will maintain paper plans for major projects in the Island Empire.

NEDA has been operational since 1972 and has had contractual agreements with MBDA since 1982 to provide services in the Fresno area. Other NEDA centers are in Bakersfield, Sacramento, and Stockton. NEDA has been successful in assisting firms in procuring approximately $24 million to date.

For additional information call the NEDA Island Empire MBDC at (714) 564-5036.

Please See Page 41

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The Power-Mad AQMD

Sars, you hear applause from a few businesses—mostly larger outfits—but smaller enterprises may not seem so happy.

The South Coast Air Quality Management District says it’s going to streamline some rules and reduce its mandates. But hold your champagne. Sars, you hear applause from a few businesses—mostly larger outfits—but smaller enterprises may not seem so happy.

At any rate, the basic assumption persists: AQMD must super-govern all pollution control. Why? Because it’s the law.

The total price tag? Likely, it will be far more than initially estimated. A report earlier this year estimated $1.7 billion.

It’s a reasonable assumption that AQMD, when given carte blanche and the unreasonable— with cool arrogance because it is an Uncle Sam body with little or no accountability—will take the system he has at his disposal. Reform in the process amounts to half measures as long as the structural injustice remains intact.

—With Permission of Orange County Register

Defending Your AQMD

Chairman Younglove Stands up for Air Quality

N oron Younglove is the chairman of the South Coast Air Quality Management District (SCAGMD) and is a graduate of Pepperdine University. He is one of the leading experts in the area of air pollution.

YOUNGLove: Younglove is a big advocate of the AQMD, and he is standing up for the Air Quality.

YOUNGLove: The AQMD is working to streamline some of their procedures.

YOUNGLove: Our staff is committed to creating a more professional and efficient inspection procedure, especially with situations involving diagnostic inspections.

YOUNGLove: There are a few cases where companies have said they would not provide information due to confidentiality. This is a common occurrence in the AQMD.

YOUNGLove: The AQMD is working on a system that will allow them to be interested in.

YOUNGLove: We would also encourage businesses to work with the AQMD to ensure that they are in compliance with the rules.

YOUNGLove: The AQMD is committed to making sure that they are working with all businesses to ensure that they are in compliance with the rules.

YOUNGLove: We would like to hear from businesses about their experiences with the AQMD.

YOUNGLove: It is important for businesses to work with the AQMD to ensure that they are in compliance with the rules.

YOUNGLove: The AQMD is committed to working with all businesses to ensure that they are in compliance with the rules.

YOUNGLove: We appreciate the feedback from businesses and look forward to working with them to ensure that they are in compliance with the rules.

I.E.B. Close-Up: Maurice G. Goodban

Even with the merger of large to mega-size banks looming in the future, individuals, as medium to small-size businesses, still need that personalized banking service that can only be provided by the local small to medium-size banks.

A closer look.

Banking:

Hobbies: Enjoying beach and marine activities. Traveling and vacations.

Space time: Holidaying at second home in Mammoth Lakes.

Affiliations: California Bankers Association, Western Independent Bankers Association.

Awards/Honors: Previous West End Chamber of Commerce Member of Year. Previous member of the Board of Governors for The City of Palmdale.

Younglove: Whether it is fair or not, I don’t think we’re doing it. It’s a much more complex situation, and people who work with fewer than 100 people at the AQMD.

Younglove: There are 12 policy makers, of which I am one. I personally am unfamiliar with the AQMD, and I have never complained about the AQMD, but more directly, I have to manage with 350,000 people who live in my district. Additionally, I answer to my four congressional colleagues on the issue of pollution, which is very educational for the AQMD.

Younglove: We have heard that if the AQMD could be eliminated, it could close all of the air quality problem right now.

Younglove: We are very concerned about the AQMD, and we have been working closely with the AQMD to ensure that they are in compliance with the rules.

Younglove: The AQMD is committed to working with all businesses to ensure that they are in compliance with the rules.

Younglove: We appreciate the feedback from businesses and look forward to working with them to ensure that they are in compliance with the rules.

I.E.B.: What about your personal view of the AQMD?

Younglove: I.E.B.: As a business person, how would you view the AQMD?

Younglove: Maurice G. Goodban was born in Ohio, California. He attended Cal Poly San Luis Obispo and the University of California, Berkeley, where he received his B.A. in 1952. Maurice completed his education at U.C.L.A. and began his career in 1952 with a B.A. graduating from U.C.L.A., he was employed as project manager for General Foods in Ontario. Maurice joined First Trust Bank in 1951.

I.E.B.: What do you enjoy most about being a banker?

Younglove: Daily challenges, personal one-on-one negotiations, personal and warm interaction with customers.

I.E.B.: Tell us about a little Trust Bank. Was it founded in 1951?

Younglove: First Trust Bank was chartered in March 1951. When I joined the bank in 1952, it had between $10 million and $1 million in assets. First Trust presently has $400 million in assets. It was purchased by the Arnold family, who are the still principal owners.

I.E.B.: Tell us about some of your subsidiaries.

Younglove: Western Desert Corporation is a wholly-owned subsidiary of First Trust Bank, that represents their property development interests. A new mortgage company is title carried in the subsidiary’s name, in connection with many single-family residential homes through the Inland Empire, including the Palmdale area and Lake Elsinore. Both Trust and Loan Association is a $20 million bank operation company head-quartered in Chula Vista, California. It has been a wholly-owned subsidiary since 1985.

I.E.B.: What, in your opinion, has been the key strength behind growth at First Trust Bank?

Younglove: It is important to have a strong network of service that can only be provided by the local small to medium-size banks.

I.E.B.: How do you feel about recent legislation, the New Bank Integration and Modernization Act of 1991, and its future implications for your bank?

Younglove: Goodban is still dynamic. Still unlimited growth potential. Growth needs to be carefully planned and with a strong focus on the bank’s mission to be successful.

Goodban: As a business person, how would you view the AQMD?

Goodban: Defending your AQMD service that can only be provided by the local small to medium-size banks.

I.E.B.: What do you foresee as your role in the future?

Goodban: I.E.B.: As a business person, how would you view the AQMD?

Goodban: Defending your AQMD service that can only be provided by the local small to medium-size banks.
Elusive Dream took about $3 million in 1989, that's the name of the company, and got $6,000,000 in 1990, $1,500 in 1991.

We are seeing the impact of mergers as customers from other banks are rethinking their banking relationships. Customers from these other banks that come into our branches and share with us the problems they encounter, or the concerns they have as mergers unfold. Our success in the 90s will depend on our ability to provide the best customer service of any financial institution in California.

Your opinion will be the key to financial services in the 90s.
Restaurant Row

This column is written for the business person who finds himself a victim of what I call the 'zelfish attitude': the attitude of the person who needs a change, but doesn't care how the change affects the others. It is for those who believe that eating a fine meal with a very, very easy to like wine is a reward of travel and even life.

Each week we shall comment on different restaurants, in the various cities that I visited. I believe, as most often visited by business persons from the Inland Empire, these restaurants are chosen strictly on merit. All restaurants were personally visited. I plan to offer you brief surveys, in lieu of long reviews.

I think everyone knows what they like and what they don't already know. The following list of new releases comes from all of you and I to have a little fun.

Meat on Wine

There's a winery in Sonoma County that has recently undergone a small change in their philosophy. It's in the consumer's favor if only hesitates and will take more of it. As someone who constantly preaches that the beverage choice is "what wine?" it shouldn't be any wine. It's my job to say what wine, when someone is trying to decide for them and will offer additional wines.

Belvedere Winery has always been owned by W. Earl Handley and Pitts Fredick. Pitts Fredick has always been known as the "right" wine, not for its quality, but for its price. The wine is now offered at a smaller price.

Instead of the winery going out and trying to change the price of wine, Belvedere is now making changes in their marketing. The wine is now offered at a competitive price.

Belvedere 1985 Dr. Creek Zinfandel ($10) 2009 Zinfandel ($20)

A good portion comes from the Lytton Springs area, the balance from the Belvedere Mountain, all of which is within the "Dry Creek Valley" appellation, here to the Zinfandel produced anywhere in this galaxy. The grapes从中 come from the vintner's own vineyards.

Inland Empire Symphony Orchestra

Stewart Dobroth, Music Director

A Celebration of Women, October 15, 1991, 8:15 p.m. at California Theatre, An Inland Empire Civic Women's Club and the Inland Empire Symphony Orchestra, held for the past nine years, is set for this year.

The opening concert is scheduled for 8 p.m. on Thursday, September 25, at the California Theatre, 330 W. Main St., Ontario. The concert will feature the widely known symphony's orchestra and Chorus, conducted by Mr. Dobroth.

Shelley Calvert, the symphony's music director, will lead the orchestra and Chorus in a program of music by Handel, Beethoven, and other composers.

The symphony's season will continue with a selection of music by Bach, Mozart, and other great composers.

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Executive Gift Giving
This Gift Will Send Your Boss on a Hike

The World's First "Twin Lens" 8mm Camcorder

Computer Lovers Put Spreadsheets to Camcorder

Dolch Introduces a Perfect Executive Christmas Gift

Effective Gift Giving

The Twin Lens 8mm Camcorder is a new and unique gift idea that is sure to impress professional and leisure photographers alike. This camcorder is equipped with twin lenses, allowing users to capture stunning images from two different angles simultaneously.

Computer Lovers will appreciate the practicality of putting spreadsheets to camcorder. This innovative gift idea allows tech-savvy individuals to streamline their data analysis and presentation processes.

Dolch has introduced a perfect executive Christmas gift: a camcorder system that comes with a SwivelPack™, a full color matrix TFT screen for recording presentations, and a built-in camera for capturing moments throughout the holiday season.

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Dieting 'DOs' For the Holidays

As the holiday season approaches, many people find themselves facing a familiar situation: the temptation to indulge in rich and delicious foods. However, by practicing these 'DOs' for dieting during the holidays, you can maintain your health and enjoy the festivities without compromising your well-being.

1. **Determine Your Goals**: Before you start the holiday season, set clear, achievable weight loss goals for yourself. This will help you stay motivated and focused.

2. **Plan Your Meals**: Plan your meals in advance to avoid impulse eating. Make a shopping list and stick to it to avoid buying unnecessary snacks.

3. **Stay Hydrated**: Drink plenty of water to ensure you are not mistaking thirst for hunger. This will help you avoid overeating.

4. **Avoid Mindless Eating**: Be conscious of when you eat and what you eat. Avoid mindless eating while watching TV or while driving.

5. **Limit Portion Sizes**: Use smaller plates to reduce the amount of food you consume. This will help you feel satisfied with smaller portions.

6. **Exercise Regularly**: Incorporate physical activity into your daily routine to burn off excess calories.

7. **Reward Yourself**: Treat yourself to a favorite meal or activity after reaching a weight loss milestone. This will help you stay motivated and avoid resentment.

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Weekend Time Out

Getting the Most Bang for Your Travel Buck

Before you pick up the phone to call your travel agent, you might want to reserve your next vacation. STOP! If you believe the airline is going to give you the lowest possible fare, you are in for a surprise. Many airlines have agents that can get through the routine booking process.

FLY: Many airlines have agents who are skilled at negotiating lower fares. By knowing the airlines’ policies and when to book, you can often get cheaper tickets.

---

Weekend Getaway

We’ll do what it takes to juice up your meetings.

When the clock strikes five, the last two orange trees were planted in Riverside, creating the California citrus industry.

That’s the attitude we’ll take when it comes to helping you plus your next meeting. The experienced meeting planning professionals at the Riverside Convention and the nearby Riverside hotels know how to make your event a success.

The Riverside-Convention Center offers 50,000 sq. ft. of convention floor space. The Sheraton Riverside Hotel, adjacent to the Convention Center, offers affordable luxury, as well as quick and easy access to the city’s cultural and recreational attractions.

So next time you’re looking for a function from 10 to 200, let Riverside make it a sweet success.

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Airlines that are about to go belly-up will offer tickets as prizes in Cracker Jack boxes.

Trip specialists. Ask if the business has an agent who is a specialist in your type of traveling. Make sure you ask before you book.

---
Do you know what the acronym ISS, SWAT, and ASAM mean? With the increased focus on insider trading activities, no matter what your position is on the corporate ladder, you have access to "inside information." You are concerned about who can buy or sell stock, or even when you respond to an innocent question regarding company activities. Cross a hidden stockwatch trading threshold, and you will trigger one of the computerized insider trading systems mentioned above, putting you at the center of an embarrassing and costly investigation...and you may never be seen even to do anything wrong.

Like others, you may think that your trade is too small or you're "too small a fish" to be caught in a surveillance net. The following real-life situations involved people who didn't realize how little it takes to trigger an investigation:

The chairman of a small electronics company was accused of selling a handful of financial analysts of a probable downturn in the company's future earnings. The analysts advised their large institutional investors to sell their holdings, and a jump in the stock's trading volume that day caused suspicion. The next day, when the company distributed its forecast to the entire public, the information leak was traced to the company's chairman.

A corporate manager and her husband were sued by the Securities and Exchange Commission (SEC) for buying several thousand shares of her company's stock prior to public disclosure of confidential merger talks. The stock's abnormally high-trading volume set off the computerized surveillance systems which later helped pinpoint the couple. An SEC investigation revealed that the couple had purchased several thousand shares of their company's stock prior to public disclosure of confidential merger talks. The stock's abnormally high-trading volume set off the computerized surveillance systems which later helped pinpoint the couple.

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In a recent case, several individuals were involved in insider trading. An SEC investigation revealed that the couple had purchased several thousand shares of their company's stock prior to public disclosure of confidential merger talks. The stock's abnormally high-trading volume set off the computerized surveillance systems which later helped pinpoint the couple.

The good news is, the recession is over, but the bull market is in the "early recovery," according to nine of California's prominent real estate consultants, who forecast that California's housing shortage will accelerate over the next five years, as income growth outpaces the housing market's supply and brings record price appreciation.

The fundamentals of the market are strong, and even when the housing market does slow down, as it will, it will do so at a slower pace than the past. The future is bright, and there are signs of a real recovery.

The five-year housing forecast is based on the report's predictions, which will be finding solutions to the problems of providing adequate housing for California's financially-strapped residents.

The major social issue for the 1990s, the report predicts, will be finding solutions to the problems of providing adequate housing for California's financially-strapped residents.

Even though population growth is forecasted by Roundtable members to be an annual average increase of more than 600,000 people, based on existing demographics and immigration patterns, this will not necessarily translate into a strong market for new housing, unless jobs are created to provide the income needed for purchase. The bottom line is that given the forecasted slow economic recovery over the next five years, little change in the median income, and reduction in the growth rate of basic jobs, housing costs will continue to surpass household income.

One of the major changes Roundtable members anticipate in the near future is the job expansion is dependent on and will follow the location and composition of housing starts.

This is already more than evident in the Inland Empire. Despite an economy in a significant contraction and the job growth that, the price of housing is once again on the rise. Since people don't buy houses, their incomes do. California's housing shortage will translate into higher housing costs, not because of the increase in population, but because of the increase in the higher income levels.

The twin conditions of a continued supply shortage and rising costs of new home production, according to the report, will combine to create a "California Housing Misery Index," measured by "how much one must pay, for how small a house, shared by how many." The overall consensus of Roundtable members is that on average, the new home price will increase at about 4.5 to 5.5 percent per year, compensating over the next five years, for an absolute increase around 20 percent, with the result of the price of a new home will increase to around $275,000 in 1995. In the near term, new home prices will decline somewhat. While in real terms, the change in prices in 1990-91, as a function of downsizing, is significant.

In the coming years, the average home will decrease in interior living space, but will increase in a higher level of density, and offer a lower quality of amenities. The report predicted price increase will understate real change in value, an increase of over 35 percent, due to the fact that unit size will be shrinking while price is escalating, albeit at a slower rate than in the past.

In the future, the report advises, builders can sell location or value, either will do, but neither will provide the bidding wars of the past. Emphasizing one of the major themes of the white paper's authoritative voices, the pressure in conflict with popular down-zoning practices of governmental bodies will mount for infill and higher density multi-family housing in urban areas as a means of reducing costs and access to employment centers. The growing population and need to supply affordable housing, will combine to combat conflict with environmental issues such as air and water quality, endangered species, a deterioration of community structure and community no-growth movements.

Governmental zoning and restrictive land use practices, delays and uncertainty of entitlement and revenue in investment, lenders, developers, fees, insurance costs and tax changes, will exacerbate the discrepancy between what builders can afford to build and what consumers can afford to buy. The report contains.

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the business community take note with the recent completion of Whirpool Corporation’s West Coast distribution center in Ontario, California. Believed to be one of the largest, if not the largest, build-to-suit project in 1991, the 766,000 square foot facility was completed four weeks ahead of schedule with the goal of coming under budget and no change orders during the construction process. This success resulted in substantial savings with all savings passed directly to the client.

The project broke ground in mid-January 1991 with an estimated original move-in date of September 15, 1991. July 1991 saw substantial completion on this project, and Whirpool Corporation took occupancy as of August 16, 1991, four weeks ahead of schedule. Led by The Urman Group, the group has a combined total of 88 years in business. The Urman Company is a real estate investment company with sustainable experience in acquisition, development, financing, and management of commercial/intustrial real estate properties. The project was the Urman Group’s first in California and was a major tenant improvement, renovation, and rehabilitation construction contracts throughout the greater Los Angeles area, in addition to marketing the services of The Urman Company Limited Real Estate Co., a division of The Urman Company.

Goodyear – the world’s largest tire company and last major domestic tire manufacture – is headquartered in Akron, Ohio, and currently operates over 6,000 tire and auto centers throughout the United States. The 90-year-old company posts sales in excess of $11 billion annually, and is ranked in the “Fortune 500.” The tire manufacturing facility will occupy a 5,300 sq. ft. site at the intersection of Ohio State Route 15 and the Ohio Turnpike. According to Bob Chinn, general partner at Chinn/Clinton, a 320,000 sq. ft. Coloma City Marketplace, the development is the largest in the 21-county area. The project will include a 300,000 sq. ft. site at the intersection of Ohio State Route 15 and the Ohio Turnpike. According to Chinn/Clinton Commercial Real Estate Services.

As Health Systems, Inc., a Salt Lake City, Utah-based health care management company, has leased 12,269 sq. ft. of office space for three years in Sunset Park, the former office park in Victorville, to the California Commercial Real Estate Services.

When complete, Sunset Park will consist of three two-story, concrete tilt-up buildings containing 16,000 square feet each. Alta Health Systems has taken space in one of the buildings, which was completed in May 1991 and currently contains 8,720 square feet. Alta Health Systems is a major start-up pharmaceutical company.

Rancon to Manage RTC Portfolio

Rancon Asset Management has been awarded contracts to manage a portfolio of Southern California properties by the Resolution Trust Corporation (RTC), announced James C. Millett, vice president. The Rancon Group is a wholly owned affiliate of Bincher. The Rancon RTC portfolio is currently valued at $100 million. The Rancon Group will be responsible for property management, leasing, marketing, income activities, and supervision of the properties’ overall financial performance.

“Rancon Asset Management has assumed all property management functions at the properties including the coordination and administration of leasing activities, management of property income, and supervision of the properties’ overall financial performance,” said Millett. “We have created a program and a team of professionals geared specifically for this type of project.”

Rancon Asset Management is a division of Sanbimano Corp., a $900 million dollar parent company.

The project broke ground in mid-January 1991 with an estimated move-in date of January 15, 1991. The project will be managed by Rancon Management Services of Rancho Cucamonga.

Two Class “A” office buildings have been added to the Arrow Haven Corporate Park in Rancho Cucamonga, a project of George Development Corporation. The project contains 72,000 square feet of office space.

“With the high growth of the Inland Empire region, we believe it’s important to offer the Arrow Haven Corporate Park office buildings in Rancho Cucamonga,” said Larry Amn, a member of the Rancon Development team. “The office buildings in Rancho Cucamonga are the latest in a series of projects we’ve recently completed in Rancho Cucamonga and throughout the Inland Empire region.”

At the end of the third quarter, 863,958 square feet of industrial product was under construction throughout the two-county area, down sharply from the 4.1 million square feet under construction in the previous quarter.

The task of providing affordable housing, and expanding the economic opportunity of affordable housing, is a challenging one for local builders. The broader approach is being taken by means of additional regulations.

Bureaucratic Arrogance and the Endangered Species

The previous quarter, as well as the 4.9 million square feet of activity recorded in the same period a year ago, are a source of concern, the study noted.

Sales and leasing activity for the first nine months of 1991 totalled 6.4 million square feet under construction throughout the two-county area, down from the 7.5 million square feet in the previous year.

Vacancy stood at 21.3 percent as the third quarter ended, up slightly from the 21.5 percent posted in the previous quarter, as well as the 19.8 percent recorded for the same period a year ago.

“Demand for industrial space has been steady; however, new product, both recently completed and secondarily placed, is being added into the mix at a very high rate and is impacting the overall market,” said Jeff Spindler, senior marketing consultant with Gayle & Ellis/Orange office. “So far in 1991, we’ve added 4.2 million square feet to the market, a figure which has kept vacancies above the 20 percent mark.”

However, with financing now virtually impossible to obtain, the amount of industrial space under construction is slowing in the San Bernardino area of the San Gabriel Valley region. In this area, construction has plummeted, Spindler added.

At the end of the third quarter, 863,958 square feet of industrial product was under construction throughout the two-county area, down sharply from the 4.1 million square feet under construction in the previous quarter.

The West End, which accounts for 60 percent of the industrial space in the Inland Empire, had the majority of sales and leasing activity in the third quarter with 2.1 million square feet, the study said. The West End included the cities of Chino, Fontana, Montclair, Upland, Ontario, Mira Loma and Rancho Cucamonga.

Ontario/Mira Loma led the West End in sales and leasing activity with 1.1 million square feet, followed by Rancho Cucamonga with 608,000 square feet.

“While some have major deals close this quarter in the West End,” said Spindler. “BBC recently announced 400,000 square feet of distribution/warehouse space in Ontario, while in Rancho Cucamonga, George Development Company announced the lease of 214,552 square feet in Rancho Cucamonga.

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Canadian-born Frank D. Pankratz, chairman and president of Del Webb Corporation, represents the image that California Corporation is expected to project in the 1990s. Fortified with an excellent educational background, initially receiving his bachelor's degree at the University of Saskatchewan, followed by receipt of his Chartered Accountancy (Canada's equivalent of a CPA) from the prestigious McGill University, Frank progressed into the accounting profession with Touche, Ross & Co. in Canada. It is the lure of developing the investor's portfolio that has him moving to the West Coast, now residing in Arcadia, California with his wife, Jean, and their four children.

Current Position

As chairman and president of Del Webb, Frank directs operations in three states: California, Texas and Arizona. The large-scale residential development company is known for its million-dollar homes in communities like Maravilla and Palms Desert in California, Broadmoor and Del Ray in Phoenix and Sandstone Ranch in Texas. Del Webb promotes a "lifestyle living" concept on a grand scale.

Purchaser Profile

Again as a part of their market analysis, Webb's study reveals a typical buyer profile:

Age: 60 to 65
Desired Price Range: Low to Medium

More than 70,000 seniors live the "active adult" lifestyle at Del Webb Sun Cities in Phoenix, Tucson and Las Vegas. The lifestyle includes a wide range of recreational and social activities such as golf, tennis, swimming, boating, bicycling, arts and a variety of planned social functions.

The Metaiph of computation: Does Humanware Fit in?

I am fascinated by all the notes that accumulate around the computers on people's desks to document the key strokes and procedures they need to follow to accomplish their tasks. These notes raise the question of managing for specific tasks versus real world knowledge of the projects. The question is not longer how many people can typeset a page or typeset a page of type, but the thrills and excitement of project management are cost and time.

Frank Pankratz, accounting trained, assures the presenter that his company, "Webb's profile is the cost of the hardware. But we're anxious to be present at its birth. We're anxious to be present at its birth."

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The Home Office

When people think of operating a business from home, a frequent concern is how to project a professional image or compete with larger businesses. One way to address this is to use the low-cost office and computer products that are available today and make it possible for home business owners to truly make a form 100 image. For example, it’s long been known that brochure used by prospective customers can be more effective than general brochures that are printed in mass. Making the customized brochures look as professional as possible is a great benefit. In fact, operating a home business is one of the most effective ways to get your message across.

Small computers also offer the ability to create automatically controlled overhead transparencies, color files, Avery ColorFrame presentations, and the like. The idea is to gain more control of their lives, their time, and to earn more money.

You can get the best of all worlds, order-referral-making, as well as wedding and reunion planning is just one of the types of home-based businesses operated today. Technology is also creating new types of work, such as desktop publishing and desktop video production. In fact, the reason people can work from home now is because office technology, especially personal computers, has become more affordable.

To save time on typing numerous envelopes for an important direct mail piece, you can use Avery Label Pro software for PCs or Macs. You can also use Avery Label Pro software to produce labels for file folders, indexes, address and computer diskettes, and even name tags and index cards. For once as a label printing, you can use Avery Dennison’s tape dispenser and Personal Label Printer. The compact costs under $300 and lets you produce labels quickly and easily with customized text and graphics.

Imagination, a new desktop binder system from Avery Dennison, helps to pull it all together and create beautifully perfect-bound documents for proposals and executive reports. Sales presentations and lectures, important for establishing a solid business reputation, can be pulled through using Avery bordered overhead transparencies, color labels, and Avery ColorFrame. Avery ColorFrame can easily turn a laser printer and give home-produced visuals a professional look.

When shopping in-office and computer retail stores like Staples and Copop USA, you can often get a comparable home office for under $100. And because such equipment can reduce a business expense, it can be deducted from federal and state income taxes. If you carefully follow the requirements of the tax code, you can virtually get Uncle Sam to capitalize your home business. In part, this is because expenses that are not deductible to you as an employee, such as auto expenses, rent, and utilities, may be deductible with a home-based business.

The overrunning tens of thousands of Southlanders are choosing to work at home is to gain more control of their lives, their time, and to earn more money. For more information on Avery Dennison’s home office products, you can call 1-800-SX-890. To obtain a free catalog from Paper Direct, call 1-800-A-PAPER1.

The Home Office market segments

1. Education
2. Government
3. Corporate
4. Sales

How to address business reputation, can be enhanced with home-produced visuals a studio look. Computer, color-bordered overhead transparencies, and ColorFiles are sure to pull it all together and create beautifully perfect-bound documents for proposals and executive reports. Sales presentations and lectures, important for establishing a solid business reputation, can be pulled through using Avery bordered overhead transparencies, color labels, and Avery ColorFrame. Avery ColorFrame can easily turn a laser printer and give home-produced visuals a professional look.

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Home Office Stats

- Approximately 38 million Americans – twice the combined population of New York, Chicago and Los Angeles – work from home (Los Angeles Business Journal)
- By 1995 that number is expected to rise to at least 51 million. 21 million of those people will work from home full time versus five million in 1981 (Entrepreneur 1989)
- 70 percent of all home-based sole proprietorships are owned by women (National Business (1989))
- Los Angeles is the “home office capital of the world,” eight percent of all home offices in the country are in Southern California (Avery Dennison)
- Top five business categories being run out of home office are:
  1. Consulting
  2. Computer Services
  3. Business Support Services
  4. Financial Services
  5. Independent Sales Representatives
- 82 percent of home office workers expect their businesses to expand according to a Home Office Computing magazine survey
- The home office work force is higher educated - in 1991, 36.5 percent of home office workers have college degrees versus 12 percent in 1981 (Los Angeles Business Journal)
- Typical home office is a shared living and work in a dual career household with an average annual income of $43,900 (Avery Dennison)
- Home office supplies and equipment are expected to be a $13 billion market by 1995 (Avery Dennison)
San Bernardino EDA Provides Incentives That Work

A project that began as an effort to remove blight in the southern portion of the city of San Bernardino has resulted in a new 63,000-square-foot building available for both retail and office use. The new building is located on Redlands Boulevard at the south Waterman Avenue offramp, and is currently available for lease. Dwight Portugal and Rich Neal are the developers in this joint venture with the city of San Bernardino Economic Development Agency. The agency provided financing in the amount of $335,000 in dollars for the project. Interestingly, this project was completed within one year of its inception. John Wood, project manager for the city of San Bernardino Economic Development Agency, says this was crucial to the success of surrounding projects, therefore, we really moved fast on this.

Located in the South Valley redevelopment project area, the Portugal and Neal development is expected to generate over $100,000 a year in tax increment and sales tax to the city. Major tenants in the project include Huntington-Pacific Ceramics, Three-Day Blinds, Inland Printing, SCUBA Adventures, Best Computer, and Surfer Joe's Pizza. Rich Neal, developer of the project states, "Lease rates are some of the most attractive for new lease space in the Inland Empire with maximum exposure."

Obershaw Toyota Added to Auto Plaza team

In an effort to stimulate growth in the retail automobile industry, and create a highly competitive auto plaza, the city of San Bernardino Economic Development Agency has provided incentives totaling over $500,000 to Chuck Obershaw Toyota to move its operations from the downtown to the San Bernardino Auto Plaza. The Auto Plaza is located along I-215 and Orange Show Road. This location provides consumers easy access to the plaza. The assistance provided by the agency was designed to help a competing Toyota dealership move to another city, as to avoid potential policy conflict by Toyota Corporation. In addition, the incentives provided Obershaw Toyota with funds to assist them in their move to the new location. Finally, financial incentives were established that assured that the existing Toyota location will continue to generate revenue while a new tenant is courted.

In return, the Auto Plaza is receiving a new tenant to join other team members including dealerships representing Volkswagen, Cadillac, Pontiac, Jeep, Eagle, Chrysler, Acura, Nissan, Suzuki, Volvo, Mercury, Lincoln, Plymouth and Mitsubishi.

Projects Vital to Long-Term Success

Incentives Developed For Developers and Businesses

The city of San Bernardino Economic Development Agency has compiled a number of incentives that are tax increment financing arrangements to encourage developers and businesses to locate in the city. These incentives are custom tailored on an individual basis, with emphasis being placed on stranded businesses that offer the city the greatest promise in the areas of employment, tax increment growth, and the overall economic well being of the city. An interview with Timothy C. Steinhauer, agency administrator for the EDA reveals a number of interesting insights, tax remittance, tax increment financing, site preparation, infrastructure improvements, land write-downs, and relocation assistance.

Land acquisition is used as a tool of acquiring land for the purpose of resale to a private business wishing to locate in the city. Soil remediation is used to prepare land for development or redevelopment. The use of this center around hazardous waste clean-up. Tax increment financing is used to assist businesses in their location or relocation within the city limits. Tax increment financing is used as a primary tool of the Economic Development Agency. Infrastructure improvements are used to prepare the surrounding area for the arrival of a new business. Types of improvements include road construction/Improvement and sewer capacity rights. Site preparation is used as a means of preparing the actual site for development by the new business. Land write-downs are used as a way of subsidizing an industry that would otherwise not be able to locate in a particular location because of higher real estate costs. Relocation assistance centers around assisting businesses that wish to locate within the city, or relocate from their present location to another site within city limits.

In total, the Economic Development Agency of San Bernardino has over a dozen different tools to meet your custom needs. One of the primary objectives of the Economic Development Agency is to attract businesses and keep businesses in the area. This project is in line with the overall strategy of the city to attract businesses and keep businesses within the city.

American National Can Deal to Exceed $45 Million

The San Bernardino City Council recently approved a deal with American National Can Company to build a manufacturing plant in the north part of the city. This plant is part of the downtown redevelopment project area on Industrial Parkway, an area that historically has been a hub of manufacturing activity. The American National Can Company, headed by Timothy Steinhauer, agency administrator, has provided the project with over $60,000 to provide for sewer capacity rights for the plant. American National Can has guaranteed a minimum of 120 new jobs. This project will generate over $450,000 a year in tax increment revenues that will be used within the project area to provide and improve public facilities. John Hoeger, project manager for the Economic Development Agency states, "This plant is vital to the long-term success of the downtown project area."

The groundbreaking for this project is slated for late 1992, with completion planned for late 1993.

"If You're Going to do it, Do it Right!" Harris Heading Main Street in Right Direction

Ann Harris is a person on the move. Not a business, but woman as she proceeds through her hectic work schedule. The dynamic and self- motivated executive director of the San Bernardino Downtown Main Street, Inc. program has managed to fit an avalanche of downtown revitalization projects into her schedule for over a year in the downtown, creating or retaining nearly 1,000 jobs. The revitalization process has been commonly referred to as "Do it Right!" Harris comes to the city of San Bernardino in 1987 and was recruited to the city's efforts of social and economic revitalization of downtown. Since then, there has been considerable success with all points of the Main Street program. Tenant recruitment and retention has filled nearly all the available quality space in downtown, creating or retaining nearly 1,000 jobs. The revitalization process continues in the form of the downtown streetcape marketing, public relations, and special events in order to retain interest in downtown.

As the executive director of Main Street, Harris meets with 12 to 15 developers, businesses, and potential tenants weekly, as well as attends several public speaking engagements. Harris brings a sense of excitement to the people who work around her. She says her work is reflected in a quote by George Burns, "You have to fall in love with what you do."

Ann Harris has a

Main Street, Inc. Street scape
Nearing Completion

The first phase of the downtown streetscape project is nearing completion. This includes decorative brickwork to the intersections along "E" Street, historic style street lamps, thematic tree grates, new benches, and trash receptacles and over 300 new trees. The color chosen for the majority of the work has been toned by the city as "Main Street Green."

The overall purpose of the street scape is to draw increased attention toward business recruitment and retention, which makes up a large part of the downtown revitalization work that is undertaken by Main Street. Sierra Pacific is the general contractor for the street scape construction and Ann Harris, executive director of Main Street, is well satisfied with both progress to date and the quality of work that Sierra Pacific has delivered. Harris has indicated that within the next year her priorities will be to see the streetscape project completed, giving downtown a completely new look, ensure all feasible space downtown is filled, seek to attract new investment to the downtown area in the form of new construction, and, at the same time, work to fulfill the needs of historical buildings such as the Anderson Building on "E" Street.

These efforts, along with the efforts being directed to the downtown area by city officials, private businesses, and mall merchants, are making the city of San Bernardino extremely competitive in the business location and relocation industry.
10 Ways to Increase Value of Your Inland Empire Small Business

B

ith the value and the borrowing power of a typical business can be increased by focusing on certain activities that add value to your company. Here are 10 tips to help you:

1. Increase interactivity with your sales force and customers.
2. Take advantage of daily meetings.
3. Don’t rely on your vendors for help when you run into problems.
4. Don’t let your employee’s pay plans be dictated by someone else.
5. Use the power of the Internet to your advantage.
6. Consider a business to business (B2B) model.
7. Improve your marketing and sales techniques.
8. Consider selling your business on the Internet.
9. Consider using a business coach or mentor.
10. Consider a business partnership or joint venture.

SCORE Volunteers can Help Your Business

Sometimes it’s difficult to know what to turn to for help. Do you have questions about running your business? How to increase your sales? What to do about management problems? We can help.

For answers to your business questions, contact a SCORE counselor at 800-634-0245 or score.org. We can help you find the right counselor for your needs.

SCORE counselors are volunteers who have experience in small business management.

To learn more about SCORE and its services, visit score.org.

SCORE counselors can help you:

- Review your business plan
- Help you set up your business
- Help you with marketing
- Help you with financing
- Help you with accounting
- Help you with tax issues
- Help you with legal issues
- Help you with HR issues
- Help you with product development
- Help you with management issues
- Help you with sales issues
- Help you with customer service issues
- Help you with business strategy issues
- Help you with business planning issues
- Help you with business growth issues
- Help you with business expansion issues
- Help you with business diversification issues
- Help you with business acquisition issues
- Help you with business liquidation issues
- Help you with business merger issues
- Help you with business restructuring issues
- Help you with business succession planning issues
- Help you with business succession transition issues
- Help you with business succession retirement issues
- Help you with business succession family issues
- Help you with business succession legal issues
- Help you with business succession tax issues
- Help you with business succession insurance issues
- Help you with business succession management issues
- Help you with business succession HR issues
- Help you with business succession sales issues
- Help you with business succession marketing issues
- Help you with business succession accounting issues
- Help you with business succession legal issues
- Help you with business succession tax issues
- Help you with business succession insurance issues
- Help you with business succession management issues
- Help you with business succession HR issues
- Help you with business succession sales issues
- Help you with business succession marketing issues
- Help you with business succession accounting issues
- Help you with business succession legal issues
- Help you with business succession tax issues
- Help you with business succession insurance issues
- Help you with business succession management issues
- Help you with business succession HR issues
- Help you with business succession sales issues
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- Help you with business succession HR issues
- Help you with business succession sales issues
- Help you with business succession marketing issues
- Help you with business succession accounting issues
- Help you with bus...
Success Stories of 1991

Medical Milestones Reached at LLU
Proton Treatment Center

The year 1990 may well be remembered as a milestone year in medical history. Loma Linda University Medical Center's proton accelerator opened to cancer patients revolutionizing the nature of cancer treatment. The facility and those that will grow from its lead being new hope to the millions afflicted with the disease.

In 1991, the Proton Treatment Center continues to make medical history. On June 26, Joseph Lussey became the first patient treated for a malignant tumor using a proton beam carrying 200 million electron volts of energy recoiled around a three-story-high, 96-ton revolving gantry. Never before has protons been juxtaposed with such a device. On August 13, Beverly Wilson became the first patient at the center to receive treatment for a tumor below the neck. On October 9, the first treatment for prostate cancer began with patients John Brewart.

According to James M. Slater, M.D., director of the LLU Proton Treatment Center, "This superior form of cancer treatments was made possible through the use of the world's first proton accelerator conceived, designed, and built to serve the medical needs of patients. The accelerator, built for LLUMC by Perkin-Elmer Accelerator Laboratory, allows physicians to eliminate most of the side effects commonly associated with conventional cancer treatments, and provides a significant advance in the control and management of cancer. The new cancer center serves as a model research, demonstration and treatment center for the emerging new technology."

Dr. Slater continues, "the proton accelerator at LLUIMC, the world's smallest, is designed to deliver a sufficient energy beam to reach the deepest tumors in patients. When the center is fully operational, it will serve up to 100 patients per 10-day-month, most will be on an outpatient basis."

In celebration of the first anniversary of the center, D. Allen Bromley, Ph.D., president of Loma Linda University, and John Brewart, chairman of the LLUIMC board of directors, invited representatives of the medical community and industry leaders. The continued success of the Chino Valley Bank is indebted to its ability to meet and exceed these variable standards.

Chino Valley Bank Invests in Quality Service
Earn National Service Quality Award

Chino Valley Bank has earned regional, statewide and national recognition for operating one of the safest, strongest and best-managed banks in California and the United States. CVB has consistently been rated either "Superior Performance" or "Premier Performance" bank by the Stanley Report, a known California bank analyst. Earlier this year, the Los Angeles Times 100 ranked CVB Financial Corp., the holding company of Chino Valley Bank, in the top 30 of all public corporations in California based on a two year return on common equity. This was the highest ranking of all California banks.

A bank that has not only been consistently successful but also committed to quality customer service. Chino Valley Bank continues to emphasize service excellence in every aspect of its corporate culture. Top management provides the leadership and commitment to continually improve customer service through both formal and informal policies. Management is committed to training, developing and recognizing service excellence by its employees. In today's highly competitive business environment, a smile and handshake are not enough. To offer a differentiating level of customer service, Chino Valley Bank employees are required to strike a balance between their professional and technical skills.

One of Chino Valley Bank's recent events in this area has earned national recognition in the banking industry. At the Bank Marketing Association's National Conference and Exhibition held September 8 - 11 in Nashville, Chino Valley Bank was awarded a Certificate of Merit in the prestigious Golden Crown Award in the "Value-Added Service: FOCUS ON EXCELLENCE" category. Chino Valley Bank was the only California bank to be so honored.

The board of directors, management and staff of Chino Valley Bank know that the final judgment of whether the service they provide is good, bad or indifferent is made by the individual customer's perception of the service they have received. Their standards are as varied as the customers themselves. The continued success of the Chino Valley Bank is indebted to its ability to meet and exceed these variable standards.

Los Angeles Cellular Superstore Opens in Inland Empire September 1991

LA CELLULAR SUPERSTORE

12,000-square-foot facility (largest in the Inland Empire).

• Largest coverage area.
  • Twice the coverage area in the four counties.

• Highest quality cellular phones.
  • Motorola
  • Oki
  • Ericsson

• State of the art service facility.
  • Factory trained & certified technicians and installers.
  • Mobile sales force. We'll come to you.

1-800-675-6789
(See please advertisement on inside front cover)

Partnership Banking at Community Bank

For 45 years, the family-owned Community Bank, headquartered in Pasadena, has shown a profit. The year 1991 continues to show a profit. In 1990, bank earnings exceeded $12 million. Its capital base has grown to nearly $65 million, its loan portfolio performance and its investment programs are solid.

For four and a half decades, the bank has served the special needs of small to mid-sized businesses and their management. It is a 16-branch bank which is big enough to serve nearly all business needs and small enough to know its customers by name. Community Bank has an experienced international banking staff, but makes no foreign loans.

One of the bank's greatest strengths is its employees. The bank has grown because of its people — men and women who take pride in their work and provide superior customer service. All employees are encouraged to become active community service volunteers in each of the bank's 16 locations.

The bank is led by a very successful and experienced management team. It serves as a primary correspondent bank for more than 60 other California banks and as a secondary correspondent for another 42 banks in the state. It provides financial management services for businesses and large personal accounts.

Community Bank is dedicated to providing quality service tailored to the specific needs of the business community. The bank facilitates business and professional services throughout the Inland Empire.

Inland division administrative headquarters for Community Bank is located at 210 East Citrus Avenue in Redlands. W.E. "Scott" Burger serves as division president. His phone is (714) 933-9711.

Palm Springs Film Festival to Honor James Stewart

ITALIAN FILMS TO BE SHOWN
CASED AT THIRD ANNUAL EVENT.
JANUARY 8-15

More than 75 feature films representing five countries and 100 filmmakers is the third annual Palm Springs International Film Festival, January 8 - 15. The festival will honor director James Stewart with its prestigious Desert Palm Award, it was announced recently by festival executive director Gary Markey.

"Within the Festival this year we plan to showcase Film Fest Italia, highlighting the current film industry of the country. A delegation of Italian producers, distributors, and critics will be traveling to Palm Springs to participate in this event," commented Nick." The line-up of features includes:


"Super Premier Partnership Banking at Community Bank Gala," honoring five countries will be spotlighted at the event. A delegation of Italian producers, distributors, and critics will be traveling to Palm Springs to participate in this event. Participating.

Our special screening at the Film Fest Italia is "Friends of the Film Festival" offers subscribers substantial savings over "per ticket" prices, plus an invitation to attend the mayor's reception at Mayor Sonny Bono's estate during the Festival. The Palm Springs Film Festival Gala, opening and closing night receptions, Film and Spring Cocktail Parties, and all Festival glamour. Individual screening and seminar tickets are included in the membership. The Palm Film Cocktail Party is being held on December 8 at 5 p.m. at Courtyard Theaters in Palm Springs. A special screening of the Marcello Mastroianni-starring "Everybody's Fine," directed by Stanley Donen ('Cinema Paradiso') will follow the reception. Information regarding the "Friends of the Film Festival" membership social event and film ticket packages, advance prices and other discounting information is available at the Palm Springs Mall box office and by telephone (619) 774-8899.

The Palm Springs International Film Festival was founded in 1989 by Mayor Sonny Bono. Funding for the Festival is generated by corporate and individual donations, government funds, and box office and merchandising proceeds. For information regarding the city of Palm Springs and hotel reservations, please telephone (800) 34-SPRINGS.

A Recent Subscriber to The Inland Empire Business Journal Reported A Net Worth of $10 Million (There Go Our Demographics.)

Subscribers have an average net worth of $687,826. (Of course that was before the slug with a $10 million net worth came along.) Call 714-391-1015 and ask for Doug Tucker for advertising information.
IEBJ: What is the motivation for the banks to do this?

Hill: Well, there are many reasons for doing so. One is to simply maintain their market share in the lucrative suburban market. These banks are competing for the same customers as their competitors, and they want to ensure they remain competitive.

IEBJ: What does this mean for the customers?

Hill: For the customers, it means access to a wider range of financial products and services. The banks are trying to meet the needs of their customers by offering a variety of deposit and loan products, as well as investment options.

IEBJ: What is the impact on the overall economy?

Hill: The impact on the overall economy is positive. By offering a variety of financial products and services, banks are encouraging economic growth and providing customers with the tools they need to manage their finances effectively.

IEBJ: What are the potential risks associated with this strategy?

Hill: There are potential risks, including increased competition and the need for banks to continuously innovate to stay ahead of their competitors. Additionally, there is the risk of increased regulations that could impact their ability to offer new products and services.

IEBJ: Can you give an example of how this works in practice?

Hill: Sure, a recent example is the introduction of online banking services. Many banks have added online banking options to their traditional services, allowing customers to access their accounts and conduct transactions from anywhere, at any time. This has improved customer satisfaction and increased customer retention for these banks.

IEBJ: What are the challenges banks face in implementing this strategy?

Hill: The challenges include maintaining customer trust, keeping up with technology advancements, and competing with other financial institutions. Banks must also balance the need to offer diverse products with the need to keep costs low and maintain profitability.

IEBJ: What advice would you give to someone considering starting a bank?

Hill: It's important to thoroughly research the market and understand the needs of potential customers. Banks need to have a clear strategy and plan for attracting and retaining customers, as well as effectively managing risk.

IEBJ: What role do banks play in the national economy?

Hill: Banks play a crucial role in the national economy by facilitating the flow of money and providing the means for individuals and businesses to save, invest, and borrow. They help stabilize the economy and ensure that financial resources are used efficiently.

IEBJ: What are some of the most significant trends in the banking industry today?

Hill: Today's banking industry is facing several significant trends, including increased competition, the need for digital transformation, and greater emphasis on customer experience. Banks must adapt to these trends to remain successful.

IEBJ: Thank you for your insights, Mr. Hill.

Hill: You're welcome. It was my pleasure to discuss these important topics with you.
Largest Credit Unions in the Inland Empire

Rank by Assets

<table>
<thead>
<tr>
<th>Name of Credit Union</th>
<th>Assets</th>
<th>Loans</th>
<th>Members</th>
<th>Employees</th>
<th>Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Bernardino County Central Credit Union</td>
<td>$156,000,000</td>
<td>$124,000,000</td>
<td>41,000</td>
<td>140</td>
<td>9</td>
</tr>
<tr>
<td>First Federal of Ontario</td>
<td>$97,000,000</td>
<td>$79,000,000</td>
<td>21,445</td>
<td>49</td>
<td>1</td>
</tr>
<tr>
<td>The Norton Credit Union</td>
<td>$90,000,000</td>
<td>$26,000,000</td>
<td>14,511</td>
<td>31 full time</td>
<td>3 part time</td>
</tr>
<tr>
<td>Riverside County Schools Credit Union</td>
<td>$71,000,000</td>
<td>$55,000,000</td>
<td>16,900</td>
<td>48</td>
<td>3</td>
</tr>
<tr>
<td>Shinglecreek Federal Credit Union</td>
<td>$38,871,672</td>
<td>$21,578,820</td>
<td>17,850</td>
<td>49 full time</td>
<td>17 part time</td>
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<tr>
<td>Greater Coastal Employee Federal Credit Union</td>
<td>$36,265,000</td>
<td>$22,352,584</td>
<td>7,100</td>
<td>19</td>
<td>5</td>
</tr>
<tr>
<td>La Junta Employee Federal Credit Union</td>
<td>$32,520,000</td>
<td>$13,143,000</td>
<td>9,000</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Riverside Federal Credit Union</td>
<td>$28,764,500</td>
<td>$16,046,850</td>
<td>5,300</td>
<td>17</td>
<td>5</td>
</tr>
<tr>
<td>Ontario School Employee Federal Credit Union</td>
<td>$26,000,000</td>
<td>$17,400,000</td>
<td>4,964</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Inland Valley Federal Credit Union</td>
<td>$20,4 million</td>
<td>$14,6 million</td>
<td>8,850</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>Chaffey Federal Credit Union</td>
<td>$18,720,000</td>
<td>$13,500,000</td>
<td>6,998</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Banning Employee Federal Credit Union</td>
<td>$16,9 million</td>
<td>$9,000,000</td>
<td>2,800</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>San Bernardino School Employee Federal Credit Union</td>
<td>$16,112,134</td>
<td>$9,265,202</td>
<td>4,129</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Sunland Lakeview Credit Union</td>
<td>$16,802,295</td>
<td>$10,846,616</td>
<td>4,128</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>San Bernardino City Employee Credit Union</td>
<td>$15,250,000</td>
<td>$9,7 million</td>
<td>400</td>
<td>12</td>
<td>0</td>
</tr>
<tr>
<td>Inland Empire Credit Union</td>
<td>$14,7 million</td>
<td>$9,000,000</td>
<td>4,900</td>
<td>11</td>
<td>2</td>
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<tr>
<td>San Bernardino National Credit Union</td>
<td>$7.2 million</td>
<td>$5,000,000</td>
<td>1,321</td>
<td>4 full time</td>
<td>2 part time</td>
</tr>
<tr>
<td>Chaffey Credit Union</td>
<td>$6,600,000</td>
<td>$4,8 million</td>
<td>2,800</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Inland Empire Federal Credit Union</td>
<td>$6,600,000</td>
<td>$3,959,846</td>
<td>3,000</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Victoria Valley Federal Credit Union</td>
<td>$5,105,000</td>
<td>$3,895,800</td>
<td>2,300</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Rancho Palos Verdes Credit Union</td>
<td>$4,951,836</td>
<td>$3,184,917</td>
<td>1,196</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Barrett Non-Profits</td>
<td>$4,332,285</td>
<td>$2,983,350</td>
<td>990</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>1100 S. 1st St.</td>
<td>$32,000,000</td>
<td>$3,000,000</td>
<td>100</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

Key Executive Titles

<table>
<thead>
<tr>
<th>Name</th>
<th>President/CEO</th>
<th>Phone/Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>David L. Arnold</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>Robert Emerson</td>
<td>(714) 656-2119</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>David E. Bailey</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>Mark Hawkins</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>William P. McCarthy</td>
<td>(652) 242-5600</td>
<td>(652) 242-5600</td>
</tr>
<tr>
<td>Joel A. Stein</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>Catherine M. Richards</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>D.K. McMillan</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>Linda Martinez</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>Gerald DeWeese</td>
<td>(652) 242-5600</td>
<td>(652) 242-5600</td>
</tr>
<tr>
<td>Brenda J. Williams</td>
<td>(652) 242-5600</td>
<td>(652) 242-5600</td>
</tr>
<tr>
<td>Carol Hopson</td>
<td>(652) 242-5600</td>
<td>(652) 242-5600</td>
</tr>
<tr>
<td>Jeannette C. Dray</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>James F. J. Sheedy</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>William L. Sheedy</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
<tr>
<td>Carole Hopson</td>
<td>(714) 656-2411</td>
<td>(714) 656-4411</td>
</tr>
</tbody>
</table>

IEBJ: What exactly would large banks do instead of lending? Hill: It's like looking at the rear end of a horse. It's getting down to the details that actually determine the quality of the horse. IEBJ: You said that diversification has narrowed, but what of the recent news reports about banks entering the securities market? Hill: Yes; the best way to offset risk is by diversification. The way you offset risk is by having many different types of investments. But we've seen in the banking industry over the past 10 years that the narrowing portfolios is the best way to look at the problems in the banking industry among the largest banks. IEBJ: But don't banks see the vacancy rate? Hill: They forget about portfolio diversification. The way they see the risk is by having many different types of investments. But we've seen in the banking industry over the past 10 years that narrowing portfolios is the best way to look at the problems in the banking industry among the largest banks. IEBJ: But don't banks see the vacancy rate? Hill: They forget about portfolio diversification. The way they see the risk is by having many different types of investments. But we've seen in the banking industry over the past 10 years that narrowing portfolios is the best way to look at the problems in the banking industry among the largest banks. IEBJ: But don't banks see the vacancy rate? Hill: They forget about portfolio diversification. The way they see the risk is by having many different types of investments. But we've seen in the banking industry over the past 10 years that narrowing portfolios is the best way to look at the problems in the banking industry among the largest banks.
FUNDING AN ACQUISITION: WHERE WILL MONEY COME FROM?

President Bush may not regret his tough banking directives to regulators in the aftermath of the S & L crisis. Certainly the result has been more banks in the Empire to be highly cautious about loaning for real estate and other businesses. And yet there are now too cautious? As at this juncture, it does not yet appear what the real cause is, if no one can qualify for a loan at any interest rate? The lack of money has contributed to our current financial mess. Hard hit has been the mergers and acquisitions industry, as funds have dried to a trickle. Loans being made today have so much collateral, they hardly warrant the higher interest payment the lender's reward for "risk." Indeed, as the pendulum swings back to a more realistic level, the more conservative loan criteria that were in place, 9 to 8 will be restored. Some are expected to make the more money available for both working capital and money to fund growth by acquisition. And yet banks face a problem:

1. To provide a cash down payment of five percent or more to show good faith.
2. To provide collateral for bank loans in the form of real estate and/or hard assets. Shop for a bank that will allow you to leverage assets available to the fullest by identifying banks that will require the highest loan-to-value ratio.

Auerbach: Right. It reminds many congressmen of the Cunard-St Germain bill of 1929, three-quarters of whose funds are loans which may be used to pay interest on scientific research.

IEBJ: About the recent hype of rephrasing the FDIC with some $70 billion. Auerbach: It will come from unpay­able way or the other, even if they borrow it. We will be paying the interest and eventually have it pay back.

IEBJ: Is it $70 billion accurate?

Auerbach: It may be inaccurate unless they make some fundamental changes. Right now it's just a tem­porary amount.

IEBJ: How is the situation?

Auerbach: It's not as threatening as the health of the United States as an economic system. The banking supervision in this country is so poor that I'm not quite sure what the condition of banks really is.

Auerbach: Well banks don't want to go for the Brady changes, and he's tried them at a very bad time. Here the banks are in terrible trouble and they want to give us a lot of new businesses to get into.

IEBJ: This sounds like a bill that several years ago gave savings and loans countless freedoms.

Auerbach: Yes, it's probably required to hold 12 per­cent of their checking deposits with the Federal Reserve. The Federal Reserve shouldn't put any interest on these deposits--right now it's just a tax on the banking system.

IEBJ: Is it true that there will actually be the smallest banks who will survive the storm?

Auerbach: Well, most people would say that, but the only reason I'm hesitant is that the banking supervision in this country is in such a poor that I'm not quite sure what the condition of the banks really is.

Auerbach: Immediate subsidy to the banking system and pay interest on reserves would help save the banking system. It would put about $1 billion into the banking system immediately. Now I have to say that—it's peanuts compared to what we are going to have to do to bail them out, but it is a start.
Top Colleges and Universities in the Inland Empire
Ranged by 1990-91 Enrollment

<table>
<thead>
<tr>
<th>Institution Address</th>
<th>Student: Faculty Ratio</th>
<th>Total Enrollment</th>
<th>Faculty</th>
<th>Part-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>California State Polytechnic University, Pomona</td>
<td>7:1</td>
<td>7,771</td>
<td>967</td>
<td>102</td>
</tr>
<tr>
<td>University of California, Riverside</td>
<td>2:1</td>
<td>12,561</td>
<td>442</td>
<td>123</td>
</tr>
<tr>
<td>University of California, San Bernardino</td>
<td>3:1</td>
<td>2,500 University Parkway 1938</td>
<td>600</td>
<td></td>
</tr>
<tr>
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<td>(714) 689-2299/689-4553</td>
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<td>(714) 880-5028/5060-5061</td>
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<td>Rosemary N. Schaar</td>
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<td>Dr. Stephen Morgan</td>
<td>(714) 793-2121/793-1211</td>
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<td>James R. Appleton</td>
<td>(714) 793-2121/793-1211</td>
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<td>John R. Lease</td>
<td>(714) 621-8021/621-8390</td>
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<td>Ben Stephens</td>
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<td>Dr. William J. Peplullo</td>
<td>(714) 880-5028/5060-5061</td>
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| Contact | CUSHMAN & WAKEFIELD | Mark McAdams or David Berger | (714) 980-7788 |

| 1-10 Freeway at Haven Avenue | NOW LEASING: ONE LAKESHORE CENTRE | A joint development of: CENTREMARK/MISSION LAND COMPANY |
A bell is ringing in the business community. Is this a summons, a warning, or a question? Who will answer?

An Alarm Bell is Ringing in the Cali­fornia Valley, Who Will Answer?

Matthew K. Fong, Member, Cali­fornia State Board of Equalization

At a time when it is becoming more and more dif­ficult to show black and red not on the bottom line, most managers take a look at their "people costs." Inevitably, an increasing number of companies are increas­ingly providing a portion of health care benefits, purchase­ing insurance for worker's compensation (WC), long-term disability, and short-term disability insurance and social security pay­ments or acceptable excuses. The cost seek to control and better trained safety consultants stress safety for the long run. Beyond Good Intentions, people costs.

We are seeing a large increase in the number ofocht, -the public perception is that construction is a high risk industry with a high potential for ultimate payoff. The ability of a financial institution to draw a profit is from subsequent draw-of-denial. Those assets don't sell. The ability of a financial institution to

...the accessibility and its developer. This was a well thought out move by the home buyer.

We all know that the real estate market is not just the price of the house but the additional values is the desire of families to move up in the world. The appeal of the home is a deep one that does not come to mind until the time of purchase. The Montclair Village, a new residential development in the Inland Empire, is an emotional decision, not a business one. We must not forget that the only difference between the home buyer and the consumer is their choice in the latter case.

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By the way, this is an editorial comment, not a legal statement. The ability of a financial institution to

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Unique monthly newsletter featuring innovative technologies and inventions for environmental investing recently launched in Southern California.

J. Stiles is the latest addition at California Mortgage Service in Palm Desert, according to an announcement made this week by Denise Goodman, manager of the Palm Desert office.

Prior to joining CMS this month, Ms. Stiles was active with The Homes Company of Riverside, specializing in condominiums. Persons in her area of specialty included those with small units and those interested in all phases of housing.

Valley View Messa

Christmas Tree Farm

OPEN DAILY DECEMBER 1-23
weekends - 8:30am-4:30pm

Christmas Trees - Any Size

9341 Delphine Place
Alta Loma, CA 91701

909-476-5800

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In an effort to attract vacationers and offer a new marketing push for small business owners, the San Bernardino Convention Bureau has created a new Economic Development Agency.

The agency, which is responsible for marketing San Bernardino County to tourists and businesses, has been working to attract new businesses and visitors to the area. Its efforts include developing a new marketing campaign, offering incentives to businesses, and creating a new website to showcase the region's attractions.

The new agency will focus on expanding the local economy by attracting new businesses and creating jobs. It will also work to improve the quality of life for residents by promoting a diverse range of cultural and recreational activities.

The agency was officially launched on January 1, 2023, with a budget of $5 million. It is funded by a combination of local government and private sector contributions.

In addition to marketing the region, the new agency will also work to improve the business climate by providing support to existing businesses and attracting new ones. It will also focus on promoting the region's strengths, such as its proximity to major markets and its commitment to sustainability.
**ECONOMIC SPOTLIGHT**

**Riverside & San Bernardino Counties**

- **Property Data Reported** - Riverside, Calif. — September sales of new and existing Southern California homes fell by 4.1 percent compared with sales for September 1990, while average sales prices increased by 1.1 percent for the same period, according to data gathered by the local REAL Property Data. While the number of homes sold, sales, and sales prices increased by two percent in Los Angeles County and nearly three percent in Orange County, these gains were more than offset by substantial drops in homes sales activity in San Diego and Riverside counties.

- **Pacer Technology Reports Highs** - Rancho Cucamonga, Calif. — Pacer Technology (NASDAQ: PTech) last month reported record sales and higher net income for the first quarter 1991 (period ended Sept. 30, 1991). Sales rose 23 percent to $2,619,437 from $2,125,690 for the like period last year. Net income for the quarter increased 160 percent to $129,780, or one cent per share, versus last year's $50,382 or 0 cents per share.

- **United States Filter Announces Results** - Rancho Mirage, Calif. — United States Filter Corp. announced that net income increased 50 percent to $377,000 for the three months ended Sept. 30, 1991, as compared to $252,000 for the same period last year. Sales revenue was $6,515,000 as compared to $6,554,000 for the prior year. Additionally, revenues increased 19 percent in the first quarter as compared to the first quarter of the prior year, and under backlog has increased over 50 percent since March 31, 1991, the end of the 1990 fiscal year. Net income for the first quarter was $2,125,690 as compared to $385,000 for the first half of fiscal 1991. Revenues during the first quarter were $12 million as compared to $11,200,000, the first six months of the prior years.

- **Construction Activity** - Inland Empire Community Wage Survey 1983 through March 1988. However, the number of new and existing office properties has increased by 18 percent in the California area, the average price of an existing home declined by one percent, while the average selling price of an existing home decreased 4.5 percent over the year-

- **Office and Industrial Vacancy Rate** - Third Quarter National Summary 1991 - The national vacancy rate of industrial space declined by 0.4 percent, the average leasing price of industrial space increased 1.3 percent. The national vacancy rate of office space declined by 0.6 percent, the average leasing price of office space increased 0.4 percent. The national vacancy rate of retail space declined by 0.3 percent, the average leasing price of retail space increased 0.5 percent.

**Desert Business Journal**

**KLEIN-DRUCKER JOINS PAF Office**

Attorney, Jackie Klein-Drucker, author of "Handling the Federal Case" and "Handling the PAF Case," joins the legal offices of Palm Desert attorney, Satish Prasad. Klein-Drucker, an accomplished writer, also serves as a contributing editor to the "Women's Legal Advisor," a "main-stay" legal publication, which appears in law offices of attorneys, nationwide.

Prior to her association with PAF, also a social security law specialist, Klein-Drucker served as administrative law judge for Cal-OHSA.

Bonafede Promoted to Senior Account Manager at the Jones Agency

Bruce Bonafede has been promoted to the position of senior account manager for The Jones Agency, Advertising and Public Relations.

Beginning as an account executive with the agency in August 1983, he was named executive vice president and senior account executive in 1990.

Bonafede moved to the Coachella Valley from Washington, D.C. in 1968. Prior to joining The Jones Agency, he was an executive vice president with the Ad Womans, Palm Springs.

In addition to his career in communications, Bonafede is a playwright and a member of the Dramatists Guild. His work has been published and produced in the United States, Canada and Europe. He and his wife, Dolores, live in Palm Springs. They have one child, age four.

**HELPING HANDS**

The mission of the Foundation of the Realtors of Desert is to give back to the community in La Quinta. The team sprays painted and painted pens with each new home to sell for 44 cents each for sales for 204 VIP guests. Rob Tovell, right, director of sales for Quinterra, presents a check and letter of appreciation to Tony Smith and California (left to right) Tina, Anna, Jesus, René, Effie, Pam, Carl, and Louis.

**ARROWWEST MEDICAL GROUP**

Arrowwest and its entire provider network extends to you and your extended family best wishes for a safe and healthful holiday.

**Arrowwest Medical Group a Coordinated Health Care Provider Network participating in the following health plans:**

- Acta Health Plans of Southern California
- Acta's Senior Health Plan
- Acta's Select Choice
- Aetna HMO Plan
- Care America
- Cigna Private Practice Plan
- Loma Linda Health Plan
- Metropolitan Life HMO Plan
- Private Health Care Systems LTD.

Our new "Arrowwest Health Care Center" is now open. For information about the Arrowwest Health Care Center or for making an appointment, call (714) 880-0180.

The Arrowwest Medical Group represents a new single-family group in early September as a means of effectively marketing the three and four bedroom family home in a timely manner.

"We convinced that the majority of all attorneys preferred to work with their own real estate agent in a purchase as real as a new home, and felt the realtors should 'receive a full commission,'" said Ms. Roberts.

The executive serves with Land Investments, Inc., and has worked extensively in the Coachella Valley with the firm's president, Jimmy Britch, in consulting and sales. In her new post, Mrs. Roberts will be responsible for handling promotional events for the company and the preparation of news releases sent directly to the offices of clients and agents explaining the programs.
EXAR-1 Soon to be a Reality

From Page 46

EXAR-1 Soon to be a Reality: All They Need is $15 Million

Who smoked and who.

Who brings us to ASAM, the Auto-

How much does it weigh?

What else do you need to know?

IEBJ: My goal is to sell it for $12,000.

Ward: My goal is to sell it for $12,000.

Ward: It weighs 4,000 lbs. But we intend to put a Kevlar body on it. Kevlar is a Kevlar proof material that’s lighter than aluminum and stronger than steel. Also, the color of the vehicle can be impregnated into Kevlar. If someone comes along and scratches it with a key or something, you can just rub it out.

IEBJ: I'm curious as to what are the innovative features, the car will be much more expensive.

Ward: The car is not really as expensive as people think. Let’s say that you have a little crash and ruin the right fender—from a $100 price tag that would cost hundred dollars. But with the EXAR, all you do is send the fender away and have it made new. They’ll be a new fender back on for about $25. As a matter of fact, the whole body comes around $1,000, which includes a built-in roll bar.

IEBJ: What about the anti-lock brakes and an airbag?

Ward: We have four-wheel disc brakes—most cars don’t even have disc brakes. These are much safer than drums and they operate at a constant temperature. It answers your question—yes, we have both for driver and passenger.

IEBJ: How would people refuel the car?

Ward: Right now you plug it in a regular 110-volt or 220-volt socket. With the batteries we have now, it takes about 11 hours on 10.2 and 2.5 hours on 220 volts. You plug it in to any outlet you have at home.

IEBJ: How much does it weigh?

Ward: Right now it weighs about 4,000 lbs. But we intend to put a Kevlar body on it. Kevlar is a Kevlar proof material that’s lighter than aluminum and stronger than steel. Also, the color of the vehicle can be impregnated into Kevlar. If someone comes along and scratches it with a key or something, you can just rub it out.

IEBJ: Tell us a little about your batteries.

Ward: They are six volt, basically the same thing you’d run in a golf cart. There are 24 wires.

IEBJ: How can they run on a charge?

Ward: At 60 mph, you could drive it for about 15 miles, and with the Kevlar body, we expect it to even go further. This will break the weight down close to 2,500 lbs. For monitoring the battery’s power, there is a little needle just like a normal gas gauge.

IEBJ: When do the batteries wear out?

Ward: Every 50,000 miles. At a matter of fact, if you drive a normal car for 4,000 miles you’ve used up the gas, oil, gas and oil-you’ve had to use.

IEBJ: What type of maintenance does this car require?

Ward: Normal maintenance would be less, brakes, oil and water, check tires.

IEBJ: Is there any danger of a fire in the car and causing a shock?

Ward: Everything will be very well sealed. We’ve got 8,500 mile safety in it and of course you can fire out the car, but the car can’t break up on you, you can put a wagon body on it.

IEBJ: How much space does the battery take up?

Ward: Right now we’ve got the batteries between the front and rear of the car.

IEBJ: What does the dashboard look like? Does it have electronic controls?

Ward: It looks like any normal car. It has a speedometer and an electric fuel gauge. It has a radio, and we plan to deliver the car with the voice phone that plays messages for you.

IEBJ: Have you considered installing a small gas engine in case there was ever a power loss?

Ward: No, we haven’t. That would defeat our purpose for polluting the air. A sudden power loss is highly unlikely. In fact, the car will tell you when you are getting low on energy—this it will slow down, and you can gauge you how many miles you have left before you need to recharge.

IEBJ: If this car ever went into full-scale production—do you think major gas stations would carry special electrical filling pumps?

Ward: They’re building a station down in L.A. right now for just that purpose.

IEBJ: How much would it cost to build the EXAR?

Ward: It would cost about $10,000 to build it if we sold 10,000 cars a year.

IEBJ: How much would you need to raise to open one plant?

Ward: Approximately $15 million.

IEBJ: Is it cheaper to produce this than a normal vehicle?

Ward: Today’s car has approximately 25,000 parts. The EXAR has only 7,000. That’s two-thousand less parts of which is less than what the electric car has. No radios, no fan belts, no carburetor, no muffler.

IEBJ: Where would you buy your parts?

Ward: They would be made by the Snow Corp. in Hinton, TX. We want everything right here in the United States. We’re trying to market it here for full scale production.

IEBJ: How much money do you need to raise?

Ward: We’ve got our main office right now in Phoenix, that’s where our brokers are. We’re trying to get the greatest stock market. There is now a plan for people to buy stock. It is at a serious money. If we want to raise $50,000.

IEBJ: What is your ultimate goal?

Ward: To put this thing into production. We’ll like to build 10,000 cars a year in one plant. The government wants two plants. San Diego will build a plant as soon as we go on board.

IEBJ: How will the money be used?

Ward: Right now it would be used to buy parts and to have an assembly plant. We’re going to offer the cars on the road. Former Ontario Mayor, Norm Snyder was very interested in our project as we it would employ 500 people and would generate some money. He offered to provide us with both a building and property.

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Don't Rent!!
Home prices are the lowest in years! If you have a small down payment, I will purchase home with you, using either your credit, or mine! You can live in the home in any area you choose. We will share equity in home.
Ralph Mem meme
(714) 371-6794

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California Dream Purchase
First Trust Deeds No Points
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Ontario market where concessions are abundant.
Construction in the Ontario area continues to be slow in recent years. However, George Realty completed two three-story office buildings in the third quarter with a combined total of 84,000 sq. ft. MBC Architects' 40,669 square foot building will also be completed in January 1992 and be ready for occupancy in February. BMC Architects will occupy all but 4,565 square feet on the fourth floor. In addition, the 156,000 square foot Two Lakshore Building is scheduled to begin construction at Centerlake Business Park in 1992, having preleased 43,000 square feet to First Trust Bank. Overall, construction of new buildings is limited to build-to-suit or owner-occupied buildings. Speculative development has ceased as financing has become increasingly scarce.

Riverside
Activity in Riverside, bolstered by city and county office needs during the first half of 1991, was weak to moderate. Larger tenants in the market are consumming transactions well in advance of their lease expiration dates due to a shortage of large contiguous blocks of space. This, coupled with a lack of new construction, may cause a significant shortage of office space in the short term, until future. The only project planned to begin construction this year, Tri-City Corporate Centre's four-story, 78,000-square-foot office building, was originally scheduled for completion in December of 1991. However, the project has been delayed and construction is now scheduled to begin in the fourth quarter of 1991 with completion estimated for mid-1992.

San Bernardino
The developer of Tri-City Corporate Center, has been selected by the Redevelopment Agency for development of an office project in downtown San Bernardino. The project will entail relining all of the buildings on one city block - from D Street to E Street, and Fourth Street to Fifth Street - then constructing mid-rise office buildings, secured parking structures, and an enclosed park for the benefit of the tenants. The first building will be a four- to seven-story Class A building.

Clearly, the strongest of the three major office markets in the third quarter was Ontario. Ontario continued its strong performance, while activity in Riverside and San Bernardino was sluggish. Third quarter absorption for the Inland Empire brought the year-to-date total to 481,978 sq. ft., which surpassed 1990's year-end total. The strong leasing activity during the first half of 1991 helped to decrease vacancy rates in the Ontario/Rancho Cucamonga area and to substantially lighten the markets in Riverside and San Bernardino.

Overall, construction continues to be slow with only one building scheduled to begin construction for the remainder of the year. Projects in the Ontario/Rancho Cucamonga area are still waiting for financial commitments before they can begin construction. This slowdown of construction will also help to further lower vacancy rates as we move into the fourth quarter of 1991.

Inland Office Market Still Strong
Continued From Page 3

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**Legislative Overview**

You are invited to attend a special luncheon program addressing the Federal and State Legislation agenda for 1992, critical for 1992, and how employees with elected officials. The program will be held at the Riverside Sheraton Hotel from 11:30 am to 2 pm. For more information call 764-6300.

December 10, 1991

**Career Decision Seminar to Focus on How to Get a Job**

Learn how to conduct a well-planned job campaign, avoid common mistakes made in resume writing, prepare an effective resume, network and identify the hidden job market. Career seminars focus on what companies and executives seek in resumes. Scheduled by Judy R. Martin, of J.R. Martin Associates, 13 years experience in the high technology industry, recruiting from CEO to vice president, marketing levels and Cull Tharman, Human Resources Executive with 20 years experience with Fortune 500 companies in aerospace, defense, manufacturer, health care. Call 310-475-5380 for more information.

**New Year's Eve**

55 Ranch Cucamonga Community Hall

The Ranch Cucamonga Community Foundation Mayor's Ball will be held on New Year's Eve at the Orange Airport Marriott Hotel. The theme will be "Cruising into the 1992." Proceeds will be donated to the Ranch Community Foundation. The mood for the ball will be a 1930s luxury cruiser life. The Bon Voyage reception will begin at 6 p.m. with buffet service at 7 p.m. Tickets are $22 per person which includes the dancing to the dancing, dinner door prizes and a spectacular New Year's celebration. For further information, contact Susan Mickey at 989-1811.

January 16, 1992

**Incorporating Building Business**

From 7:30 p.m. to 8:30 p.m. at the Orange Airport Marriott Hotel enjoy a complete day of informative workshops on building incorporation. Featuring speakers are Mr. Carl Covins, Secretary, California State Business and Transportation and Housing Agency and Ophelia Adams, executive director of the National Business Incorporation. For more information contact the Inland Empire Economic Council at 510-981-7711.

**LETTER TO THE EDITOR**

**Dear Editor:**

I am writing in response to the "Answers for the Inland Empire" feature in your November issue, which left the impression that the correctly proposed amendment to AQMD's Regulation XV will extend the regulation's requirements to companies of 50 or more employees. That is not the case.

Regulation XV applies to companies with more than 100 employees, and will remain in effect even if the amendment is adopted. The amendment that has been worked up is in 1993; it will propose certain changes that will:

- Require a plan every two years rather than annually, thus reducing the burden on companies,
- Minimize adverse impacts on minority and low-income communities,
- Amend the requirements for review of strip mining plans 30 days before the plans are submitted to AQMD.

AQMD's 20-year Air Quality Management Plan is a "clean air blueprint" that sets broad policy for air pollution control. The plan suggests that Regulation XV will be applied to smaller employers with at least 50 employees, but not until 1993. Such an amendment is likely to be adopted. New workshops and hearings will be held to analyze an economic analysis, as do all AQMD rules.

Tom Eickholt
Director of Communications
South Coast Air Quality Management District

**Is There Hope for the Mission Inn?**

Since 1969, the Mission Inn in downtown Riverside, has been plagued with a series of financial reverses, public controversy, restrictive red tape, and other problems that misfortunes would reverse with a new owner. Stil to owner has been found.

The most recent attempt, in 1986, included Carley Capital Group. Renovation costs exceeded $40 million, the approximate amount that the current owner, Chemical Bank of New York, has invested in the historic hotel. But today, the high operating cost and debt structure of the facility have most Mission Inn patrons remain that way even if the amendment is adopted. The amendment that has been passed by the Southern California Regional Rail Authority broke ground on the 57-mile line between San Bernardino and Riverside, in early 1992. The ceremony marked the beginning of construction for the new commuter rail system being built by the Southern California Regional Rail Authority and other safety agencies.

An extensive series of financial reverses, chemical does not find an acceptable bidder, the rocky travails will finally be reversed.


The physicians, in one example, allegedly approached another for Chapter 11 in January.

Robert Rauch, a recent interview said the suit

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**Rail Authority Breaks Ground**

**Riverside County Transportation Commission (RCTC) sees several alternatives:**

- Build separate rail line between lines, which are currently under construction.
- Lower rate levels in Riverside to attract commuters to the river and the rail line.
- A combined partnership of one-third Orange County and two-thirds Riverside County (allocated on the basis of a proportional amount of freeway miles) to reduce the cost of lane development. In other words, OCTA prefers total privatization of the project.

Jack Reagan, executive director of Riverside County Transportation Commission (RCTC) sees several alternatives: "Outside cancellation of the private partnership between OCTA and RCTC, where maintenance and toll rates on roads 54 and 57 will be decreased in Concordia's proposal stretch from $25 million to $75 million in levels in the formula. This conflicts with RCfC's proposal of a minimal two occupants (drivers in this case) are going to be required to pay discounted tolls for both sides. The amendment is adopted. The amendment that has been passed by the Southern California Regional Rail Authority broke ground on the 57-mile line between San Bernardino and Riverside, in early 1992. The ceremony marked the beginning of construction for the new commuter rail system being built by the Southern California Regional Rail Authority and other safety agencies.

The physicians, in one example, allegedly approached another for Chapter 11 in January. The suit involves a 26-mile stretch in 1991; 11 and 1-215 combined. The Orange County proposal involves 1-91 and 260 miles of various support segments, thus the allocations of one-third and two-thirds should be under the procurement proposal. But for now, it is "back to the drawing board for both sides. A
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**8:15 am - 2:00 pm (Luncheon/Speaker Conference)**  
**2:00 pm - 3:00 pm (Networking Reception)**  
**Location:** Maruko Hotel/Convention Center, 295 N. "E" St., San Bernardino, CA

Luncheon/Speaker Conference Cost: $45 per person/$40 per person for groups of 8 or more.