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AT DEADLINE

Oldham Receives Chair Award from LLUCH Foundation

2014 LLUCH Foundation Gala will be held on March 13

The Ontario Reign, back-to-back Pacific Division Champions and proud affiliate



Mary Ann Xavier and Dave Oldham Co-Chair of LLUCH Foundation Gala

of the NHL's Los Angeles Kings and Winnipeg Jets, along with Loma Linda University Children's Hospital Foundation, would like to congratulate Dave Oldham, the Reign's executive vice-president of sales and marketing, on receiving the prestigious Loma
continued on page 22

MAIL TO:

Bitcoin: The Future of Money

Money need not be paper in the pocket. Money needs neither government nor regulatory approval. Money is more an adjective than a noun, a way to make trade easier, and holds no intrinsic value.

From the "electrum lumps of Lydia" which passed from bag to bag (circa 650 BCE), shells, gold, and specially-inked paper have all functioned as money. In our century of screen, itself a product of evolving ingenuity, money has kept lockstep. The latest innovation is the digital currency, Bitcoin. Critics howl that a privately-issued digital money could never replace the mighty US dollar (or any other government-issued currency backed by an aircraft carrier fleet). But a quick tour through Bitcoin's place in a theory of money offers investors a glimpse into the future.

SCROOGE AND MEDIA OF EXCHANGE

What counts as currency, if not the government stamp of approval? Three features distinguish those things which count as currencies: they trade easily, hold value, and can be used to price a wide array of goods and services.

First, money is a liquid media of exchange. None, except Scrooge, hold money for money's sake; we hold dollars, gold, or Bitcoin because we plan to exchange such currency in the future for the other goods and services we desire. Throughout history, humans used the most marketable commodity available as money. Marketability arose from demand for use, divisibility without loss of value and transportability over large distances.

In short, consumers prefer to exchange commodities that make trade easier. Oxen, for example, make worse money than coined gold, for the simple reason that they are
continued on page 5

Two Projects Will Change the Future of Public Transportation in the Region

Metrolink Extension and New Transit Center will enhance the connections between Inland Empire transportation systems



Changing the way people travel throughout the Inland Empire is the goal of two projects that started construction on Tuesday, Feb. 25, following a groundbreaking ceremony in downtown San Bernardino.
continued on page 20

Special Sections

Why Do Consumers Ignore Personalized Offers?
Page 40

Small Business Succession Requires More Than Good Intentions
Page 21

EXECUTIVE TIME OUT Sun Valley Resort

History, Tradition and a Timeless Quality



Page 39

New Luxury Retirement Community Under Construction in Upland

Community to provide in-demand care services to expanding senior population

Oakmont Senior Living, a Calif.-based developer of resort senior communities, recently broke ground on a 3.28-acre site in Upland that will become a 75,000-square-foot luxury retirement community offering assisted living and memory care services. Construction on Oakmont of San Antonio Heights (www.oakmontofsanantonioheights.com) began in November of 2013 and is expected to be completed this summer. The two-story community will help fill the need for more regional senior housing and provide the more than 480,000 inland residents 65 years or older with additional senior living and care services
continued on page 23



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REAL ESTATE NOTES

SR COMMERCIAL ACQUIRES A CLASS A OFFICE PROPERTY IN MURRIETA

SR Commercial has acquired a 39,140-square-foot, Class A, two-story professional office building located at 38670 Sky Canyon Drive in Murrieta for a total consideration of \$2.9 million. The property, which was built in 2008 as a speculative development, is currently vacant and in warm shell condition, according to SR Commercial.

“As a quality asset in a strong Inland Empire submarket, this office property presents an enormous opportunity to build value,” says CJ Stos, one of the founders of SR Commercial, who explains that a bridge loan was granted on the property that will allow SR Commercial to complete construction of new tenant improvements. “We plan to build out the vacant space and aggressively market the property in order to bring the building to 100 percent occupancy, and then sell the property as a leased investment within 13 to 36 months,” Stos explains. Prior to the close of escrow, SR Commercial secured a 10-year tenant for the ground floor. Both SR Commercial and the seller, a private investor, were represented by Corey Martin and Stan Nowak, of Coldwell Banker Commercial in the transaction.

REXFORD CLOSSES 114K-SQUARE-FOOT ONTARIO INDUSTRIAL BUY

Rexford Industrial Realty Inc has acquired Ontario Airport Business Park, a 113.6k-square-foot industrial complex in Ontario, for \$8.55 million, or \$75/square foot. The project is located at 845, 855, 865 Milliken Avenue and 4317, 4319 Santa Ana Street, west of I-15 and south of I-10. The acquisition was funded with a portion of the proceeds from the sale of Kaiser, a 124.6k-square-foot industrial property in San Diego, which was sold to an owner-user in January 2014 for \$10.1 million. The Kaiser proceeds were reinvested into Ontario Airport Business Park in a tax-deferred 1031 exchange.

Ontario Airport Business Park, a five-building multi-tenant business park situated adjacent to the Ontario Airport, is currently 95.4% occupied. The property is located in the western Inland Empire submarket, one of Rexford’s SoCal target sub-markets, comprised of over 249 million square feet of industrial space with an estimated 97.1% market occupancy as of the end of the fourth quarter, according to CBRE. According to Howard Schwimmer and Michael Frankel, co-chief executive officers at Rexford, “The property is a high quality industrial park, located in an ‘A’ location, with the potential to drive rental rates on future leasing activity as we implement our marketing and management programs. Further, with the sale of Kaiser, we were able to recycle capital into an opportunity to create additional value in a capital-efficient and tax-efficient transaction.”

AMERICAN BOLTS FOR 73K-SQUARE-FOOT FONTANA SPACE

American Bolt & Screw has signed a five-year lease for 72.7k-square-feet of warehouse space in Fontana. The firm will occupy a portion of a 186.1k-square-foot building located at 14650 Miller Avenue, within the Fontana Commerce Center business park. Walt Chenoweth and Bob Woods of Voit Real Estate Services represented the property owner, Dolphin Partners, in the lease. The deal value was not disclosed. In other

continued on page 23

COMPUTER COLUMN

A Brief History of iTunes

By J. Allen Leinberger

iTunes changed everything. It changed how music was sold. It changed how radio stations presented it. It changed listening habits. Its basic idea of computerized music was supposed to be impossible. Something about memory and bandwidth. But we were once told that landing on the moon was impossible as well.

Things changed when SoundJam was developed by Bill Kincaid and released by Casady & Greene. It was renamed iTunes when Apple purchased it in 2000. On Jan. 9, 2001, iTunes 1.0 was released at Macworld San Francisco. Originally a Mac OS 9-only application, iTunes began to support Mac OS X when version 2.0 was released nine months later, which also added support for the original iPod. The first iPod was introduced in October of 2001, not the best time to roll out a new product. By March 2007, iTunes 7.1 added support for Windows Vista, allowing “Cross-platform” operation so that Microsoft people could enjoy it too.

In late March 2010, Apple released version 9.1, which has support for the iPad and its iBooks application. In June, Apple released version 9.2, which brought support for the new iPhone 4, as well as any iDevices running iOS 4, and included support for the new iPhone and iPod Touch version of the iBooks app.

iTunes has been credited, as I mentioned, with accelerating shifts within the music industry. The pricing structure of iTunes encouraged the sale of single songs, originally for ninety-nine cents, just like back when I was in high school, allowing users to abandon the purchase of more expensive albums. This hastened the end of the album era in popular music.

Users can organize their music into playlists within one or more libraries, edit file information, record compact discs, copy files to a digital audio player, purchase music and videos through its built-in music store (iTunes Store), download free podcasts, back up songs onto a CD or DVD, run a visualizer to display graphical effects in time to the music, and encode music into a number of different audio formats. There is also a large selection of free Internet radio stations to listen to. Additionally, users can add PDF files to their library (to add digital liner notes to their albums, for example). The PDFs can be synchronized with and read on an iPod Touch, iPhone, or iPad, but not a regular iPod.

iTunes keeps track of songs by creating a virtual library, allowing users to access and edit a song’s attributes. These attributes, known as metadata, are stored in two separate library files. The first is a binary file called iTunes Library and it uses a proprietary file format (“ITL”). It catches information like artist and genre from the audio format’s tag capabilities (the ID3 tag, for example) and stores iTunes-specific information like play count and rating. These tags allow you to download a track only once even though you may want to include it in several playlists. Only the tag gets duplicated and entered.

It has also been noted that iTunes does not automatically track changes to actual files in the library. If a file is moved or deleted, iTunes will display an exclamation mark beside the library entry and the user will need to manually amend the library record. iTunes supports ripping from CDs, but not from DVDs. However, in 2008, Apple and select film studios introduced “iTunes Digital Copy,” a bonus feature on some DVDs that provides a copy-protected and iTunes-compatible file for select films.

In addition to importing CDs into the iTunes library, users can also import digital audio files from other sources, in any format that iTunes supports. This can be accom-

continued on page 31

INDEX

News and Features

The Way You Do Anything Is the Way You Do Everything (and Nine More “Tough Love” Truths for Business Owners) Suzanne Evans says that you, and you alone, are the source of your success or failure. She gives us 10 inconvenient but ironclad truths that all business owners should take to heart. 9

Will Your Social Security Check Be in the Mail Come 2015? Economist Allen W. Smith says there is no trust fund, and a number of elected officials, including former President George W. Bush, have acknowledged that. 18

The Last –Minute First-Quarter Save: Five Tactics to Help You Snatch Record Profits From the Jaws of Defeat If your business’s first quarter numbers aren’t looking good, you may be tempted to throw in the towel. But Suzanne Evans says there’s still time to turn this ship around. Here, she shares five tactics that just might salvage your bottom line. 24

Are You Talkin’ to Me? Understand and Adapt to Different Communication Styles Understanding the style of the person you are communicating with can make the difference between getting your message across and getting it across well. 26

Columns

Real Estate Notes.	3
Computer Column.	3
Sales.	6
Leadership in Business.	7
The Lists:	
MBA/Executive Programs in the Inland Empire.	7
The Top HMOs and PPOs.	11
Residential Real Estate Brokers.	14
Women-Owned Businesses.	16
Communication.	8
Investments and Finance.	8
Business Success.	9
Restaurant Review.	15
Management.	24
Manager’s Bookshelf.	25
Communication in Business.	26
New Business Lists:	
County of San Bernardino.	35
County of Riverside.	35
Executive Time Out.	39

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Quotes on “Procrastination”

Postponement: the sincerest form of rejection.
Robert Half

Sure bet: Anything delayed will get further delayed.
Robert Half

There is no pleasure in having nothing to do; the fun is in having lots to do and not doing it.
Mary Little

Procrastination is the art of keeping up with yesterday.
Donald Marquis

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The Campus Welcomes Its New Interim Dean

Dr. David Maynard recently became interim dean of the CSUSB Palm Desert Campus following the retirement of Dean Fred Jandt. Dr. Maynard received his bachelor of science degree in chemistry from Cal State College, San Bernardino (as it was known then) then went on to earn his secondary science/math teaching credential from CSU San Bernardino; a master of science degree in chemistry from CSU Long Beach; and a Ph.D. in organic synthesis from UC Riverside.



Dr. David Maynard

He has been a professor at California State University since 1992, and served as the department chair and interim dean of the College of Natural Sciences. In 2012, Dr. Maynard became the freshman class coordinator at PDC. In this role, he worked with the first incoming freshman class from the point of recruitment to admission to registration. He organized the freshman tutoring and advising center and coordinated with various academic departments to ensure the freshmen receive a rigorous academic education. His plans are to continue to work closely with the local high schools and community colleges to attract top quality students to the CSUSB Palm Desert Campus.

Bitcoin...

continued from pg. 1

improved liquidity and facilitated its wide adoption.

In turn, paper banknotes followed by check clearing, further reduced transaction costs and facilitated more exchange. Indeed, history teaches that government approval needn't always guarantee properly working money. Consider that in 1830s, before the advent of Federal Reserve Notes (today's dollars), there were "approximately 1,500 different banks' notes traded in the US economy." These banknotes were currencies issued by different banks, which the public chose to hold. In Scotland, too, during the eighteenth and part of the nineteenth century, the country "had no monetary policy, no central bank, and very few legal restrictions on the banking industry. Entry was open and the right of note issue universal.

In the Internet landscape, will experiments like Bitcoin ascend to the status of currency? Unlike present digital payment systems (e.g., Paypal), which require a third party to authenticate and track transactions, Bitcoin is a direct, peer-to-peer exchange network: "Bitcoin users buy and sell the currency among themselves without any kind of intermediation." Not only does this mean that third parties need not be involved, it also drives down the cost of transacting in Bitcoin. Rather than paying fees to Visa or Mastercard for a merchant account, small enterprising businesses might accept Bitcoin, on account of lower transaction costs. In fact, the Bitcoin Store, a consumer electronics e-tailer, sells the newest technology at lower prices due partially to cost savings on exchanges.

Bitcoin is durable, divisible, portable and secure: a medium of exchange par excellence. The more that paired parties mutually consent to using a cheaper medium of exchange, the more liquid such a medium becomes. Even if Bitcoin doesn't ultimately unseat the US dollar, lower transaction costs incentivize use.

WHAT MONEY MUST HOLD

The second feature of money is as a store of value. In other words, collective agreement on the fact that this "thing" will hold its value over time is a prerequisite for any "money." On this point governmental action bears directly on currency. If a political authority requires payment of taxes in a certain form of money, the officially preferred store of value, those acting under such conditions typically prefer to transact in the publicly approved store of value. However, as witnessed in cases where public trust in official currencies erodes, people prefer to use other forms of currency even if they are not officially accepted.

Take Bitcoin, for example. No embargo or dictum forces those holders of Bitcoin to continue holding the asset. Indeed they do so only under the assumption that others value Bitcoins enough to trade other goods and services. Or, take gift cards as another example. A grocery store that issues a gift card effectively issues a liability (or a promise to pay upon redemption) which people must freely want and hold.

Critics object, "Unlike gold, there is nothing of substance backing Bitcoin to assure its value." And certainly the prima facie value of the argument appears true: after all, who wouldn't want gold? Upon closer inspection, faith that one could exchange gold for other goods and services desired gives gold its value. When one hears nostalgic "goldbugs" wax apocalyptic about how gold retains its value in the face of change, the assumption is not so much that there is something intrinsically valuable about gold, but rather a belief that gold may be exchanged in the future more readily than other currencies for the goods and services desired.

To function as a store of value, the creator(s) of Bitcoin wrote open source (available to the public)

continued on page 10

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SALES

Five Steps for “Off the Grid” Sales Success

By Lance Cooper

Many entrepreneurs and high-activity salespeople get stuck in survival mode. They don't organize activities to establish a better, more stable way of living. They end up doing sales activities to provide for survival needs, such as mortgage payments, food and minimum debt payments.

This earns them a high-tension, on-the-edge financial existence. Salespeople automatically default to activity levels that keep them eating, sleeping, communicating and traveling. As a result, they make subsistence, not ambitious lifestyle goals, their organizing focus. Today's matrix, or on-the-grid norm, then turns into selling to survive and not to prosper.

Other high-activity sales reps focus on the goals set by their sales managers. Sales quotas and resulting incomes typically reflect the company's minimum requirements, and not each rep's present or future needs.

Reps do their duty, and though this is a commendable character trait in many settings, it obscures the future reality of their own sales and income goals and causes a lack of fiscal stewardship. Many sales reps get a high-five for their faithful service only to borrow money to pay for a new roof.

Even those with higher aspirations may work without aligning income, sales, activity levels and lifestyle requirements. In some cases, top salespeople pay little attention to where their money goes, and they don't work on a plan for a better lifestyle or future.

They chase more money, more recognition, or faster advancement without antici-

pating what lies around the bend of the next accomplishment. Their list of achievements grows, but their quality of life suffers with more debt, higher credit card payments, wasteful expenditures and no safety net of savings. The stress and financial problems soon begin to burden these high achievers and their families.

Here are five steps that break this cycle and lead reps and their sales managers to greater productivity and prosperity.

1. Answer lifestyle questions. Imagine one year into your future; your life has improved because of the income you make and its uses at home. You're receiving the sales recognition you need. You're making an income that provides for more than your survival needs. Ask yourself what you did with your excess income. For example, did you reduce your debt? If so, by how much? Did your savings increase? Were there improvements with your home? How does life feel now? Why? What changed in the past year, specifically? Answering these and other similar planning questions prepares you to envision the future you want and to do the next steps.

2. Find out what it takes for you to survive.

Calculate your default survival income and write down the monthly payments you must make just to keep from going backward. Add these up and arrive at your “Survival Number.” This monthly total will include: housing, utilities, fuel, credit card and loan payments, IRS and state taxes.

3. By answering the lifestyle planning questions in the first step, discover your “Better Lifestyle Number.”

For example, if you want to reduce your debt by \$12,000 in 12 months, then you will need \$1,000 additional per month above your Survival Number. If you want \$6,000 more in savings by the next year, you will need to make \$500 per month for that purpose. Continue doing this with other dreams and the monthly requirements for them. Add them up and arrive at your “Better Lifestyle Number.”

4. You can now design a “Monthly Income Goal” that motivates you (yes, you, not your company, not your sales manager, but you).

How do you do this? Add your Survival Number to your Better Lifestyle Number. When you do this, you will know what monthly income it will take to achieve your dreams. From this planning, you will receive a committed and directive energy that 90% of reps today do not have.

5. Take your monthly income goal and turn it into a monthly sales goal and its related sales activity levels.

(If you need help, ask your sales manager.) Determine how many sales you must make each month to achieve your monthly income goal. Using a conservative closing ratio, calculate how many quotes, presentations or proposals you will make. Next, know how many first appointments you will set and hold to get out the right

amount of quotes, and the number of leads it will take each month to attain your appointment levels.

If competition and recognition drive you at this stage of your life, there is one additional step you must take. Find out what the top achievers are doing. If, after doing the five steps shown above, you find that your monthly sales goal needs to be adjusted higher to enter the top rankings, then adjust it up and plan how you will use the extra money for your future lifestyle.

These five steps prepare you for Off-the-Grid sales success. They focus you on your commitments, passions, needs and the activity levels it takes to achieve them. Rather than survival numbers, frenetic achievement or boring duty, your sales goal will now relate to your current and future fiscal needs.

You will sell beyond survival. You will achieve lifestyle goals or greatness and make them your daily focus. You will align your income, sales, activity levels and lifestyle requirements.

Your passion will not depend on the goals of your company or your sales manager. As you grow in your achievements, your quality of life and financial condition will improve. You will replace misguided stresses as you provide for your family and those who need help around you. You will be a high-activity sales professional.

For more information, please visit www.lancecooper.com or email him at lcooper@salesmanage.com.

LEADERSHIP IN BUSINESS

5 Qualities of a Lasting Leader

By Barry Banther

Leadership isn't just something you do, it's someone you become. But that requires a personal transformation, not just a personal agenda. Roger hadn't learned that lesson. During an interview for a new leadership position, the hiring manager asked why he switched jobs, and sometimes companies, every 3-5 years.

Roger blamed the employees who stopped growing and doubted ownership's commitment to the goal they asked him

to reach. In other words, it had to be the environment because Roger was a "good" manager. Roger was half right – it was the environment. But he failed to recognize that he was responsible for creating that situation.

Lasting leaders, those who can weather economic downturns and even seismic market shifts in their employees or customers, are the ones who know how to assemble a diverse team and bring out their very best. If you're not building relation-

ships that will last with your associates, even your financial success will be short-lived.

If we want to understand what really defines leaders then we have to start by looking at their followers. The old motivational tricks no longer work. Employees have become jaded from broken promises and failed dreams.

Today followers are drawn to leaders who show openness, invest time, listen, encourage and show appreciation for the

strengths their employees bring to work. These are qualities that are developed intentionally over time but they pay dividends in both financial and personal performance for a lifetime.

Leaders who are held in the highest esteem for their success on both the bottom line and with the people they lead epitomize these 5 qualities. From their followers you will hear phrases like these: "he was
continued on page 18

MBA/Executive Programs in the Inland Empire

Listed Alphabetically

Name Address City/State/Zip	Programs Offered MBA/Enrl. Executive/Enrl.	Faculty to Student Ratio		Type of Institution Year Founded	Tuition & Fees:		On Campus Rm. & Board. # Yrs. Wk. Exp. Req. for Admittance	Av. Grad. Starting Salary: MBA Program Executive Program	Top Local Executive Title Phone/Fax E-Mail Address/Website
		# Full Time Faculty	# Part Time Faculty		MBA Prog.: CA Res./Non-CA Res.	Exec. Prog.: CA Res./Non-CA Res.			
1. California Baptist University 8432 Magnolia Ave. Riverside, CA 92504	Yes/55 Yes/18	1:10 10 7	University 1950	\$525 Per Unit		na	\$97,000	Andrew Herrity Dean (951) 343-4574/343-4533 www.calbaptist.edu	
2. Cal Poly, Pomona 3801 W. Temple Ave. Pomona, CA 91768	Yes/280 Yes/15 (Pro. MBA Program)	1:15 118 65	Public 1938	\$900 Per Qtr/\$2,100 Per Qtr \$325 Per Unit/\$325 Per Unit		\$1,034 2 Years Managerial/Supervisory	N/A	Dr. Steven Curl Associate Dean (909) 869-7659/869-4559 www.csupomona.edu	
3. Cal. State Univ., San Bern. 5500 University Parkway San Bernardino, CA 92407	Yes/185 Yes/12	15:1 45 5	Public 1966	\$4,800 (Per Qtr.)/\$13,500 (Per Qtr.) \$28,500/\$28,000 (for entire two year program)		\$9,600 Per Year 5+ yrs supervisory for Exec.	N/A N/A	Lawrence Rose Dean (909) 537-3703/537-7026 lrose@csusb.edu	
4. Cal. State Univ., San Marcos 333 S. Twin Oaks Valley Rd. San Marcos, Ca 92096	Yes/52 No	1:26 N/A N/A	Public 1989	\$17,432 Per Term/\$39,128 Per Term (+Books, Parking, Catered Lunches) N/A		Yes 3	N/A N/A	Dr. Regina Eisenbach Associate Dean (760) 750-4000/750-4263 mba@csusm.edu	
5. La Sierra University 4500 Riverwalk Parkway Riverside, CA 92515-8247	Yes/65 No/23	1:16 95 3	University 1922	\$620/Unit \$520/Unit		\$5,025 Per Year N/A	\$75,000 N/A	Dr. Johnny Thomas President (951) 785-2064/785-2700 info@lasierra.edu	
6. The Peter F. Drucker & Masatoshi Ito Graduate School of Management 1021 N. Dartmouth Claremont, CA 91711	Yes/170 Yes/160	1:11 14 20	Private 1925	\$87,900 Per Year/Same \$80,784 Per Year/Same		\$8,400-\$13,000 0 Exec: 5 years MBA: 4 years	\$80,000 \$120,000	Henry Hwhay Dean (909) 621-8000/948-3197 www.drucker.cgu.edu	
7. University of La Verne 1950 Third St. La Verne, CA 91750	Yes/495 400	1:13 24 20	Private 1891	\$575 Per Unit/Same		\$4,945-\$5,230 None	N/A N/A	Abe Helou Associate Dean (909) 593-3511/392-2704 ahelou@ulv.edu	
8. Cambridge College 337 N. Vineyard Ave., Ste. 100 Ontario, CA 91764	Yes/153 No	1:18 7 162	Private 1976	\$475 Per Unit/Master \$435 Per Unit/M. Ed.		N/A	N/A N/A	Deborah Jackson President (800) 877-4723 www.cambridgecollege.edu	
9. University of Redlands School of Business 1200 East Colton Ave. Redlands, CA 92374	Yes/619 MA/MS 197	1:11 23 108	Private University 1907	\$697 Per Credit/Same MBA—\$36k Prof.—\$26k		N/A 0	N/A N/A	Monica Perry Assistant Dean (909) 793-2121/335-5325 monica_perry@redlands.edu	
10. U. of Calif., Riverside, A. Gary Anderson Grad. Sch. of Mngmt. 900 University Ave. Riverside, CA 92521	Yes/126 Yes	1:4 30 21	Public 1954	\$37,500 Academic Year N/A		\$11,00 per year 7-10 Years	N/A N/A	Dr. Yunzeng Wang Dean (951) 827-6329/827-3970 ywang@ucr.edu	

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THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Monster Beverage Corporation (H)	74.79	67.90	6.89	10.1%
Provident Financial Holdings, Inc.	15.22	15.05	0.17	1.1%
American States Water Company	28.71	28.40	0.31	1.1%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Simplicity Bancorp, Inc. (H)	16.29	16.60	-0.31	-1.9%
CVB Financial Corp.	14.91	14.92	-0.01	-0.1%

	Ticker	2/21/14 Close Price	1/31/14 Open Price	%Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company	AWR	28.71	28.40	1.1	33.09	25.07	18.3	NYSE
CVB Financial Corp.	CVBF	14.91	14.92	(0.1)	17.48	10.29	16.4	NASDAQGS
Monster Beverage Corporation (H)	MNST	74.79	67.90	10.1	75.41	45.38	39.5	NASDAQGS
Simplicity Bancorp, Inc. (H)	SMPL	16.29	16.60	(1.9)	16.64	14.02	20.4	NASDAQGS
Provident Financial Holdings, Inc.	PROV	15.22	15.05	1.1	18.62	14.12	12.1	NASDAQGS

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Five Most Active Stocks

Monster Beverage Corporation	22,569,920
CVB Financial Corp.	9,079,840
American States Water Company	2,340,880
Provident Financial Holdings, Inc.	516,240
Simplicity Bancorp, Inc.	148,390
D&P/IEBJ Total Volume Month	34,655,270

Monthly Summary

2/21/14

Advances	3
Declines	2
Unchanged	0
New Highs	2
New Lows	0

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COMMUNICATION

Which Social Media Platforms are Right for You?

By Marsha Friedman

If you want to be visible in today's marketplace, you absolutely must have a presence on social media. But there are so many from which to choose nowadays! In addition to the biggies like Facebook and Twitter, we have lots of newcomers, including Instagram, Pinterest and Tumblr. Additionally, some of the older platforms have undergone major changes in recent months, which affect how effective they are for different functions.

How to know which plat-

forms will best meet your needs?

I asked Alex Hinojosa, our vice president for media operations at EMSI Public Relations, to share some tips for helping you decide. First, he says, if you plan to handle your social media marketing yourself, try different platforms and use ones with features you enjoy. That will help ensure you stick with it, and may lead you to create inspired content that's more likely to be shared.

Be on at least two plat-

forms, he says. (If one's mostly personal stuff for family and friends, it doesn't count!)

Here's Alex's rundown on the advantages and disadvantages of the four most popular platforms:

- **Facebook:** This works best if you're an individual interacting on a personal level, as opposed to a business. Artists, authors, public speakers and certain other professionals may benefit from having potential customers get to know them on a more personal basis.

A downside to Facebook is that, in an effort to make money for shareholders, it has begun requiring users to pay for the potentially unlimited visibility that used to be free.

- **Twitter:** Posts are limited to 140 characters – about the length of a headline – and can include a photo or link to a website. This is a great network for getting to know people without sharing a lot of personal information. Plus, you can follow whomever you

continued on page 30

BUSINESS SUCCESS

The Way You Do Anything Is the Way You Do Everything (and Nine More “Tough Love” Truths for Business Owners)

When many entrepreneurs hit a snag, they point the finger at outside factors. But Suzanne Evans says that you, and you alone, are the source of your success or failure. Here, excerpted from her book are 10 inconvenient but ironclad truths that all business owners should take to heart.

So you decided to seize your dream and start your own business. Unfortunately, your fledgling company is losing altitude fast. Despite putting in the work, you're not seeing the profits. No matter how much you scour profit-and-loss statements, analyze your data, tweak your advertising, encourage your employees, or suck up to potential clients, you can't move the needle. It feels hopeless, like the universe is conspiring against you.

Before you throw in the towel, though, hear some “tough love” advice from Suzanne Evans: Your problem isn't bad luck, bad breaks, bad people, or even a bad economy. It's you.

“Before you can hope to change your company's fortunes, you have to first change yourself,” says Evans, author of “The Way You Do Anything Is the Way You Do Everything: The Why of Why Your Business Isn't Making More Money.” “Business acumen doesn't matter as much as who you are and how you play the game.”

Evans speaks from experience. In the space of just five years, she transformed herself from a dissatisfied secretary in a dead-end job to the owner of a business-coaching firm that has surpassed the seven-figure mark and is on the Inc. 500 list of fastest-growing companies.

Incredibly, Evans did all of that without earning any new degrees or certifications. She didn't come into any money, or team up with any partners, or discover a hot new business strategy. In fact, only three things separate yesterday's burnt-out secretary from today's on-fire entrepreneur: a willingness to recognize and own her

mistakes, a desire to improve, and unrelenting attention to Every. Single. Detail.

“I realized if I changed the way I did things, those things would inevitably change,” Evans recounts. “It's true for you, too. Your profits mirror your choices. Your success mirrors your commitment. Your cash flow is a reflection of the consistency in everything in your life.”

In her book, Evans uses her signature blend of honesty, sarcasm, and humor to help readers develop a brand-new mindset that will help them change their own lives, businesses, and finances forever. Here, she shares 10 truths to help you get started:

The way you do anything is the way you do everything. Most of us approach life with the belief that as long as we get the major stuff right, it's okay to let the little stuff slide every once in awhile. As long as you get the shipment out in time, it's okay to leave a few voicemails unanswered. As long as your team signs the client, it's okay to skip out of a few meetings. As long as you don't actually lose anything, it's okay if your files are disorganized. But you're deluding yourself: Your attitude about the little stuff says a lot about your overall approach.

“This lesson really hit home for me when my mother was hospitalized after a stroke,” says Evans. “For 36 hours, she lay uncomfortably without decent sheets or a warm enough blanket. I remember thinking, ‘If the people at this hospital aren't competent enough to get my mother a blanket, I certainly don't want them providing criti-

cal care to her.’” I figured the way they achieved (or failed to achieve) this one simple task was the way they'd handle all others.

“Stop telling yourself that ‘good enough’ is acceptable or that the little things don't matter,” she adds. “It's not and they do. It's all those little details that add up to who you are.”

Emotions are worthless. Yes, you read that right. Emotions really don't do you any favors when you're trying to launch and grow a business. If your motivation and enthusiasm are tied to feeling the warm-and-fuzzies, you're dead in the water, because (newsflash!) there are a lot of disappointments and challenges ahead—even if your business is on the path to ultimate success.

“You don't have time to mope all afternoon when you receive an email from an unhappy customer,” points out Evans. “You can't afford to sit at your desk and stew after an employee quits with no notice. You have to keep moving forward and making smart decisions—and to do that, you need to stop giving your energy to unhelpful emotions. And make no mistake: That's a choice. You can choose to plug into negativity or into enthusiasm.

“My strategy is to ask myself, ‘On my deathbed, how much will this matter?’” she adds. “Ninety percent of things will not matter at all, and I let them go, but 10 percent of the time I think, ‘Hmm, that would matter. That 10 percent is where I let my attention—and thus my enthusiasm—go.’”

You only think you're a

special snowflake (and that belief is why you're failing). When you were a kid, your parents and teachers told you that you were different from everybody else on planet Earth. At that point, your specialness motivated you and built up your self-esteem. But over the years, Evans is betting that your specialness has morphed into something toxic. You've decided that you are different, and not in a good way. Because of certain circumstances that set you apart (health problems, debt, family issues, a lack of education, you name it!), you just don't have what it takes to make more money or get more clients.

“Here's a newsflash,” says Evans. “Problems don't make you different; they make you the same as everyone else who has problems—and that's all of us! So stop using your ‘differences’ to justify your lack of success. Trust me, my ‘differences’ didn't magically disappear, allowing me to finally launch my business. I simply stopped fixating on what was holding me back and started paying attention to beliefs and habits that helped me achieve my goals.”

Playing it safe is for wimps. A lot of entrepreneurs have a “better safe than sorry” mindset. They follow the rules, avoid the risks, and accept mediocrity as the price of stability. Did you catch that last part? A lot of entrepreneurs accept mediocrity in order to preserve the status quo. They aren't willing to gamble the way things are for the way they'd like them to be.

“Hello! That's why you aren't getting ahead!” Evans

continued on page 17

Bitcoin...

continued from pg. 5

code that determines the amount of “mineable” units over time. As depicted, the “number of Bitcoins generated per block is set to decrease geometrically, with a 50% reduction every four years.

The result is that the number of Bitcoins in existence will reach 21 million in around 2040,” up from roughly 10 million Bitcoins today. Hence, the supply of Bitcoin is both limited and known. Some worry the limited quantity of Bitcoin may hinder its acceptance as a transactional currency (medium of exchange). Why? With the supply limited, the purchasing power of Bitcoin may rise and market participants may want to “hoard” Bitcoin more as a store of value rather than a form of currency. This occurred historically under paper

money schemes. The unique feature of Bitcoin is that it is divisible to the eighth decimal place (called a “Satoshi” after the anonymous Bitcoin creator, thought to be a composite for a group of software developers). So, unlike discrete units of paper notes that can be hoarded, Bitcoin transactions occur just in smaller units, electronically. Deflation, then, does not necessarily thwart the progress of Bitcoin. “THAT’LL BE TWO BITCOINS, PLEASE”

Finally, to be a bonafide currency, a given commodity (or internet good) must qualify as the unit of account: actors in the economy will want to quote commodities in terms of the currency. In theory, the better a currency’s ability to store value, and the more liquid it is as a medium of exchange, the more likely it will be the unit of account. Why is this such a hurdle? With the US dollar as the reserve

currency of the world, it is the final unit of account for most international transactions. In a telling example, “if a bank wants to convert [Venezuelan] bolivars into [Polish] zlotys, it will generally trade the bolivars for dollars, then the dollars for zlotys, rather than try to find someone wanting to make the reverse trade. [The dollar] is the currency many though by no means all international transactions are invoiced in. And to some extent people hold dollars or dollar denominated assets because the dollar is more liquid than other currencies.” To move more seamlessly between less liquid currencies, banks transact in dollars: the prices of the original and final currencies in the transaction (here the Venezuelan bolivars and the Polish zlotys) are quoted in dollars.

Final arrival for Bitcoin would take the shape of brokers quoting the price of dollars in Bitcoin—unlikely in the near future, but not impossible. After all, before World War I, international prices were quoted in British pounds. Don’t be surprised if in the near future the inquiry arises at a local coffee shop, “Do you accept Bitcoin?”

fig. 1 TURN UP THE VOLUME AND THE PRICE OF BITCOIN

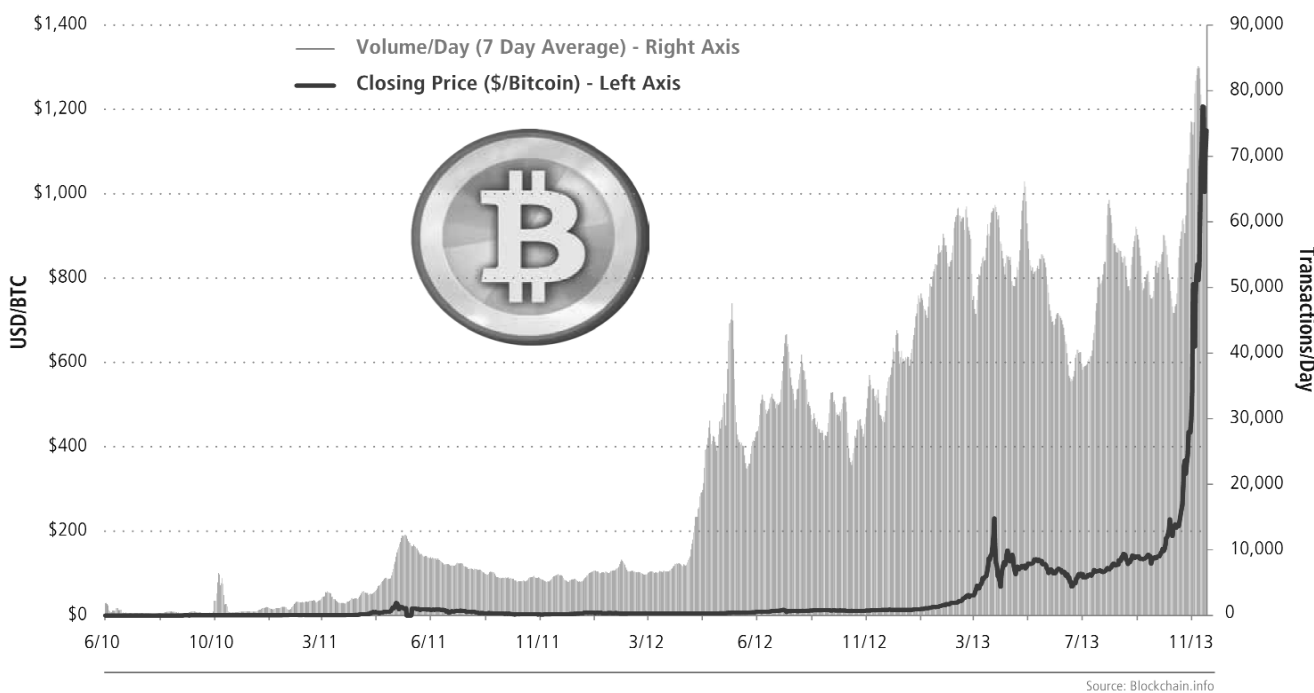


fig. 2 OUTSIDE THE CIRCLE OF TRUST: WHEN PEOPLE NO LONGER WANT TO HOLD A CURRENCY, THEY’LL SEEK ALTERNATIVES ELSEWHERE

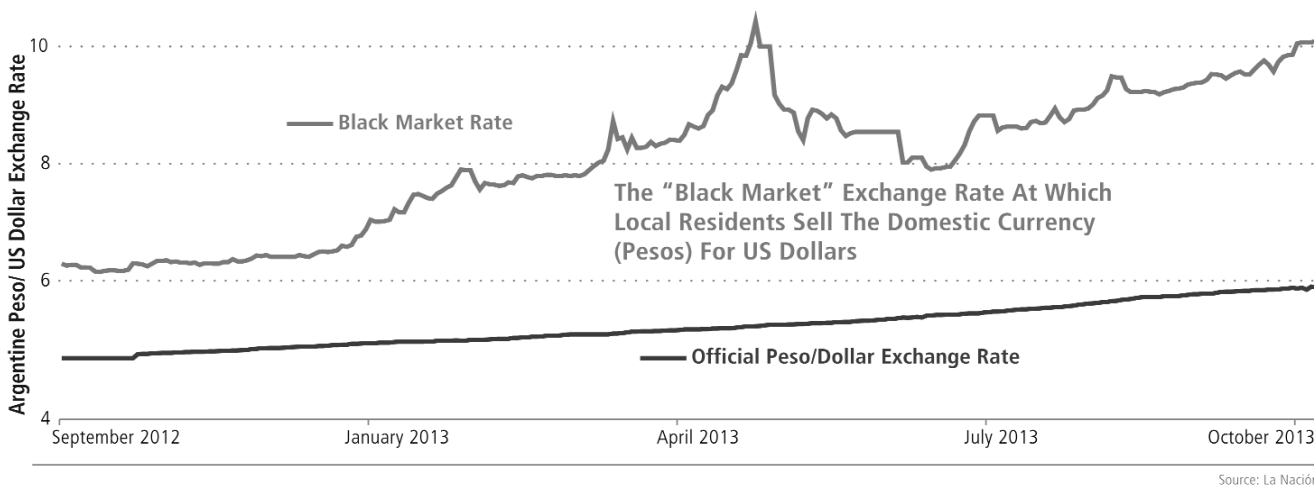
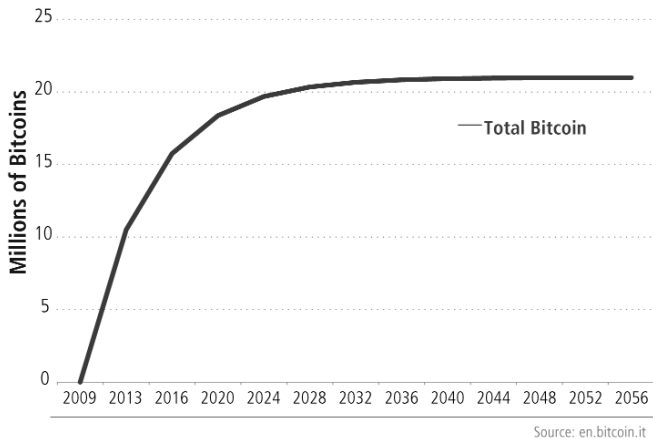
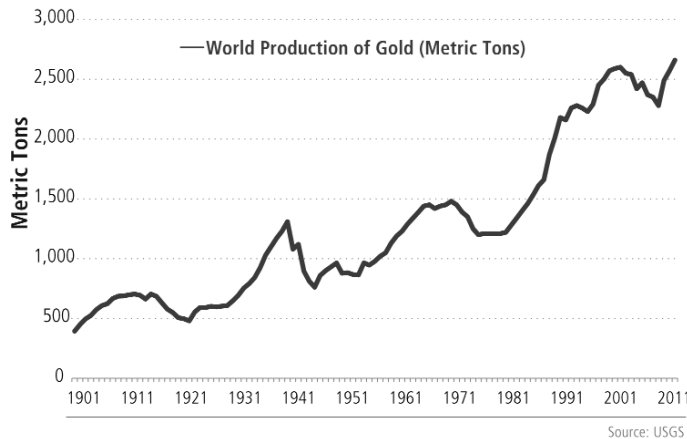


fig. 3 TOTAL BITCOIN OVER TIME: PRODUCTION IS CONSISTENT, LIMITED, AND KNOWN



TOTAL OF GOLD OVER TIME: PRODUCTION IS INCONSISTENT, LIMITED, UNKNOWN



BITCOIN: ON THE ROAD TO FUTURE MONEY

In judging any prospective currency, the foregoing three characteristics—medium of exchange, store of value, and unit of account—make a good litmus test. Applied to Bitcoin, we see today’s leading Internet-based, digital currency fall short as a store of value (given its large price fluctuations) and as a unit of

continued on page 12

The Top HMO's

Ranked By Inland Empire Enrollment

Company Name Address City/State/Zip	Membership: Inland Empire Companywide	Profile Model Type I.E. Employees Companywide Employees	Offices: Inland Emp. Companywide Fed. Qualified?	Contracts: IE Hosp. Companywide Hosp. Physicians I.E. Physicians Companywide	Patient Care Fac.: Group I.E. Hosp. I.E. Hosp. Total	Top Local Exec. Title Phone/Fax E-Mail Address/Website
1. Kaiser Permanente Med. Centers 9961 Sierra Ave., Fontana, CA 92335 10800 Magnolia Ave., Riverside, CA 92505	550,728 9,100,000	Managed Care 6,900 N/A	5 337 Yes	31 N/A 645	17 2 20 (Calif.) 11,345	George C. Halvorson Chairman and CEO (909) 427-5269/427-7193 (951) 353-3601/353-3002 www.kaiserpermanente.org
2. UnitedHealthcare of California 5701 Katella Ave. Cypress, CA 90630	332,400 2,400,000	Network 50 3,000	1 20 Yes	21 229 2,416	50 28 229	Steven Hemsley President (714) 952-1121/226-3025 www.uhc.com
3. Aetna 2677 N. Main St., Ste. 500 Santa Ana, CA 92705	233,169 4,963,412	IPA/Group 159 47,000	1 310 Yes	32 4,513 3,298	28 32 4,513	Mark T. Bertolini Chairman and CEO (714) 972-3407/972-3390 www.aetna.com
4. Health Net 650 E. Hospitality Ln., Ste. 200 San Bernardino, CA 92408	220,928 1,717,000	IPA/Group 25 1,000	1 25 Yes	23 275 3,300	44 23 298 36,000	Jay M. Gellert President and CEO (909) 890-4100/890-4163 www.healthnet.com
5. Inland Empire Health Plan 303 E. Vanderbilt Way, Ste. 100 San Bernardino, CA 92408	298,515	IPA 370	1 1 No	29 N/A 1,825	N/A N/A N/A	Bradley P. Gilbert, M.D., M.P.P. CEO (909) 890-2000/890-2019 www.iehp.org
6. Molina Healthcare, Inc. One Golden Shore Dr. Long Beach, CA 90802	90,000 248,537	Managed Care N/A 9,915	WND	WND	WND	J. Mario Molina, MD President and CEO (562) 435-3666/437-1335 www.molinahealthcare.com
7. Cigna 400 N. Brand Blvd., 4th Floor Glendale, CA 91203	50,000 700,000	IPA/Network 0 500	0 6 Yes	15 265 N/A	N/A 18,000	David Cordani President and CEO (818) 500-6262/500-6480 www.cigna.com
8. Universal Care 1600 E. Hill St. Signal Hill, CA 90806	7,477 150,000	Staff/Mixed 7 910	1 3 No	18 145 1,300	14 18 145 5,000PCP/15,000SPC	Jay B. Davis Executive Vice President (562) 981-4028/981-4096 www.universalcare.com

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The Top PPO's

Ranked By Inland Empire Enrollment

Company Name Address City/State/Zip	Enrollment: Inland Emp. Companywide	Staffing I.E. Staffing Companywide I.E. Offices Total Offices	Contracts: I.E. Hospitals Physicians I.E. Physicians Companywide	Profile: Parent Company Headquarters Year Founded I.E.	Top Local Executive Title Phone/Fax E-Mail address/Website
1. First Health 10260 Meanly Dr. San Diego, CA 92131	405,251 8.4 mill.	0 1,500 0	34 2,640 235,624 62	Columbia/HCA Healthcare Corp. Nashville, TN N/A	Blaine Faulkner CEO (800) 226-5116/(858) 278-1262 www.firsthealth.coventryhealthcare.com
2. Aetna 10370 Commerce Center Dr. Rancho Cucamonga, CA 91730	53,292 3,504,409	159 47,000 1	27 3,333 262,771 310	Aetna Inc. Hartford, CT 1981	Mark T. Bertolini Chairman and CEO (800) 872-3862/972-3390 www.aetna.com
3. UnitedHealthcare of California 4500 E. Pacific Coast Hwy., Ste. 120 Long Beach, CA 90804	15,207 2,381,567	0 30,000 0	25 2,369 262,000 81	United Healthcare Corp. Minnetonka, MN 1986	Steven Hemsley President (800) 357-0978/951-6646 www.uhc.com
4. Health Smart 2575 Grand Canal Blvd., Ste. 100 Stockton, CA 95207	20% 2.9 mill.	1% 42	32 2,549 407,978	The Parker Group Irving, TX 1984	James M. Pennington President (209) 473-0811/473-0863 www.healthsmart.com
5. Health Net 650 E. Hospitality Ln. San Bernardino, CA 92408	7,500 88,000	29 3,500 1	47 3,720 43,295	Foundation Health Systems Woodland Hills, CA N/A	Jay M. Gellert President and CEO (909) 890-4100/890-4163 www.hndental.com
6. UnitedHealthcare of California 5995 Plaza Dr. Cypress, CA 90630	1,162 16,678	0 na 1	21 2,155 30,263	PacifiCare Health Systems, Inc. Santa Ana, CA 1978	Steven Hemsley President (714) 952-1121/226-3914 www.pacificare.com
7. PTPN 26635 West Agura Rd., Ste. 250 Calabasas, CA 91302	WND 27 mill.	0 43 0	N/A N/A 3,000 (PTs)	N/A Woodland Hills 1985	Michael Weinper, MPH, PT President (800) 766-PTPN/737-0260 www.ptpn.com

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Bitcoin...

continued from pg. 10

account (Bitcoin is quoted in dollars, never dollars in Bitcoin). Yet even if Bitcoin fails, embedded within the new digital currency lay important technical and monetary inventions. The public ledger used by Bitcoin to authenticate transactions, for example, may have use well beyond Bitcoin. Just as in the early days of the Internet many failed to see all the uses for the underlying Internet protocol, a focus on Bitcoin's prospects as a "currency" may cause investors to miss a flourishing architecture built on the Bitcoin technology. Advances such as these, which make trading safer and more secure, make the prospects of digital currencies more socially valuable than simple stores for illegally-won money.

Issues remain for Bitcoin, but it exemplifies the movement of currency in the 21st century. We might bid farewell to the exclusivity of issuance characteristic of the 20th century and welcome a freer and looser regime of money where users and vendors exchange whichever currency most conveniences them. Certainly not a locus of decline, there is hope to be had in monetary innovation.

Did You Know About Bit Coin?

What is Bitcoin? "Bitcoins" are not actual coins at all. They consist of bits and bytes rather than gold and silver. But they solve a similar problem. Indeed, history's merchants (think 18th century Britain) once fretted over the authenticity of metallic currency they received as payment. Reflection on the evolution of metallic money is instructive in revealing the ways monetary systems spontaneously organize to resolve transactional hangups. Uniquely stamped banknotes or serialized coins achieved a great step on the way to authenticating payments. Recognizing that customers would willingly accept notes promising to pay gold, serialized banknotes issued by financial institutions made trading easier and safer. A merchant could always take the coins and banknotes to a bank to verify "authenticity."

In payments today, when we instruct our bank to send money, it verifies that we have sufficient digital credits in an account and clears the payment. In the US, this process may take up to three business days—a terribly slow and archaic system considering the ease of email. Other services like Western Union can be used to wire money around the world. But it's still expensive. And there is still a third-party (namely the banking system) involved—and often times that third party is closed on weekends. Is there an alternative solution?

It turns out cryptology, the art and science of sending secret messages, has an answer. In actual fact, Bitcoin is a way to send encrypted messages ("coins") on a person-to-person basis. Put another way, Bitcoin is a technology that allows you to send an encrypted message with money attached! Here's how it works. The Bitcoin network consists of a publicly distributed ledger that documents ownership of all Bitcoins in existence. The ledger is called a block chain. A copy of this block chain is publicly available on every computer in the Bitcoin network. When someone sends a Bitcoin to another person as payment, the recipient broadcasts a message to the global network. Bitcoin "miners" verify that each transaction is the transfer of an actual Bitcoin from one person to the other by checking their copy of the block chain. The term "mining" is both unfortunate and misleading as those "miners" are not miners at all but verifiers or auditors of the public ledger.

But not just anyone can be a miner (verify transactions). Miners compete with each other by solving a complex mathematical equation to prove that they did the work to verify the transaction. However, in return for performing the verification task, they receive newly-minted Bitcoins or a transaction fee (paid in Bitcoin). The computing resources required to conduct verification become higher as the Bitcoin network grows, slowing the growth in the supply of Bitcoins and keeping them relatively scarce.

In short, Bitcoin is less a currency and more a system for verifying person-to-person payments without the need for a third-party (other than the block chain "miners"). With that brief introduction, critics of Bitcoin who chalk up the digital currency's rise to elicit Internet transactions should take note: the block chain ledger means that a public record of every Bitcoin exchange is available—hardly the ideal situation for "black market" transactors seeking anonymity. More importantly, transactions are verified by the community, rather than relying on an expensive third-party, like a bank, clearing house or government entity. Such auditing helps prevent fraud, counterfeiting and currency debasement better and more cheaply than any previous method of payment settlement. Conceptually, we can take the Bitcoin idea one step further: imagine an online accountant's ledger sheet available to all for viewing. The ledger could be used for tracking ownership of anything: property titles, futures, equity shares, royalties, etc. The ledger would leave a public trail of ownership, tracked in real-time and verified by a distributed network. In the end, whether or not Bitcoin becomes a currency that rivals the dollar may not matter. The technology behind it solves important problems faced by currency and payment systems. The Bitcoin platform could therefore serve as a wonderful springboard for future monetary innovations.

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2014 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENTS	LISTS
April <ul style="list-style-type: none"> • Meetings & Conventions • Airports • New Home Communities • Malls & Retail Stores 	<ul style="list-style-type: none"> • Women Who Make a Difference • Meetings/Conventions • Travel/Hotels/Tourism • Commercial R.E. Brokers • Small Business Handbook 	<ul style="list-style-type: none"> • Indian Gaming • So Cal Vacation Spots • Hotel Meeting Facilities • Visitors and Convention Bureaus
May <ul style="list-style-type: none"> • Economic Development (Riverside Cty.) • Marketing/PR/Media Advertising • Insurance Companies 	<ul style="list-style-type: none"> • Women-owned Businesses • Human Resource Guide • Chambers of Commerce • Who's Who in Law 	<ul style="list-style-type: none"> • Environmental Firms • Employment/Service Agencies • Law Firms • I.E. Based Banks
June <ul style="list-style-type: none"> • Financial Institutions (1st Quarter, '14) • Travel and Leisure • Employment Agencies • Home Health Agencies • Economic Development (San Bernardino County) 	<ul style="list-style-type: none"> • Health Care & Services • High Technology • Golf Resorts • Senior Living Centers • What's New in Hospital Care 	<ul style="list-style-type: none"> • Hospitals • Savings and Loans • Motorcycle Dealers • Medical Clinics
July <ul style="list-style-type: none"> • Manufacturing • Distribution/Fulfillment • Credit Unions • Event Planning • High Desert Economic Development 	<ul style="list-style-type: none"> • Marketing/Public Relations • Media Advertising • Casual Dining • Building Services Directory 	<ul style="list-style-type: none"> • CPA Firms • Commercial Printers • Ad Agencies/Public Relations Firms • Largest Insurance Brokers • SBA Lenders • Staff Leasing Companies Serving the I.E.
August <ul style="list-style-type: none"> • Personal/Professional Development • Employment/Service Agencies • Health & Fitness Centers • Caterers 	<ul style="list-style-type: none"> • Environmental • Expansion & Relocations • Women in Commercial Real Estate • Who's Who in Banking 	<ul style="list-style-type: none"> • Largest Companies • Small Package Delivery Services • Tenant Improvement Contractors • Credit Unions
September <ul style="list-style-type: none"> • Mortgage Banking • SBA Lending • Independent Living Centers 	<ul style="list-style-type: none"> • Health Care & Services • Airports • Who's Who in Building Development 	<ul style="list-style-type: none"> • Largest Banks • Largest Hotels • Golf Courses
October <ul style="list-style-type: none"> • Lawyers/Accountants-Who's Who • HMO/PPO Enrollment Guide • Economic Development Temecula Valley • Financial Institutions (2nd Quarter, '14) 	<ul style="list-style-type: none"> • Telecommunications • Office Technology/Computers • International Trade • Holiday Party Planning 	<ul style="list-style-type: none"> • Internet Services • Long Distance/Interconnect Firms • Copiers/Fax/Business Equipment • Private Aviation
November <ul style="list-style-type: none"> • Retail Sales • Industrial Real Estate • Commercial R.E./Office Parks • Educational Services Directory 	<ul style="list-style-type: none"> • Human Resources Guide • Executive Gifts • Building and Development • New Communities 	<ul style="list-style-type: none"> • Commercial R.E. Development Projects • Commercial R.E. Brokers • Fastest Growing I.E. Companies • Mortgage Companies • Title Companies
December <ul style="list-style-type: none"> • Financial Institutions (3rd Quarter, '14) • Top Ten Southern California Resorts • Temporary Placement Agencies 	<ul style="list-style-type: none"> • Health Care • Professional Services Directory 	<ul style="list-style-type: none"> • 2015 "Book of Lists" • Business Brokerage Firms

Residential Real Estate Brokers

Ranked by Number of Offices in Inland Empire

	Company Address City, State, Zip	# Offices Inland Empire Companywide	# Agents Inland Empire Closed Escrow	Sales Volume 2013 Headquarters (Gross \$ Amount)	Year Founded Inland Empire	Speciality	Top Local Executive Title Phone/Fax E-Mail Address
1.	Windermere Real Estate 74850 Hwy. 111 Indian Wells, CA 92210	13 15	150	\$1,379,941,652	1998 Palm Desert	Residential & Commercial Sales, Transaction Compliance, Leasing, Concierge Service	Charlie White Broker (760) 773-3958 cwhite@windermere.com
2.	Shear Realty 18564 Hwy. 18, Ste. 205 Apple Valley, CA 92307	7 7	112	\$254,552,666	1980 Apple Valley	Residential	Carroll Yule President (760) 242-7221/242-7226 cyule@shearrealty.com
3.	Coldwell Banker Kivett-Teeters Associates 32829 Yucaipa Blvd. Yucaipa, CA 92399	4 4	151	\$225,992,067	1982 Yucaipa	Residential Real Estate Sales	Gary D. Teeters President (909) 797-1151/790-1912 www.cbkt.net
4.	Rancon Real Estate 27740 Jefferson Ave., Ste. 100 Temecula, CA 92590	4 4	170	\$836 million	1971 Murrieta	Residential, Land, and Commercial	Mike Diaz President (951) 676-5736/699-0387 www.rancon.com
5.	Century 21 Lois Lauer Realty 1998 Orange Tree Ln. Redlands, CA 92373	3 3	210 85	\$434,741,960	1976	Residential Real Estate Sales	Vaughn Bryan CEO (909) 748-7000/748-7132 lauer@loislauer.com
6.	Prudential California Realty 6349 Riverside Ave. Riverside, CA 92506	3 3	85	\$122 million	1988 Riverside	Residential/Commercial Real Estate Property Management	Karen Solomon Office Administrator (951) 787-1151/790-1912 www.prudentialcaliforniarealty.com
7.	RE/MAX Real Estate Consultants 74199 El Paseo, Ste. 200 Palm Desert, CA 92260	3 4	172 154	\$460,741,117	1994 Palm Desert	Residential Real Estate	Lorenzo Lombardelli Owner/Broker (760) 346-0500/836-3227 lorenzol1@earthlink.net
8.	Coldwell Banker Eadie Adams Realty 501 S. Indian Canyon Palm Springs, CA 92264	2 2	42	WND	1963	Full-Service Residential and Commercial	Jerry R. DuBois Managing Broker (760) 778-5500/323-7832 cbear@coldwellbanker.com
9.	Century 21 Fairway Realty 18484 Hwy. 18, Ste. 150 Apple Valley, CA 92307	2 2	74	\$344 million	1964 Apple Valley	Real Estate	Janie Phillips Owner/Broker (760) 242-2121/242-8482 www.century21fairway.com
10.	Century 21 Prestige Properties 255 W. Foothill Blvd., Ste. 100 Upland, CA 91786	2 2	86	\$131,785,221	1992 Upland	Residential and Income, Real Estate, Relocation & Property Management	Vincent Gottuso Owner (909) 981-2208/920-0738 vjgottuso@aol.com
11.	Coldwell Banker Realty Center 501 W. Redlands Blvd., Ste. A Redlands, CA 92373	1 1	35	WND	1986 Redlands	Real Estate	Sheila Cannon Broker (909) 792-4147/792-0803 scannon@coldwellbanker.com
12.	Coldwell Banker 72605 Hwy 111 Palm Desert, CA 92260	1 1	35	\$129 million	1969	Full-Service Residential	Ron Gerlich President (760) 345-2527/360-0229 rgerlich.coldwellbanker.com
13.	Prudential California Realty 2905 Tahquitz Canyon Way Palm Springs, CA 92262	1 1	36	\$65 million	1986 Palm Springs	Full-Service Residential Rental Commercial	Hank Hampton Owner/Broker (760) 323-5000/322-5083 www.prudentialcal.com
14.	Sun Lakes Realty, Inc. 300 S. Highland Springs Ave., Ste. 2K Banning, CA 92220	1 1	5	\$42 million	1975 Banning	Residential - Senior Communities	Lawrence McRae President/Broker (951) 845-7378/845-7179 www.sunlakesrealtyinc.com

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RESTAURANT REVIEW

Brazilian Food That Will Make You Scream GOL! With Excitement

By Bill Gerdes

Remember the Brazilian restaurant craze of about 10 years back? Every city had a Brazilian joint opening up. Spit-fired proteins were all the rage and “Have you tried Brazilian?” was a legitimate conversational starting point . . . and then an ass-load of Brazilian restaurants shortly thereafter closed, leaving Vietnamese food to become the new it cuisine, and most of us moved on. Except the Brazilians, of course.

But hey, Brazil is back in a big way. With the World Cup this year and Olympics in a few more, Brazil is poised for a renaissance—and so hopefully is Brazilian cuisine as well. Because we got it wrong the first time, this stuff is about more than grilled meats (although churrasco, the spit-grilled barbeque, is still as awesome as it was in 2002). Brazilian food is also unique with its torta fria, a lovely cold little chicken and bread layered pies, fried plantains and yucca and deceptively simple salads that combine Portuguese, Caribbean and South American elements. In short, taking a vegetarian out for Brazilian need not be considered an offense.

There’s a little deal in Riverside that opened about a year ago called Gol Brazilian Restaurant that I’d recommend taking anyone to, meat-lovers and vegetarians alike. Hell, bring along a Freegan and let them eat off your plate when you’re done, but get yourself over to this Brazilian buffet spot asap (located yards away from the chain-purgatory of the Tyler Galleria). Start off with a Guarana soda, an amazing little concoction that tastes like a cherry ginger ale. Then grab a plate and head to the buffet.

This is where Gol gets a bit tricky because plate size and “all you can eat” options vary. I

was full after the salads alone. piled on a plate full of food and paid about \$10 (the price is \$7.95 a pound). And I ate over a pound of Brazilian at Gol. I ate the likes of a beautiful Cucumber Mint Salad that was refreshing, subtle, and too damn tasty to have been sitting in a buffet tray. I ate a Pickled Onion and Tomato number that reminded me once again how simple can also be delicious. I



was full after the salads alone.

But there’s always room to savor the amazing cheese breads. These biscuit-sized morsels are almost creamy, strangely tasting raw, but in a good way. This may be the first bread I’ve considered drinking. Next to my bread sat a mound-shaped coxinha, a chicken croquette that I eyed suspiciously throughout the night. Croquettes are on my all-overrated team—they play point guard and pass the overrated rock to kale in the post. But I will say these are among the better croquettes I’ve tried.

And I’d be remiss if I didn’t mention my favorite part of the buffet menu, the Black Beans, Chicken Casserole, Rice and Fried Plantain number I put together. This of course is the epitome of simple food, but my God everything is done perfectly with these simple dishes, the

rice especially. It reminds of the Arroz Cubano place I’d eat at two times a week when I lived semi-broke in Barcelona in the ’90s. Except all this stuff is done a lot better at Gol.

Oh yes meat-freaks: I tried the Lombaho de Porco, pork with bacon, which is lovely, juicy and sort of an uber-Brazilian meat—meat wrapped

on meat, so-to-speak. With the addition of a tasty chimichurri sauce, I was suddenly back to the heyday of Brazilian food. If that sounds like a rave, it certainly is. I hate buffets, and I love this place. I’ll dub this year the “Year of Brazil,” so make sure to watch the World Cup, and definitely make sure to try Gol.



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Women-Owned Businesses

Ranked by Revenue

Company Address City, State, Zip	2012 Revenue IE: Companywide:	# of Employees:	Percent Owned by Women:	Year Established:	Type of Business or Entity:	Top Local Executive Title Phone/Fax E-mail Address
1. Jack Jones Trucking, Inc. 1090 E. Belmont St. Ontario, CA 91761	\$6,650,000	69	66.9728%	1971	Trucking and Warehousing	Valerie Liese President/CEO (909) 456-2500/456-2520 vliese@jittinc.com
2. U.S. Colleges 2023 Chicago Ave., Ste. B1 Riverside, CA 92507	\$3,500,000	40	100%	1994	Vocational School	Kim Esquerre Executive Director (951) 784-4466/680-4151 kim@uscmed.com
3. Imagine That 1296 W. Ninth St. Upland, CA 91786	\$3,500,000 \$3,500,000	150	100%	1990	Special Events, Banquet Facilities, Catering	Hylan Panzarello Owner (909) 931-1044/946-5659 www.imaginetthatbanquets.com
4. A & R Tarpaulins, Inc. 16246 Valley Blvd. Fontana, CA 92335	\$3,450,000 \$3,450,000	46	100%	1976	MFG of Inginered Fabric Products	Carmen Weisbart President (909) 829-4444/829-0564 mail@artech2000.com
5. Karen Allen Salon & Spa, Inc. 6056 Magnolia Ave. Riverside, CA 92506	\$2,800,000 \$2,800,000	62	100%	2000	Salon, Spa, Avena Store	Karen Nguyen President (951) 788-4737/788-1377 karen@karenallensalon.com
6. Pacific Coast Tool & Supply 3630 Placentia Ct. Chino, CA 91710	\$2,000,000 \$6,126,527	19	100%	1985	Industrial Tools and Supplies	Annett Marquardt Owner (909) 627-0948/628-5290 info@pacificcoasttools.com
7. Arellano Associates 13791 Roswell Ave., Ste. A Chino, CA 91710	\$1,969,321.29	10	100%	1994	Public and Community Outreach Consultant	Genoveva L. Arellano Owner (909) 627-2974/628-5804 garellano@arellanoassociates.com
8. Impressions Gourmet Catering 1719 S. Grove, Ste. C Ontario, CA 91761	\$1,500,000 n/a	12	100%	1983	Catering/Special Events	Sandra Forney Owner (909) 923-8030 www.impressionscatering.com
9. International Day Spa 325 Cajon St. Redlands, CA 92373	\$1,000,000 \$1,000,000	42	100%	1990	Day Spa	Mimi Barre Owner (909) 793-9080/307-2788 mimib@intladayspa.com
10. Clarus Management Solutions 250 West 1st St., Ste. 244 Claremont, CA 91711	\$815,000 \$815,000	7	100%	1999	Environmental Consulting, Bookkeeping	Maria DiaKiso President (909) 625-5057/625-5309 mdia@clarusms.com
11. L & L Enviromental Inc. 1269 Pomona Rd., Ste. 102 Corona, CA 92509	\$800,000 \$900,000	12	100%	1993	Environmental Consultant	Leslie Nay Irish CEO (951) 681-4929/681-6531 lirish@lleviroidnc.com
12. Perry Design & Advertising 9431 Haven Ave., Ste. 208 Rancho Cucamonga, CA91730	\$250,000 na	5	100%	1997	Advertising Agency	Janine Perry Partner (909) 945-9500/980-6398 janine@perryadvertising.com
13. Medi-Cal Consulting Svc. 17130 Van Buren Blvd., Ste. 181 Riverside, CA 92504	na na	7	100%	2003	Information Specialist regarding Medical Facilities, Medi-Cal	Lisa Ramsey Owner (951) 789-0065/789-0064 lisa@medihelper.com

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The Way You...

continued from pg. 9

taking a chance at failing might feel scary—but often, that’s the only way to succeed.

“This way of thinking recently jolted one of my clients into action,” she adds. “An anti-diet expert, she turned her stop-and-go business around when one day she finally decided that the status quo was no longer an acceptable price to pay for not achieving her dream. For better or worse, she was ready to put it all on the line. That’s how you’ve got to see it, too. In order to get what you really want, what are you willing to fail at in life, in business, in your career?”

You don’t have what it takes to do it all. In some ways, entrepreneurs are the ultimate narcissists. They tend to tell themselves that no one is as smart, capable, or caring as they are: No one can pitch to clients as effectively as I can. No one is as meticulous with accounts as I am. As a result, these entrepreneurs suffer from “founder syndrome”: They can’t do all the work of running a business alone, but they don’t have enough faith in others to do it, so they get stuck.

“Sound familiar?” asks Evans. “If so, allow me to inform you that you don’t have what it takes to run a business singlehandedly. You cannot do it all. Ultimately, you’re going to have to take a leap of faith. Hire the smartest, most capable people you can (even if you’re convinced they aren’t as smart as you!) and trust them to support you. I bet you’ll be pleasantly surprised.”

There is no such thing as “right” and “wrong.” Too bad, because life would be a lot easier if there were! But thinking about your business in terms of right/wrong, good/bad, pass/fail isn’t helpful. There is no failsafe way forward; everything is a lesson waiting to be learned. As the great Ben Zander wrote in his book, “The Art of Possibility,” “Just look at it and say: FASCINATING. Then take your next step from that place.”

“Because we’ve been raised to believe tests are pass or fail, we usually become overwhelmed—and scared when faced with them,” Evans points out. “But in the real world, outside of the classroom, tests exist to help us to grow—not to determine whether or not we know the right answer. And anyway, what’s right for someone else may not be right for you and vice versa.

“For instance: I almost had a heart attack when I read Suze Orman’s new book, ‘The Money Class.’ It contained a list of items that signal that it’s time to shut down your company. Over the last three years, I experienced everything on the checklist more than once! If I followed that advice, I would have been out of business. Stop worrying about getting it right or doing it wrong. Throw the rules out the window and do what you think is best for your business.”

Yes, you can spend your way to success. If you’ve been nodding along up to this point, here’s where Evans admits she might lose you: Sometimes, money—more money than you’re comfortable spending—is what it takes to jolt your business out of the mediocrity rut. (Nope, you’re not going to hear this advice from your financial planner.) “I’ve overinvested and overspent on my business many times over the years,” she admits. “When I saw opportunities from sponsorship to hiring, I grabbed them, regardless of whether the expense was ‘prudent’ or success was guaranteed. And I’ve rarely had any regrets.”

Evans identifies some investments that, while pricey, consistently deliver benefits:

- Marketing programs and consulting where you get a specific plan.

points out. “There is no such thing as wild success without going out on some shaky-looking limbs. Yes,

on some shaky-looking limbs. Yes,

- Opportunities where you will be in front of your ideal clients.
- The right team members to grow the business in the right areas.

- Programs where you receive mentoring from people who are where you want to be.

- Workshops and events that keep you connected and motivated.

- Software and programs that allow you to systematize and streamline.

The world needs to know your ugly stepsister story. A lot of people believe their personal lives—especially their mistakes—don’t have a place in their businesses. They paste a canned bio on their websites; the stories they tell clients are scrubbed and sanitized. But according to Evans, the fascinating stuff—the stuff that enables you to connect with someone, really care about someone, and develop a sense of empathy—comes when you know their story—their real story.

“Don’t tell the Cinderella version of your story,” she urges. “Tell the ugly stepsister, warped version. It’s the best thing you can use to encourage your clients to find their own success. Let’s say you’re a health coach. Why are you coming to this area? What advice and experience do you have to bring to others? Did you struggle with weight for years, then make a real turnaround? Have the many crash diets you’ve been on taught you what not to do nutrition-wise? People will connect to your mess and your pain, and they’ll want to do business with you.”

You don’t know as much as you think you do. When you believe that you know it all (or most of it) and that you’re ahead of the pack, you don’t leave much room for learning more. And in an age where competency is no longer enough, that’s the kiss of death.

“You can’t be merely good at what you do; you need to be excellent and maintain your excellence by continuously studying your craft,” says Evans. “If you don’t actively seek to develop and deepen your skill set—and many entrepreneurs don’t—you are severely limiting yourself. Remember, your skill or talent is simply that: a skill or talent. Reaching excellence is a choice. It’s what makes you better equipped than anyone else to serve your clients.”

Goofing off will help you succeed. When you’re bootstrapping a business, it can feel like you’re constantly under the tyranny of the to-do list. Taking a break, taking your eye off the prize, or even (brace yourself) taking a vacation seems like outright blasphemy. Do it anyway.

“On a daily basis, I recommend closing your email and doing something fun—playing Candy Crush or tossing a football in the hall—every few hours,” says Evans. “And every three to four months, you should take entire days off to do something you love, whether that’s traveling or just sitting on the couch with a book. Here’s why: You will get more from the play than from the practical. You will get more ideas and answers from shutting down your to-dos than you will from driving yourself relentlessly.

“You’ll always do your best work when you’re relaxed, happy, and experiencing new things, not when you’re exhausted and stressed,” she adds. “As entrepreneurs, we have an amazing opportunity to shape the world, but we can do it only through expanding our thought processes,” concludes Evans. “Every success I have had, and every success you will have, is a reflection of your ability to expand your knowledge, to change your approach, and to adapt. It is not a reflection of your MBA, your invention, or even your past success, but of what you bring to the table. In other words, your business is you. So it’s time to face the truth and get on track.”

5 Qualities...

continued from pg. 7

always there for me,” “I felt like she really listened,” “he valued my opinion,” and the result is employee engagement at the highest level. These qualities are gifts that a lasting leader is willing to give freely to the people they lead.

The Gift of Being Open to Others. Every leader claims to have an open-door policy. But it’s not a leader’s door that needs to be open – it’s an open mind that matters! Openness encourages employee engagement, and that is fundamental to business success. The Gallup Organization’s study of employee engagement in 7,939 business units in 36 different companies found that “employee engagement was positively associated with performance...”

The Gift of Investing Time in Others. Leaders are usually not solo inventors or lonely creative thinkers. They are called to assemble a team of people and enable them to be more productive together than any of them could be alone. Leaders can’t create time, but when they invest their time to build profitable relationships with their employees they are multiplying the results they can achieve. Choosing to spend time with their employees daily is a leader’s best return on time.

The Gift of Listening to Others. Trust between leaders and their associates is built upon a transparency that reflects a freedom to speak and be heard. Bad culture, where listening isn’t valued, impacts business every day across America. It’s been estimated that as much as 55% of a leader’s work time is spent listening. But most leaders don’t know how to do that. They confuse listening with hearing. When we are open to an employee’s ideas and we invest the time to hear them then we are more apt to understand what they are saying and, sometimes more importantly, what they are not saying.

The Gift of Offering Encouragement to Others. Employees can work for hours without food or water. But they can’t do quality work for more than a few minutes without hope; the hope that their work matters; the hope that they can get the job done and the hope that their effort will be appreciated by their boss. You have few chances as a leader to show respect for employees that is more potent than surprising them with words that show you believe they have what it takes to get the job done despite their current challenges.

The Gift of Expressing Appreciation for Others’ Abilities. When a leader gives away genuine appreciation it is mirrored back in improved attitudes, stronger commitment and better performance. Study after study documents that employees do not feel appreciated. The gift of appreciation is not about altering your associates’ opinion of the leader; it’s about changing their opinion of themselves. When a leader helps employees believe in their unique strengths, they build a work environment that – works! Lasting leaders know how to bring out the best in others.

You can be appointed someone’s boss, but not their leader. Your followers ultimately determine your leadership. Had Roger developed these five gifts he might have still moved jobs every 3 -5 years but it wouldn’t have been because he could no longer get results – it would be because he had developed a reputation for building a high performance team who followed his leadership even under tough conditions. That kind of leader is always in high demand.

For more information, please visit www.barrybanther.com.

Will Your Social Security Check Be in the Mail Come 2015?

Economist Says Trust Fund for Boomers Has Disappeared

For many baby boomers, it’s comforting to believe that part of the 12.4 percent Social Security payroll tax they (or they and their employer) have been paying is going into a \$2.7 trillion Social Security Trust Fund designed specifically to ensure the tidal wave of boomers now retiring will be assured their benefits. For those already on Social Security, the taxes they pay on a portion of their benefits has also been earmarked for the fund since 1983.

Economist and former professor Allen W. Smith, however, says there is no trust fund – and a number of elected officials, including former President George W. Bush, have acknowledged that. “To make a long story very short, we are supposed to have \$2.7 trillion in Social Security surplus, all earmarked for the baby boomers’ retirement, due to money generated by amendments approved in 1983,” says Smith, who has researched the topic for 15 years and is author of several books, including “The Looting of Social Security” and “Ronald Reagan and the Great Social Security Heist,” (www.the-biglie.net). “But there’s no money in the fund.” Where did it go? Four administrations, from Reagan to George W. Bush, spent it on myriad non-Social Security efforts. “Obama didn’t have a chance to use it – it was gone,” Smith says.

The 1983 amendments approved under Reagan generated revenue by accelerating Social Security payroll tax increases, allowing a portion of benefits to be taxed, and delaying cost-of-living adjustments from June to December. According to the Social Security Administration website: “The surpluses are invested in (and the trust fund holds) special-issue Treasury bonds.” But what’s actually sitting in the Trust Fund is non-marketable government IOUs – worthless, Smith says. The fact has been publicly acknowledged by a 2009 Social Security trustees report; Sen. Tom Coburn; and President George W. Bush, who in 2005 said, “There is no trust fund, just IOUs that I saw firsthand ... future generations will pay – pay for either in higher taxes or reduced benefits or cuts to other critical government programs.”

Recently, Speaker of the House John Boehner offered a sobering statement on ABC’s “This Week,” on Oct. 6, 2013: “...Ten thousand baby boomers like me (are) retiring every single day – 70,000 this week; 3.5 million this year. And, it’s not like there’s money in Social Security or Medicare. The government, over the last 30 years, have spent it all.” Smith examines what needs to happen starting today.

Get the secret out. The total cost of paying full benefits in 2010 exceeded Social Security tax revenue by \$49 billion, and the gap between revenue and costs will become larger in the coming years. “On Sept. 27, 2000, I appeared on CNN Today to discuss my book, ‘The Alleged Budget Surplus, Social Security, and Voodoo Economics;’ the host did not take me seriously and asked me if I was ‘a voice crying in the wilderness,’ ” Smith says. “I’d quickly realized that he was right, with the exception of multiple statements by politicians and officials.”

Get the AARP, NCPSSM and the media involved. The only way the government was able to pay full benefits in 2010 was to borrow billions from China, among other creditors. The public is repeatedly being told by government officials and leaders from the AARP and the National Committee to Preserve Social Security and Medicare that the trust fund has

continued on page 27

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Two Projects...

continued from pg. 1


The first project is the Downtown San Bernardino Passenger Rail Project (DTSBPRP), which will extend the Metrolink line from the historic Santa Fe Depot one mile east, where it will join with the second project, the future San Bernardino Transit Center, to be constructed at Rialto Avenue and “E” Street in the city.

These two projects represent a partnership between the Federal Transit Administration, San Bernardino Associated Governments (SANBAG), Omnitrans, Metrolink, and the City of San Bernardino. Speakers at the groundbreaking included Leslie Rogers, Regional Administrator for the Federal Transit Administration, California Transportation Commissioner Joe Tavaglione, SANBAG President Bill Jahn, County Supervisor James Ramos, Omnitrans Chairman Alan Wapner, and Patrick Morris, who is both Metrolink Chairman and City of San Bernardino Mayor. Mayor Patrick Morris welcomed the crowd by stating, “This marks the culmination of many years of work to bring these transformative projects to construction. These two projects are examples of how creating intermodal connections between commuter rail, bus rapid transit, and local and regional bus service can provide enhanced benefits to current transit uses and make these travel modes more attractive to future riders in the region.” Some major changes will occur at the historic Santa Fe Depot, currently the end of the line for the Metrolink commuter train service. “Modifications at the Depot will create a beautiful grand entrance on the south side of the Depot and a new rail boarding area on the north side of the building,” explained Mayor Morris. “A tall pedestrian bridge over the tracks will provide safe access for passengers boarding the trains going in either

direction. The DTSBPRP will feature the addition of double tracks from the Santa Fe Depot to the new Transit Center, along with roadway improvements.”

The Transit Center will be a multi-modal transportation hub where 13 local Omnitrans bus routes, the new sbX Bus Rapid Transit service, Victor Valley Transit Authority (buses from the high desert), Mountain Area Rapid Transit Authority (MARTA) bus service, and Metrolink trains will all meet when the projects are completed. The public can transfer from one mode of transportation to another at this hub and go in various directions. Commuter rail service will eventually be extended nine miles further to the east via the future Redlands Passenger Rail Project. That project is still going through environmental studies.

“This is a great project, which *continued on page 23*




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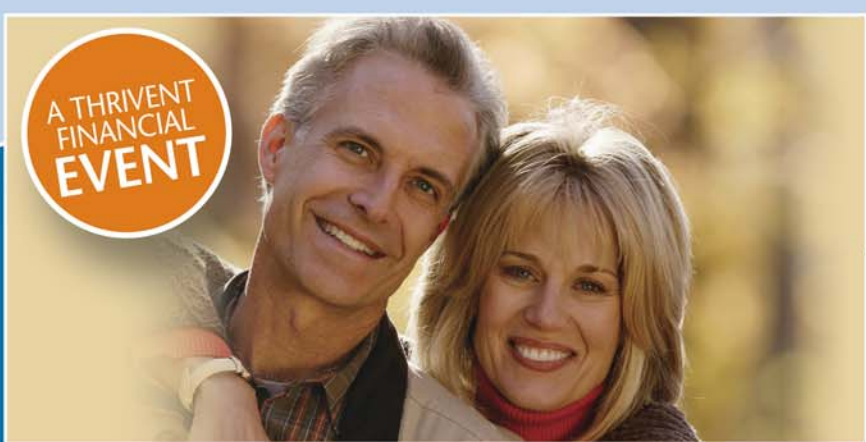
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<p>Event one details: Tuesday, March 4 4:00 p.m. or 6:00 p.m. First Presbyterian Church 896 N. Euclid Ave Upland, CA</p>	<p>Event two details: Thursday, March 6 4:00 p.m. or 6:00 p.m. Solid Ground Church 9974 19th Street Rancho Cucamonga, CA</p>
<p>Event three details: Saturday, March 8 4:00 p.m. or 6:00 p.m. Community Baptist Church 9090 19th Street Rancho Cucamonga, CA</p>	<p>Event four details: Tuesday, March 11 4:00 p.m. or 6:00 p.m. Sierra Vista Community Church 1589 W. 9th Street Upland, CA</p>

To reserve a place for yourself and a guest, please call Kristine at 909-945-4996 or email kristine.ross@thrivent.com

No products will be sold at this event. Thrivent Financial for Lutherans and its respective associates and employees have general knowledge of the Social Security tenets; however, they do not have the professional expertise for a complete discussion of the details of your specific situation. For additional information, contact your local Social Security Administration office. For additional important disclosure information, please visit Thrivent.com/disclosures.



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FINANCIAL COLUMN

Small Business Succession Requires More Than Good Intentions

By William J. “Bill” Cortus, CFP®, Financial Consultant, Thrivent Financial

Each year, thousands of American families wrestle with the task of passing the small business or family farm to future generations. A lot is at stake in this delicate handoff, including income and security for the senior generation, control and authority for the younger generation, fairness and equity for non-participating family members, and, of course, dealing with the government’s “tax bite.”

Planning for the transfer of one’s small business from one generation to the next can be aided by following some very practical steps.

Start the conversation. If you’re the small business owner, sit down with your spouse and children to tell them of your desire to pass the small business to the next generation. Listen to their thoughts about small business operations and succession. Which child or children have an interest in operating the business? Discuss your preliminary thoughts about releasing authority to them for small

business operations.

Talk through possible timeframes for the transfer to take place. If more than one child wants to operate the business, discuss your thoughts about the small business supporting multiple families. Exchange ideas about a transition that treats everyone equitably.

You owe it to your loved ones to address this subject in advance of a potential crisis caused by death or disability. Don’t delay this conversation.

Consider retirement, not just succession. While many small business families have a plan in place to pass the small business to the younger generation in the event of the small business owner’s death, too few small business owners have adequately planned for a retirement.

Financial services professionals can assist seniors in

preparing for their golden years by helping small business families analyze potential sources of retirement income, eligibility for Social Security benefits, adequacy of life and health insurance coverage, and investment allocations, among others.



William J. “Bill” Cortus

Beware of debt AND taxes.

Giving the next generation of small business owners the ability to operate the small business without saddling them with excessive debt is essential. It does little good to leave your loved ones with the small business only to see them forced to sell it in whole or in parts to pay off existing debt.

Perhaps no tool is more valuable in preserving the small business for succeeding generations than life insurance. Under current tax laws, life insurance death benefits are generally income tax free, and families can use proceeds to

pay taxes or expenses at the time of the insured’s death. In addition, proceeds from life insurance can be a ready source of cash to equalize the distribution of the estate to adult children who have no interest in operating the business.

The 2014 federal estate and gift tax laws provide a life time exclusion amount of \$5,340,000 per person. With a proper financial strategy in place a married couple could transfer to someone outside of the marriage (assuming both spouse die in 2013) \$10,680,000 in money and property without incurring federal estate taxes. In addition, the life time exclusion amount is portable amongst spouses. The representative of a deceased spouse’s estate can transfer any unused exclusion amount to a surviving spouse. A surviving spouse may use this unused exclusion amount in addition to the surviving spouse’s life time exclusion amount to shelter gifts she or he would make during life or at death.

continued on page 27

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BDO SEIDMAN ALLIANCE

Oldham...*continued from pg. 1*

Children's Hospital.

Oldham has been a Loma Linda University Children's Hospital Foundation board member for the last 12 years. He has been involved with many aspects of the Children's Hospital since 2001, when he moved to the Inland Empire. "We are grateful for Dave Oldham's longstanding support of the children at Loma Linda University Children's Hospital," said Jillian Payne, executive director of the Loma Linda University Children's Hospital Foundation. "He has a sincere heart for our kids and creates opportunities to con-

Linda University Children's Hospital Foundation's Chair Award for advancing the mission of the

nect them with vital resources."

The Ontario Reign, along with the Loma Linda University Children's Hospital Foundation is pleased to announce the 2014 Annual Foundation Gala, "I'm Possible" featuring a benefit concert by Jackie Evancho and the San Bernardino Symphony at the Citizens Business Bank Arena in Ontario on March 13th at 8:00 p.m. Mary Ann Xavier and Oldham are co-chairing the event.

Evancho earned worldwide acclaim after competing and winning second place on NBC's variety show "America's Got Talent" in 2010. The young soprano from Pittsburgh has released three studio albums, performed for the royal family in Japan, and has performed for President Barack Obama on two separate occasions.

6th Annual Cupcake Kickoff Event in Memory of Mark Hemmers Being Held on April 17th

Almost everyone knows someone affected by some kind of cancer. A foundation was set up for Mark Hemmers, a Redlands resident who is fondly remembered in his community. Cupcakes for Cancer started with the death of Mark from a rare cancer (medullary cancer of the thyroid). Mark's niece, Makenna, then five-years-old, baked and sold cupcakes and gave the proceeds to the doctor who conducted the clinical trial that extended her uncle's life!

The proceeds from previous years total \$10,000 and have been (as they will be again this year) given to the UCLA Health/Jonsson Cancer Center Foundation (Tax ID 95-2242757) which is dedicated to treating cancer by comprehensive and holistic clinical care with attention to issues of survivorship and longevity. As in the past, the proceeds will be given in memory of Mark F. Hemmers.

**6th Annual Kickoff Event—April 17th at
The Mitten Building, 345 N. 5th Street in Redlands, CA 92373 from 5 – 9 p.m.**

(other donations may be sent to Kathleen Liess (Makenna's mom) at 1745 Stratford Circle, Redlands, CA 92374.

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New Luxury...

continued from pg. 1

options (2012 U.S. Census survey). Oakmont of San Antonio Heights, located on the corner of Euclid Avenue and 24th Street, is just minutes from the San Antonio Community Hospital and the Colonies Crossroads Shopping Center. Hosting 56 assisted living and 24 memory care apartments with studio, one and two bedroom floor options, the community will be a retirement oasis offering a combination of resort amenities and custom care services that promote continued wellness and independence. The community's amenities will include gourmet dining; daily on and off-site recreational and social activities; a library; a movie theater; a fully equipped fitness center with instructional exercise classes; activity rooms with scheduled social events, games, arts and crafts; a salon and day spa; a resident flower and vegetable garden; a walking paths; and a pet park.

continued on page 27

Two Projects...

continued from pg. 20

will offer greater convenience and connectivity for the community," stated Omnitrans Chairman of the Board Alan Wapner. The Transit Center project represents more than a decade of visioning partnership between Omnitrans and SANBAG.

The Transit Center will include a 7,500 sq. ft. building, 22 bus bays, customer service and pass sales office, security, restrooms, seating, and shelter. These amenities have not been available to transit customers in the past at one location. "Combined costs for the two projects total \$128 million, with funds derived from federal sources (\$37 million), state sources (\$26.9 million), and local sources (\$64.7 million)," stated SANBAG President Bill Jahn. "Of the local funds, \$27 million came from Measure I, the 1/2 cent sales tax approved by San Bernardino County voters for transportation improvements."

The Transit Center is expected to be completed in early 2015, while the Metrolink extension and Santa Fe Depot modifications should be completed by Summer 2016. To follow the progress on these projects, please refer to the websites of SANBAG or Omnitrans: www.sanbag.ca.gov or www.omnitrans.org.

Real Estate...

continued from pg. 3

recent news from the Inland Empire, Lotus Real Estate Partners, in conjunction with its investment partner Ness Holdings Inc of Los Angeles, acquired a promissory note on a Class A, 35.8k-square-foot industrial building in Ontario, for \$2.6 million. The note was in default at the time of acquisition.

The note was acquired from EverTrust Bank and is secured by a first mortgage lien on 2235 E. Francis Street. Following the acquisition, the venture foreclosed on the property through a trustee sale.

The property was most recently occupied by Club West Volleyball which utilized the building as a volleyball training facility but has since vacated the space. Located on 1.83 acres, the building features 24' clear height, secured truck yard, ESFR sprinkler system and approximately 1,800 square feet of office space. The buyer was represented by Brad Yates and Richard Schwartz of the Ontario office of Colliers International. The equity was arranged through Grant Ross with CBRE's Los Angeles office. Brian J. Walker, managing partner of Lotus Real Estate Partners, oversaw the deal for the firm. Walker founded Lotus Real Estate Partners last year after leaving CT Realty Investors, where he served as senior vice president responsible for sourcing and executing CT's Southern California investment strategy.

NEWCASTLE PARTNERS PURCHASES 26 ACRES FOR RIVERSIDE SPEC PROJECT

San Francisco-based Newcastle Partners recently acquired 25.74 acres of land in Riverside for a spec industrial development. The site is located at Opportunity Way and Meridian Parkway, within Meridian Industrial Park. The firm will start construction mid-2014 on a 510k square foot, Class A distribution building. The new construction will be the second phase of Newcastle's Meridian Distribution Center. The firm completed construction at the end of 2013 of a 600k-square-foot Class A distribution building located at 14600 Innovation Drive. That facility is also situated within Meridian Industrial Park, a 1,290-acre master-planned commerce center featuring office, retail, industrial, and research and development space. Newcastle's facility will be situated at 22200 Opportunity Way, one block south of the Innovation Way development, offering excellent visibility and access to I-215 providing strategic proximity to the greater Southern California region and the ports of Los Angeles and Long Beach. Building features include: 32' clear height, ESFR sprinkler system, and up to 360' truck courts.

"It makes sense for us to continue to invest in this market and deliver state-of-the-art industrial developments. There is a great deal of pent up demand among users due to the recovering economy. Now that things are improving, we're seeing much more interest in expansion, especially into well-located buildings in the Inland Empire," said Dennis Higgs, Newcastle Partners' Managing Partner and Founder. According to Cushman & Wakefield, new leasing activity in the Inland Empire for 2013 totaled 30.5 million square feet, the second highest level since Cushman & Wakefield began tracking industrial stats. Only 2005 produced more leasing activity.

According to C&W's Phil Lombardo, executive vice president, strong activity in large build-to-suits were a major reason for the increase in leasing. Lombardo and Chuck Belden are the leasing agents for Meridian Distribution Center I and II.

MERLONE GEIER PARTNERS SPENDS \$49 MIL ON INLAND EMPIRE POWER

continued on page 31

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MANAGEMENT

The Last-Minute First-Quarter Save: Five Tactics to Help You Snatch Record Profits From the Jaws of Defeat

If your business's first quarter numbers aren't looking good, you may be tempted to throw in the towel. But Suzanne Evans says there's still time to turn this ship around. Here, she shares five tactics that just might salvage your bottom line.

Like many business owners, you rang in 2014 with great optimism. This was supposed to be the year you moved results to the next level. So, when you sat down at your desk this morning and saw the big gap between your projected Q1 goals and your current reality, you nearly spit out your coffee. What you thought would catch fire...didn't. That big product launch, marketing strategy, or customer engagement plan you knew was a sure thing appears to be sliding into a death spiral. As you envision sand slipping through your end-of-quarter hourglass, you can't help but wonder: How am I ever going to turn this around?

Take a deep breath and maybe one more steadying sip of coffee. Business coach Suzanne Evans has some advice to help you snatch victory from the jaws of defeat.

"This is not the time to panic, even if every instinct in your body is urging you to," says Evans, author of "The Way You Do Anything Is the Way You Do Everything: The Why of Why Your Business Isn't Making More Money." "Wringing your hands won't salvage the numbers. Nor will whiny excuses that begin with 'But the economy....'

"No, now is the time to shake it off, get back in the proverbial saddle, and work smarter than ever," she adds. "You really can salvage this quarter and maybe even blaze through it with record profits—but you've really got to stay relentless."

Evans isn't dispensing feel-good advice; she's speaking from experience. In just four years, she went from an unfulfilling secretarial job to found-

ing a business-coaching firm that has surpassed the seven-figure mark and is on the Inc. 500 list of fastest-growing companies. In her book, Evans shares her inspiring story and gives readers tactical (and yes, often discomfort-inducing) advice on how to replicate her success.

"I teetered on the brink of disaster many times as I was starting my company," she shares. "Instead of 'launching' it, I often felt like I was frantically giving it CPR. But I always turned things around—and so can you."

Here, Evans shares five ways to keep your Q1 Report from going up in smoke:

Get that one damn thing done—as soon as possible. Profits are created from a series of actions: new products launched, clients contacted, etc. Like the components of a Mouse Trap game, each action adds up, and eventually, you gain enough momentum to capture success. But here's the catch: You'll never achieve that critical mass unless you complete enough of those actions in time—and with the end of Quarter One looming ever closer, the clock is ticking.

"Get in the habit of constantly asking yourself, What's the one action I need to take right now that will make the biggest difference in actually achieving my goal?" Evans advises. "And then, get that one damn thing done as soon as possible. Action breeds action. And a series of effective actions, one after the other, can add up to big-time revenue in record time. Really."

Figure out what you care about vs. what you couldn't care less about. Nothing causes your profit line to hemorrhage faster than giving energy to

things that just don't matter. And according to Evans, that's often what happens when you first realize you're not on track to meet your targets. For instance, the thought of confronting dissatisfied clients and bringing them back on board seems too overwhelming...so you organize your email inbox instead.

"Checking minor, busy-work tasks off your list can make you feel like you're making a difference, but you're just fooling yourself," confirms Evans. "The ability to turn around a lackluster profit picture almost always rests on distinguishing between what will make a difference—and what won't. When you put too much attention on the latter...congratulations! You've just assured that your disappointment will compound, and that you'll have to come up with some really creative excuses to explain why."

Don't quit. Yes, this piece of advice seems obvious. But Evans insists that it's also one of the things businesses (and individuals) ignore most often. When a disappointing or painful setback happens, many businesses simply stop. They aren't willing to push beyond it, and they don't realize that the very setback that has stalled them might also be the doorway to success.

"When I advise you not to quit, I'm not saying that you should blindly throw all your energy at a goal," Evans clarifies. "Instead, I'm encouraging you to see failure as another step in your stairway to success. Failure is painful, but if you're willing to listen, failure will also tell you exactly where you went wrong. With a little ingenuity,

you can turn your mistakes around, patch the holes in your plan, and plot your path to the profit you want."

Handle your emotions (or they will handle you). Staring down the Road to Ruin (or at least the Path to a Miserable First Quarter) isn't fun. It's depressing, stressful, terrifying, and when you've spent a ton of time getting something together that you thought would be great, but wasn't, it can be devastating. But letting yourself wallow is a huge mistake. If your emotions don't paralyze you or prompt you to give up, they'll skew your perspective and push you into making the kind of panicked decisions that lead to financial disaster.

"Emotional business management almost always puts you on the fast track to failure," confirms Evans. "If you need to nudge your revenues back up to where they should be, you can't afford to see the world as you wish it was, or as you fear it might be. Instead, you need to formulate a plan that's based on clear, unadorned reality.

"And then you need to trust your gut," she adds. "Far too many well-meaning people are convinced that logic must rule. They wait for an absolute answer...and wait and wait and wait. Waiting for that absolute is what stops them. Trust that you know when you know better. If you feel in your gut that your currently struggling customer referral program will pick up steam, then stick with it. If your gut is telling you it's time for another approach, then make that your focus. But don't let your emotions pin you to the spot you're standing in right

continued on page 28

MANAGER'S BOOKSHELF

“The New Corporate Facts of Life: Rethink Your Business to Transform Today's Challenges Into Tomorrow's Profits,”

By Diana Rivenburgh; AMACOM, New York, New York; 2014; 244 pages; \$27.95.

Not long ago I had the opportunity of listening to several people in their late sixties and early seventies. They were discussing their differences about the differences in the workplace. Some were still working, while others had retired. As often happens, those in the sixty plus crowd who had retired couldn't understand why their younger counterparts hadn't already retired.

The older group would say that all the “kids” (those under 65), ought to stop moaning about how long they had to work every day. Or how much more it costs for health care and other fringe benefits.

Their counterparts would point out that neither the currently employed nor the retired men and women had the foggiest notion about the number or length of workdays. Inevitably, their discussions quickly revealed that neither of the groups agreed with each other's problems.

Author Diana Rivenburgh isn't necessarily on one side or the other in the push and pull of business. She owns her own large business consulting company, but she became quite sensitive to the types and extent of change after the “Twin Towers disaster” of 9/11. This was followed by the “Great Economic Balloon and Bust” followed “Great Recession.”

It was this series of disasters that convinced Ms. Rivenburgh that the economic and other business issues were only part of the problem. She notes: “In the first few years on my new path, my colleagues and I provided organization development services, helping clients create better strategies, manage

change more skillfully, build higher-performing cultures, and develop stranger leaders. The work gave me great pleasure. I worked with a lot of interesting clients and ethical leaders. I got involved in and led challenging projects. I earned a good living.

Yet some deep inner voice kept telling me I could do more. It kept asking hard questions: “What does your work mean? Will what you do make any real difference to the quality of people's lives? Can meaningful work and profitability go hand in hand? What abiding passion will keep you hopping out of bed each morning eager to get to work?”

It made my head hurt. So maybe, I concluded, I should stop using my head and start following my heart?” Ms. Rivenburgh spent several years taking a new look at what companies were growing and why. She points out her research into: “scores of other forward-looking companies during the past several years identified seven powerful, inter-connected forces that will trigger a catalytic change in the global business landscape.”

The author goes on to note that these seven in the following briefly arranged descriptions which she calls “The New Corporate Facts of Life.”

- “1. Disruptive innovation
- “2. Economic instability
- “3. Societal upheaval
- “4. Stakeholder power
- “5. Environmental degradation
- “6. Globalization
- “7. Population shifts”

The result of all seven of these, in the author's view: “Like changes brought about by the Industrial Revolution,

Henry Ford's automobile provided more than horseless transportation; it launched an era of mass production and modern management techniques. It paved the way for a sprawling infrastructure of roads and fueling stations, and supported a vast array of new industries. And as it reshaped the landscape, a large percentage of the population shifted from an agricultural to an urban lifestyle.

Likewise, the Information Age has irreversibly transformed everything we do, from buying and selling goods and

services to accessing entertainment, knowledge, and social communication.”

The author has brought a fresh approach to improving how people can work together and what they should be working on. Although some of the points she raises were discussed by Peter Drucker more than 30 years ago, it's good to know that Diana Rivenburgh kept these points and added approaches that can make them work.

—Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **“The Three Signs of a Miserable Job: A Fable for Managers (and Their Employees),”** by Patrick Lencioni (John Wiley & Sons...\$38.14)(1)*
Originally published in 2007, the book has become very popular.
2. **“Strengths Finder 2.0,”** by Tom Rath (Gallup Press...\$24.95)(2)
Spend less time fixing shortcomings, more time gaining strength.
3. **“Lean In: Women, Work, and the Will to Lead,”** by Sheryl Sandberg (Knopf Doubleday Publishing... \$24.95)(3)
Why women's progress achieving leadership roles has stalled.
4. **“Giriboss,”** by Sophia Amoruso, (Portfolio Hardcover... \$26.95)(5)
How a young woman escaped a bad life and achieved a very good one.
5. **“Leaders Eat Last: Why Some Teams Pull Together and Others Don't,”** by Simon Sinek (Portfolio Hardcover...\$27.95)(4)
How to work together and achieve effective productivity.
6. **“Doing More With Teams: The New Way to Winning,”** by Bruce Piasecki (John Wiley & Sons... \$25.00)(6)
Why and how teams offer greater flexibility when used properly.
7. **“Smart Tribes: How Teams Become Brilliant Together,”** by Christine Comaford (Portfolio Hardcover... \$26.95)(8)
How top managers keep their teams involved and moving forward.
8. **“The Value of Debt: How to Manage Both Sides of a Balance Sheet,”** by Tom Anderson (John Wiley & Sons... \$40.00)(7)
How to apply corporate financial techniques to individuals.
9. **“The Map and the Territory: Risk, Human Nature, and the Future of Forecasting,”** by Alan Greenspan (Penguin Group... \$36.00)(8)
Former head of the Federal Reserve Board has much to say.
10. **“The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change,”** by Stephen R. Covey (Free Press... \$15.95)(10)
How to become more effective in your business and personal life.

* -- Indicates a book's previous position on the list.

** -- Indicates a book's first appearance on the list.

*** -- Indicates a book's reappearance on the list.

COMMUNICATION IN BUSINESS

Are You Talkin' to Me?

Understand and Adapt to Different Communication Styles

By Ted Gorski

In today's corporate world, leaders need excellent communication skills. Many are being asked to do more with fewer resources while also dealing with the stresses of a corporation that is downsizing and/or tightening budgets. To remain effective, leaders need near perfect communication skills regardless of their own communication type. Understanding the style of the person you are communicating with can make the difference between getting your message across and getting it across well.

Consider these four communication styles and how you can effectively communicate with each one:

The Aggressor-Asserter

These are your CEOs in attitude. They are very competitive, goal-oriented, demanding, task-oriented and fast-paced. To these people, time is money and money is time. You know where you stand since they are blunt and direct in their communication. Their biggest fear is losing control and they ask the "What" questions. The Aggressor-Asserter has key strengths that include providing momentum, providing focus and making quick decisions. Their "on top of it" approach to projects can keep the rest of the team on target or even get it done early. However, this must be balanced as their weaknesses include overstepping their assignments, taking over tasks that have been assigned to others (and not necessarily because they can do them better, they just want to get them done).

To effectively connect with the Aggressor-Asserter, you must:

- Be brief, direct and concise.
- Provide options.
- Use a fast, quick pace.
- Focus on results and

return-on-investment.

- Avoid providing lots of details.
- Provide short answers.
- Look them straight in their eyes.
- Be truthful.

The Socializer

These individuals are charismatic, enthusiastic, persuasive, lively, loud, talkative, friendly, people-oriented and very social. They are also visual and creative. Their biggest fear is social rejection and they ask the "who" questions. The Socializer is a great motivator. In the most organizations, these are on sales team. They are very creative and enjoy brainstorming. They do not keep track of time well and sometimes work tight to deadlines. They enjoy being the center of attention.

To effectively communicate with a Socializer, you must:

- Allow time for social interaction.
- Put details in writing or email.
- Have a fast pace, positive approach.
- Use a whiteboard in your discussions (Socializers are quite visual).
- Use phrases like "Picture this" or "Do You See."
- Avoid a harsh, aggressive tone.

The Mediator

These individuals are calm, level-headed, great listeners, team-oriented, introverted and loyal. They make decisions in a consensus manner. Mediators like to marinate on questions—you will not get an answer immediately. They dislike conflict so they will internalize and tolerate it. As a result, this internalization builds until they explode. Their biggest fear is loss of stability and they ask the "How" questions. Team and

project managers are typically fall into this style. Weaknesses include being hesitant in their approach slowing decision-making—they are going to try to keep everyone happy at the expense of their happiness. Mediators are hard-working who are humble and do not pat themselves on the back. They make great teachers/trainers and mentors due to their calming and supportive nature

To effectively connect with a Mediator, you must:

- Be patient and logical.
- Use a steady, low-keyed approach.
- Involve Mediators in the planning process.
- Praise them privately.
- Allow time for "marination of ideas". You will not get a quick answer.
- Start conversation with a warm and friendly greeting.
- Keep your tone of voice at discussion level.

The Analyzer

These individuals are meticulous, detail-oriented, introverted and task-oriented. These individuals can be considered perfectionists and they are suspicious of others. They may answer a question with a question. Their biggest fear is criticism of work and they ask the "why" questions. Key strengths of the Analyzer include being detailed-oriented, superb problem solvers and providing the team's reality check. Weaknesses include having tunnel vision on projects and looking for the perfect solution.

To effectively communicate with the Analyzer, you must:

- Be organized and logical.
- Support your position using facts.
- Make sure that each point is understood before moving to the next point.

- Not use the phrase—"Let me give you some constructive advice."

- Use words such as process, data and procedure.

- Realize that Analyzers are motivated by quality and data.

Communicating effectively with the various types is an art. Understanding a person's style allows you to create harmony and avoid confusion. Developing your "adaptitude" — your ability to adapt your communication style to the listener — is a critical element of being an effective team member. When you are able to recognize the various styles and adjust your approach, your life will be easier and void of the common communication "ills."

For more information, please visit www.getyouredge.com.

Building A...

continued from pg. 34

Interpersonal Dynamics class, I thought, "Who cares about these trivialities?" Now I see that emotional issues animate things for people. I am more cognizant of how people react. I am hyper-aware of this and always ask for feedback, even from people I just met.

What do you think is the greatest innovation in the past decade?

I don't believe there are isolated innovations, and I don't worship the singular invention. It misses the point and is irrelevant to technological progress. The advent of the Internet, which was brought about by many people, is the single most meaningful thing in human history since the printing press or the steam engine.

Small Business...

continued from pg. 21

If the transfer of money or property is made in 2014 while the small business owner is alive, the federal gift tax lifetime exemption is \$5,340,000 (\$10,680,000 for a couple). A gift in excess of the \$5,340,000 federal gift exemption in 2014 is taxed at the top marginal federal estate tax bracket of 40%.

In addition to the estate and gift taxes reviewed above there could be state gift and state death taxes that need to be considered. A financial services professional can help explain applicable taxes.

For many small business and family farm owners, a combination of life insurance and trusts may help establish equity among children, provide income for the owners and facilitate the transfer of a small business or farm property to the next generation.

Work with trusted advisors to build and execute your succession plan. In building a small business succession plan for your family, work with a collaboration of experienced professionals: an attorney, capable of establishing proper wills, trusts and durable power of attorney; an accountant, familiar with small business and tax issues; and a financial services professional experienced in estate strategies. Together, this group of professionals can work to develop a small business succession plan that keeps the family farm or small business in the family.

Passing the family farm or small business to the next generation may not be easy, but it surely is rewarding. Don't delay in developing a small business succession plan to secure your and your family's future.

About Inland Empire by the Inland Empire Financial Consultants

Thrivent Financial is represented in the Inland Empire by the Inland Empire Financial Consultants, which includes Bill Cortus at 3333 Concourse St. Building 8 Suite 8100 Ontario, CA 91872, phone: 909-945-4996, website: www.thrivent.com/plg/inlandempire. Facebook: www.facebook.com/BillCortusThriventFinancial CA Insurance ID #0D96803

About Thrivent Financial

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Will Your...

continued from pg. 18

enough money pay full benefits until 2033. "I have tried engaging the leaders of these organizations with my research, but my attempts have been unsuccessful," Smith says.

Get the baby boomers engaged in protesting once again. Boomers are no strangers to taking to the streets to express their outrage. However, "I'm beginning to think that it's going to take missed checks before the public gets raises their voices. Unfortunately, you just don't know what you have until it's gone."

About Allen W. Smith, Ph.D.

Allen W. Smith, (www.thebiglie.net), has devoted much of his adult life to battling economic illiteracy and promoting economic education. He taught economics for 30 years before retiring as professor of economics at Eastern Illinois University in 1998 to become a full-time writer. "Understanding Inflation and Unemployment," Smith's first book, became an alternate selection of Fortune Book Club when it was published in 1976. "Understanding Economics," (Random House; 1986), was used in more than 600 schools in 48 states. In recent years, Smith has focused his research and writing on government finance and Social Security. He has discussed economics and Social Security on national television, and he has been a guest on more than 100 radio talk shows. Smith holds a B.S. in Education degree from Ball State University and M.A. and Ph.D. degrees in economics from Indiana University.

New Luxury...

continued from pg. 23

Residents will also have access to full-time assisted living services provided by a compassionate and caring staff in the privacy of their own homes. Care options are customized to the needs of each resident and can include medication management, housekeeping, health monitoring and assessments, grooming assistance, dietary guidance, escort services to offsite appointments and activities, appointment coordination and temporary in-home care. For diabetic residents, the community offers a Diabetes Wellness Program that monitors and manages glucose levels with customized meals, exercise activities, glucometer readings and daily evaluations. A fully equipped wellness center and Concierge Medicine Program also allows outside physicians to visit participating residents onsite.

Oakmont of San Antonio Heights will also specialize in memory care and cater to individuals with Alzheimer's and other forms of dementia, including early memory loss. In addition to the assisted living services, the community will offer special therapy programs that strengthen and engage dementia patients. The programs are designed to prolong a sense of independence, improve communication and mood, encourage physical activity, and drive social interaction among residents while providing the nurturing and safe atmosphere dementia patients need to maintain quality of life, health and happiness. Oakmont of San Antonio Heights is Oakmont Senior Living's sixth retirement community in Southern California and follows the recent completion of communities in Brea. Founded in 1997, the company currently has a portfolio of 13 signature Oakmont communities in the state, but has developed more than 30 retirement communities in the western U.S. Oakmont of San Antonio Heights is one of four communities Oakmont Senior living will construct this year.

Oakmont of San Antonio Heights is now accepting reservations. For more information or to set up an appointment with a marketing director contact (909) 981-4002.

The Last Minute... now.”*continued from pg. 24*

Stop being realistic. You can see that at their current rate, your profits aren't going to meet your projections. What's your first impulse? If you're like most people, you'll get "realistic" and start scaling those projections down. Good idea, says Evans. If you enjoy watching huge amounts of money going up in flames right before your eyes, being realistic is often the best way to do it.

"Okay, let me clarify," she says. "If you want to stay in business, you have to be realistic about what your resources are and about what you can reasonably and legally accomplish. But you don't have to be realistic about how you achieve those goals. In fact, throwing prudence and 'the way we've always done things' out the window can be the fastest path to turning disappointment into dollars.

"For example, a few years ago, my company got a late start on promoting an event that would be pivotal to our future," Evans recounts. "We knew that realistically there was no way to catch up. So we got unrealistic, fast, by offering our partners a 100 percent commission for every referred ticket sale. Talk about unreasonable! But guess what happened? Our database went through the roof. Confirmed attendees doubled in a matter of weeks. The event's attendance nearly tripled from the previous year. And revenues from sales at the event exceeded all expectations."

"You've spent hours, days, weeks (and more!) formulating a strategy to ensure your business's growth," says Evans. "For a while, things went according to plan. But now, as the numbers clearly demonstrate, kinks have crept into the system. That much is undeniable—but it doesn't mean that turning your first quarter around is a hopeless task.

"Ever see a construction site?" she asks. "It's a hot mess! There's mud. Equipment. Wires. Concrete and steel sticking up every which way. The thing is, underneath all that disorder is a blueprint that will deliver a beautiful building once every component of the

'mess' has found its proper place. Likewise, a profit plan that seemingly dissolves into a mess might really be a vibrant future with an 'Under Construction' sign hanging from it. Know this: Just because things look messy right now, doesn't mean that things are a mess. And overthinking a plan that was fine a few weeks ago is the surest way to ensure that the future you've planned never happens. If you press on, you might find that this 'mess' is actually the embryo of 'success.'"

Why Do...*continued from pg. 40*

The researchers did a series of experiments, including one in which participants who had stated a strong interest in "financial and world news" were asked to choose between a \$5 cash reward and a discounted subscription to *The Economist*. Half the group, receiving the customized offer, was told that the promotion was "designed especially for the classic reader of *The Economist*." The rest of the participants, given the "incidental" offer, were told that it was "designed especially to get the average person excited about *The Economist*." More than 32% of participants pursued the incidental offer "designed for the average person," compared with just 12.9% of participants given the offer "designed for the classic reader."

The results suggest that consumers are likelier to act when "certain cues lead them to believe that the offer is more valuable for them than the marketer presumably intended," the researchers write. "Framing an offer as designed to attract the average person increased purchase likelihood ... compared with when the offer was explicitly designed to be valuable for people like them."

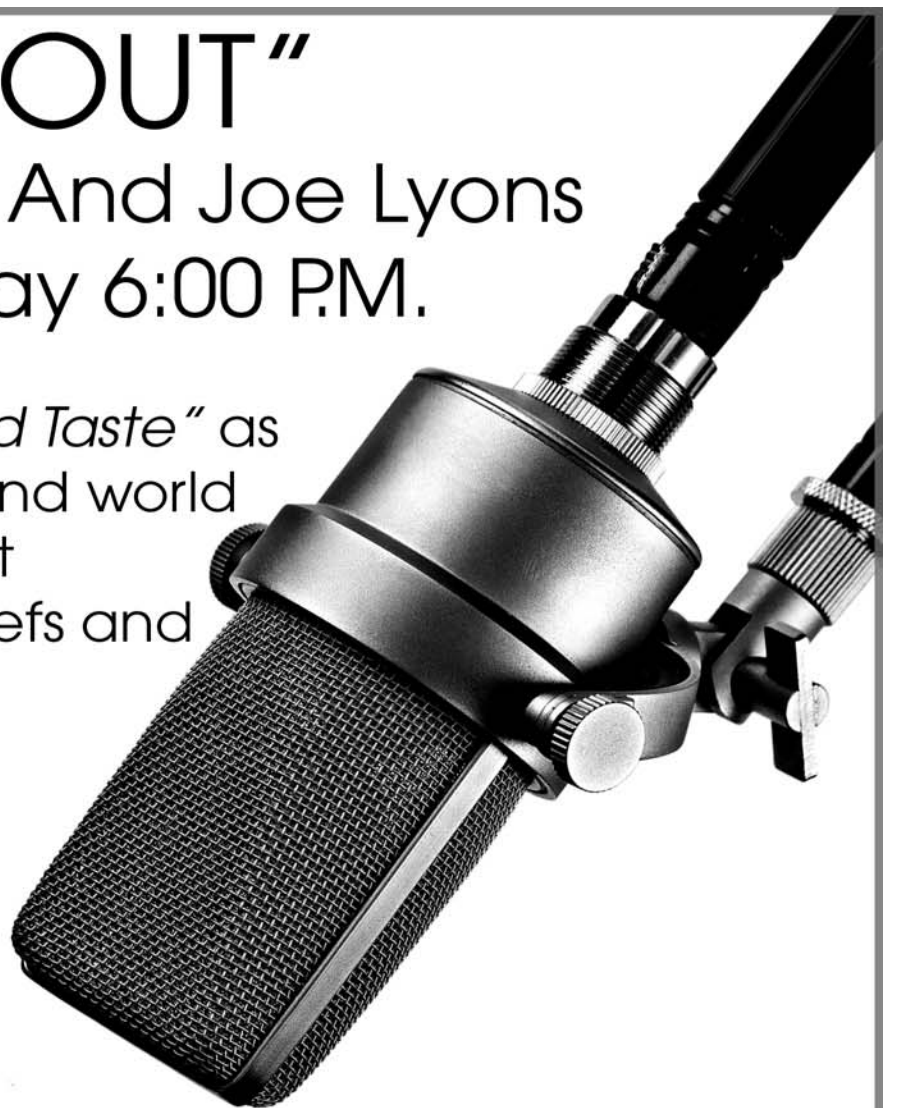
What's a marketer to do? Sellers needn't pull the plug on customized offers altogether, Simonson says. Offers promoted as personalized may still be effective with products that require a strong fit with the customer's personal prefer-

pursuing. Consumers "like to feel that they outsmarted the seller," says Simonson.

*continued on page 33***"TIME OUT"**

With Bill Anthony And Joe Lyons
Every Thursday 6:00 P.M.

Join Bill "The Ambassador of Good Taste" as he reviews gourmet food, travel and world famous restaurateurs—plus guest interviews with award-winning chefs and renowned wine connoisseurs.

FINANCIAL NEWS & TALK

2014 Winter Olympics Roundup: How to Do Social like Sochi

Social Media Marketing Company Reviews Gold Medal Strategies Businesses Can Use

Within the first 10 days of the 2014 Winter Olympics, there were more than 10 million mentions across social media, according to uberVU. “Twitter really brought attention to events in Sochi that normally wouldn’t have gained attention through traditional news outlets,” says Bernard Perrine, HipLogiq co-founder and CEO. Through trending topics and viral content, social media connected viewers, journalists, Olympians and brands to the Olympic experience in unique, memorable ways. Below, HipLogiq offers Olympic social media lessons learned that businesses can incorporate into their daily social media efforts.

Lesson 1: Trending Topics and Reputation Management

Before the games even began, the parody account @SochiProblems was created to document the many difficulties journalists and athletes were having with accommodations in the Russian city and became an instant success. @SochiProblems even has nearly 70,000 more followers than the 2014 Winter Olympics official, verified Twitter account, @Sochi2014.

The #SochiProblems topic gained wide exposure and showed just how quickly consumer complaints can be communicated via social media. While most businesses wouldn’t see this kind of volume, it emphasizes how important it is to quickly and efficiently partic-

ipate in online reputation management.

One brand that smartly took advantage of #SochiProblems was Clorox, who responded to a tweet about double toilets in a single bathroom with appropriate humor about a double headed toilet wand.

Clorox’s tweet is a prime example of a brand leveraging a trending topic, making them a part of the social conversation and gaining exposure.

Lesson 2: Real-Time Results and Twitter

NBC received a lot of negative attention because of their delayed broadcasting of Olympic events. Through Twitter, viewers were able to find out event results and important details in real time. This example of sharing time-sensitive information triggers the need for a discussion about how traditional news outlets will be able to compete with social media.

One way businesses can take advantage of Twitter is to use real-time communication opportunities with potential customers. Just like Olympic results were tweeted instantly, potential customers also express their needs relating to a certain industry, or even mentioning a business directly. A gold medal social media strategy is for businesses to listen for tweets relevant to their product or service and engage immediately to participate in online conversations as they are happening.

Lesson 3: Olympians Going Viral

There’s no exact formula for creating content that is guaranteed to go viral. It’s difficult for most businesses to publish something that is going to be seen by millions of people across the nation, but there is a way to create “clickable” content. What’s important is recognizing opportunities to provide content people will find entertaining and be compelled to share across social media.

When bobsledder Johnny Quinn tweeted about busting out of his Sochi hotel bathroom, the hashtag #quinning quickly spread across the Internet.

One of the main reasons this hashtag became so popular was people were able to easily participate in this trend by posting their own examples of #quinning.

Another example of an Olympian going viral was when United States figure skater Ashley Wagner expressed disappointment with her scores, and her “losing face” was instantly dubbed the 2014 Olympics’ first meme. Wagner’s meme-worthy expression spread across the Internet, inspiring a variety of humorous content. Brands can learn a lesson from the rate at which the meme went viral by incorporating entertainment and humor into their own content and inspiring customers to interact.

About HipLogiq

HipLogiq began in October 2012 as Social Compass, an enterprise solution for social media marketing, now with a white label solution for companies and agencies that want to brand the tool. Co-founders Lindsey Madison, Adam Root and Bernard Perrine designed the patented technology to help companies target and engage customers over social media in a meaningful, results-driven way. To date, the applications boast an unprecedented conversion rate of 34 percent or higher, based on the number of downloaded discounts per campaign.

SocialCentiv – launched in March 2013 – works similarly for small to medium businesses, but with a web-based, do-it-yourself solution. During the design of SocialCentiv, leadership decided it was time to evolve the company into an idea factory that produces the most innovative, successful applications in their market space. As a result, HipLogiq also launched in March 2013 and has received \$12M in two rounds of funding since May.

For more information, go to www.hiplogiq.com or visit them on Facebook or Twitter.

For more information, contact Karen Carrera, karen@triz-com.com, 972.207.1935, 972.207.1935, or @kjcarrera.

Shan-Lyn Ma: “Can the Idea Be Bigger?”

The co-founder of wedding registry site Zola discusses leadership, finding great talent, and the most important values in business.

Shan-Lyn Ma is CEO and a co-founder of Zola, a new website for wedding registries that was launched in 2013. Ma, as well as her co-founders and much of the early team at Zola, hails from Gilt Groupe, a New York-based website that made online flash sales fashionable. Ma was the creator and general manager of Gilt Taste, which sold gourmet food and wine, and she was the early product lead on the Gilt Man, Gilt Home and Gilt Mobile launches. Raised in Australia, Ma graduated from Stanford Graduate School of Business in 2006.

In 10 words or fewer, what is the big idea behind your business? Completely rethink wedding registries online.

What is the best advice you’ve ever received?

When I was growing up in Australia, my mother always said to me, “One day you will go to America and get your MBA, and you’ll have a fantastic career.” I don’t know why she said that. We never knew anyone who had an MBA. It drove me to think outside my immediate environment and believe that anything was possible. Whenever I catch myself thinking something is unrealistic, I think, “Well, is it really unrealistic, or is it

continued on page 31



Can Taxpayers Ever Beat Sacramento's Shell Game?

Every year, the Legislature plays a shell game when passing the budget. In Capitol-speak, the measures are referred to as "spot" bills—empty placeholders that initially contain no content. From there, they are sent to a committee where the majority party inserts its budget priorities, spending billions of our dollars, before the whole Legislature votes. This year, over 30 were introduced.

When I first got to Sacramento over three years ago, I found it hard to believe this was how the budget process worked. At the time, our state was facing a \$26.6 billion budget deficit. As a freshman, I expected to have all the information I would need with adequate time to look over it. Instead, my colleagues and I in the minority party received hundreds of pages of budget bills.

One that we received just hours before voting was 688 pages long, detailing \$86 billion in spending. About half that money impacted our schools. Governor Brown later vetoed this bill. If we elected representatives had little time to review this information, surely the public had almost none.

Based on my experiences, I've twice introduced measures to require budget bills to be in print and available publicly online at least 72 hours before consideration by the Legislature. This would let taxpayers see how their money is being spent, allowing them time to voice their concerns before a vote is taken. State government should come into the sunlight and be open to all Californians. But twice now my bills on open and honest government have been defeated unceremoniously in committee.

Yet, some in the majority party in Sacramento do not think this basic level of public accessibility is necessary. They argue it would gum up an already-complicated budget process.

The public should know what it is getting for its money. If you take out a car loan, you are given a contract detailing terms and conditions. If you qualify for a home loan, you get a good faith estimate with a 72-hour rescission period to change your mind. Sacramento should have similar taxpayer protections in place.

Without these safeguards, Californians' pocketbooks have taken a hit with little ability to stop it. One example from a 2011 budget trailer bill was the inclusion of a likely-illegal \$150 fee targeted at over 800,000 property owners living in areas that rely on the state for fire prevention. It passed without a required two-thirds majority vote. I authored Assembly Bill 124 to repeal the fire fee, but it died in committee despite bipartisan support. However, I remain committed to repealing the fire fee and opening the books to the public.

Clearly, our state is facing a transparency crisis. In recent years, we have seen \$54 million in hidden funds discovered at the Department of Parks and Recreation, and millions more being squirreled away by other departments. Shining the light on our state government is an imperative.

Which Social...

continued from pg. 8

want, and anyone can follow you. "It allows you to easily connect with prospects and potential associates, so it's great for businesses," Alex says. "People use it primarily as a source of news, which makes it easy to interact with people you don't know – you have something to talk about."

Twitter is now aggressively cleaning house of "robot" followers – dummy accounts sold for cheap that make it look like the buyer has a huge following. Even if you don't buy robots, you may end up with some as followers. "Don't buy followers and delete any of your followers that don't appear real. Twitter limits how many followers you can have, so you don't want to waste them on 'bots,'" Alex says.

- **LinkedIn:** The social network for professionals is a good place to find and meet people within and outside your industry. People can easily see your credentials and endorse your skills. The background information on your profile page – where you went to school, other companies you've been associated with – provides great fodder for finding common ground with strangers and building relationships.

- **Google+:** The Google search engine favors anything posted on Google+, which is great for SEO. It also combines the best features of Facebook and Twitter, including photo sharing and categorizing content using hashtags (#).

"Right now, Google+ can be anything you want it to be," Alex says. "It's still new, just more than 2 years old, so it's still defining itself. I think it will be the next social networking giant."

As Alex suggests, if you plan to handle your social media marketing yourself, take into consideration the modes of networking that you enjoy along with the best platforms to meet your needs.

If you have limited experience in social media, jump into the platforms that seem to best align with your goals. You'll have a learning curve, but a little practice goes a long way. And you'll soon wonder why you didn't get more involved a long time ago!

Marsha Friedman is a 24-year veteran of the public relations industry. She is the CEO of EMSI Public Relations (www.emsincorporated.com), a national firm that provides PR strategy and publicity services to businesses, professional firms, entertainers and authors. Marsha is the author of Celebritize Yourself and can also be heard weekly on her Blog Talk Radio Show, The PR Insider. Follow her on Twitter: @marshafriedman.

The budget and lawmaking procedures in Sacramento are reckless and need to be changed. While the majority party may pay lip service about openness, it rarely acts on those words or commits to putting them in writing. Californians deserve better.

America was one of the first nations to be governed by consent. To change the broken, clouded process at the capitol, we as citizens need to exercise our civic responsibility by holding accountable legislators who keep our government from being completely open and transparent. It is our dollars they are spending, not theirs. They must understand this is our government, not Sacramento's. They must open the books for review and stop passing empty budget bills.

Assemblyman Mike Morrell, R-Rancho Cucamonga, represents the 40th Assembly District in the California Legislature.

iTunes...*continued from pg. 3*

plished by either right clicking on the file, selecting open with, and then selecting iTunes or dragging the file into the open iTunes window.

Alternatively, for Amazon.com mp3s, the Amazon MP3 Downloader application will automatically import the mp3 files into the iTunes library. This can be handy, as the iTunes library does not have everything ever recorded, despite their vast collection. If you can find what you want in Amazon, your iPod will play it.

iTunes uses the Gracenote interactive audio CD database to provide track name listings for audio CDs. The service can be set to activate when a CD is inserted into the computer and an Internet connection is available. (Now you know what that means when it pops up on your screen. It's why your computer knows the names and other info about the tracks on the CD you are trying to load.) For any album loaded into iTunes for which there is not an existing Gracenote track listing, the user can choose to submit track name data to Gracenote. File data is displayed in columns, including album, artist, beats per minute, bit rate, composer, date added, date modified, disc number, genre, last played, last skipped, plays, purchase date, size, skips, time, track number, year, and a few fields that may be supplied by users, such as description, kind, and rating. There is much more to the iTunes magic, which I will share with you at a later date. For now, simply enjoy the magic.

Shan-Lyn...*continued from pg. 29*

just a limit other people put on me or I put on myself?"

What was the most difficult lesson you have learned on the job?

Hiring senior tech leaders. Engineers in general are very hard to find. The negative impact of hiring a bad engineer is outsized because one bad piece of code can take down an entire website. For a senior technologist, it is even more complicated because you are looking for someone with high-quality tech skills as well as someone who can manage people both inside and outside of the tech team.

What advice would you give other entrepreneurs on how to build a great business?

Kevin Ryan (financier and entrepreneur behind Gilt, Zola, 10Gen and Business Insider, and former CEO of DoubleClick) is a mentor of mine. He has very clear philosophies about building businesses. One thing I hear him saying is that you need to hire great people who are extremely smart and also are willing to do anything to make it work. How do you screen for those people? I find a lot of good people through my network. I meet with them several times. I look at what they've done in past roles that shows they are willing to move around. They should volunteer for things outside of their responsibilities. People who are truly able to do anything get excited by multiple things.

How do you come up with your best ideas?

At Zola I talk to our users at least once a day. The core premise of Zola came from interviews with couples who were either recently married or going through the planning process. As we were building the product, we talked with more than 200 couples and asked them what they wished they could do differently. That is how we learned about one of the biggest pain points: Once you register, people buy things for you and boxes start to show up at your door. You don't know what's in each box, or whether it's something you even want. Rather than being excited when new packages arrived, we heard that couples were relieved when they would come home and there were no boxes waiting for

*continued on page 33***Real Estate...***continued from pg. 23***CENTER**

In a notable Inland Empire retail acquisition, Merlone Geier Partners bought Vernola Marketplace, a 211k- square-foot power center located in Jurupa Valley. The asset was purchased from a joint venture between Rockwood Capital, Equity One Inc and Vestar for \$49 million, which included the assumption of existing debt.

Vernola Marketplace is located at 6205 Pats Ranch Road, adjacent to I-15 with exposure to more than 314,000 cars per day. The 22.2-acre site is situated 45 miles east of downtown Los Angeles, 20 miles from Orange County, and eight miles from the LA/Ontario International Airport. Completed in 2007, the property is 84 percent leased to tenants including Ross Dress for Less, Bed Bath and Beyond, Michael's, Petco, BevMo!, Denny's, Five Guys Burgers and Fries, and Jamba Juice. The shopping center also features a 172k-square-foot Lowe's that was not part of this transaction.

HFF's managing director Bryan Ley, director John Crump and senior managing director Michael Ross represented the seller in the transaction. "Vernola Marketplace represented another significant retail trade in the Inland Empire market within the past 12 months. The asset drew strong interest from both institutional and regional real estate investors and represented an excellent acquisition opportunity in a secondary market of Southern California," said Ley. "The center proved especially appealing due to a terrific line-up of national tenants, continued rental growth attributed to growing residential demand, and offered further upside in the backfilling of the vacant junior-anchor box."

MEADOW RIDGE OFFERS SPACIOUS LIVING FOR HOME SHOPPERS READY TO BUY

Ideally located west of Canyon Lake in the foothills of Lake Elsinore, Meadow Ridge, featuring Pardee Homes' exclusive GenSmart Suite, has big, new homes that are ready for move-in. Offering a selection of both single- and two-story floor plans, Meadow Ridge includes homes with up to seven bedrooms, five baths and pricing from the mid \$300,000s.

New homes ready for move-in include a spacious Plan 3 (Homesite 7) with four bedrooms, three and one-half baths, plus den, loft and super game room. This two-story home has a three-bay garage, approximately 3,681 square feet and is priced at \$411,425. There's also a single-story Plan 1CR (Homesite 5) with four bedrooms and a den, three baths and a three bay garage. This approximately 2,385-square-foot home is priced at \$357,750. "Buying a new, move-in ready home means you get a quality, energy-efficient home with lots of upgrades and all the most wanted features like granite kitchen countertops and upgraded flooring," said Matt Sauls, regional marketing director for Pardee Homes. "In addition to the homes described, we have a luxurious Plan 4 at Meadow Ridge, with six bedrooms plus a den and a four bay garage. This move-up home is priced at \$418,000."

Meadow Ridge, featuring homes with Pardee's exclusive GenSmart Suite, consists of 147 single-family detached homes ranging in size from approximately 2,385 to 4,241 square feet with up to seven bedrooms, three to five baths, and three- and four-bay garages. Each of the two-story plans includes a downstairs bedroom and a unique optional 12-foot glider window package at the covered patio on select plans. Welcoming front porch entries, extra large kitchen islands, game rooms, optional outdoor rooms and Pardee Homes' GenSmart Suite—a guest house within the home with private entry, living, sleeping and eating spaces-- are among the available amenities.

History...

continued from pg. 39

slope ratings are 36% easiest, 42% more difficult, and 22% most difficult. However the ratings feel a little deceptive as the easiest runs on Baldy feel closer to intermediate. This is better understood when visiting Dollar Mountain. A shuttle ride away, Dollar Mountain has six lifts and is designed for beginners. There is also a terrain park for snowboarders. Having two separate mountains is brilliant. Dollar provides a safe place to learn while Baldy provides more experienced skiers/boarders a place where they don't have to worry about running into anyone! Having the two mountains also help disperse the crowds. Baldy does not feel crowded and there are few lift lines, if any. With fresh snow on the ground, my family and I cover the entire mountain and ski/board more than our weak quads can take.

We break for lunch at River Run Lodge which is at the base of Baldy. The lodge is rustic yet elegant with stone and log construction, chandeliers and overstuffed couches for relaxing around warm fireplaces. Even the water is served out of a silver urn. Not a plastic fork in sight and there is plenty of seating. While available to rent for parties, weddings, meetings or banquets, the lodge is open to the public during the day for the full ski season. Seattle Ridge Lodge (on top of Seattle Ridge) and Warm Springs Lodge (at the base of Warm Springs) are similar in style with Seattle Ridge offering spectacular views. If you ride the gondola, you will find Roundhouse Restaurant, which seems to have it all – including dinner. The lodges are in keeping with the founding philosophy, “anything less than first-class was no class.” I don't miss the typical industrial cafeteria setting that most resorts offer. Sun Valley stands out for its taste and sophistication—and for this tradition I am grateful.

After a day on the slopes, we debate our après ski selection at Sun Valley Resort. Behind Sun Valley Lodge is an outdoor skating rink. Charming and perhaps even romantic, the rink has a timeless feel. With the stars overhead, skaters look as if they gliding on a frozen pond in their backyard. The Lodge also has what looks like the world's largest outdoor hot tub—essentially a very hot outdoor pool where guests can relax and loosen up their muscles. There is also a spa with massage service if the hot tub just isn't enough. In the basement of the Lodge, there is a bowling alley. A bit of competition among the family with a 9 lb. ball has a way of tightening the family bond. And for those without kids, Duchin Lounge is great for jazz or other local live music—the dance floor was open.

There are dining options both in the Sun Valley Resort village and nearby Ketchum. In the village, the family enjoyed dinner at The Ram Restaurant. The filet and salmon were first rate, the service outstanding and the piano playing a nice touch. The next night we took the shuttle to Ketchum for dinner at the historical Pioneer Saloon. The meal was good, but most impressive were the artifacts lining the walls. Old firearms, bullets, Western posters, fish and deer mounts – the Pioneer is a restaurant inside a Wild West museum. And if you don't eat breakfast on the mountain, the Austrian-inspired dishes and fresh European pastries from Konditorei in the village are highly recommended. The Nutella crepes and Belgian waffles are tempting as are the more traditional omelets and egg choices. I am very happy that we are skiing and hope to burn off my indulgences.

With just two days in Sun Valley, I conclude that it just isn't enough time. I wish for a sleigh ride and dinner at Trail Creek Cabin – the 1937 log cabin turned restaurant. I wish for a go at cross-country skiing or a snowshoe hike – the Sun Valley Nordic and Snowshoe Center offers nearly 25 miles of trails. And I wish for more skiing – the snow report promises even more snow falling in just a few days.

Fortunately it is easy to make a return trip. The direct flight from LAX is just two hours. (Unless you are lucky enough to have so much snow that you have to take the bus, which really isn't bad.)

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Once you land, a rental car is not necessary. Sun Valley Resort offers a free shuttle to your lodging, to the mountain and throughout town. Everything about the resort is convenient and I am surprised that more of my friends haven't discovered Sun Valley... yet. It is a late season, but the snow continues to cover Sun Valley. I will keep the spoon tucked under my pillow until spring.

Shan-Lyn...*continued from pg. 31*

them. That insight gave us the idea that we should allow couples to put their gifts in a “hold” state. Maybe they want to wait for delivery until after the honeymoon. Or maybe they registered for an item with the intention of returning it later. We allow couples to make exchanges online before the boxes are even sent to them.

What is your greatest achievement?

In two years’ time I hope to be able to say it is Zola.

What do you consider your biggest failure?

I was heartbroken when Gilt Taste was closed. It was not my decision. I poured my heart into it and recruited people who were the best in the world at what they did. It was painful to have to let all those talented people go.

What values are important to you in business?

The way I lead is informed by the “touchy-feely” class at Stanford. A lot of the things I value were taught in that class, such as honesty, real-time feedback, integrity, teamwork and quality in everything you do.

What impact would you like to have on the world?

I moved to the U.S. wanting to be a builder of great tech companies. That’s still what I’m working toward.

Why are you an entrepreneur?

I like to work on a wide range of ideas and look at whether they are good or bad, and to figure that out quickly. I’m attracted to that element of speed. Can the idea be bigger? Can it be taken in a different direction to be even more powerful or impactful?

What was your first paying job?

In my first year of undergrad in Australia, I was an early employee at an education startup that taught economics to high school students. I taught classes, wrote textbooks and marketing copy and worked on sales strategies. It never felt like work to me.

What is the best business book you have read?

“Lean In,” by Sheryl Sandberg. It was brave of her to have written that book. She doesn’t need to prove anything about how strong she is. I related to many of the mistakes, lessons and anecdotes she wrote about. I have always been passionate about supporting and promoting women. The numbers show it’s still grossly unequal. The book made me remember times when I had been discriminated against, whether overtly or in a more subtle way, but I never knew how to deal with it. I have learned there are multiple ways to address discrimination without coming off as hostile.

What businessperson do you most admire?

Sheryl Sandberg.

What is the most valuable thing you took away from your time at Stanford?

Courses in interpersonal dynamics made me realize I wanted to lead others.

What do you think is the greatest innovation in the past decade?

The iPhone. I still remember when it first came out, looking at it in awe, thinking, “Isn’t this amazing?”

Why Do...*continued from pg. 28*

ences, such as books, music or clothes. But offers that aren’t overtly customized may be more effective to promote products in which value trumps personal preferences, such as cars, large appliances or insurance policies, the researchers say.

Deliberately portraying a customized offer as otherwise raises ethical concerns. “Marketers certainly don’t want to deceive customers” and need to allow them to evaluate an offer’s true value, says Simonson. One possible strategy is for a seller to extend offers that it believes customers will like but not emphasize that the offers are customized, he says. “Maybe there can be cues to get your attention,” he says. “You want get the attention of the target consumers without hitting them over the head with, ‘We know it’s the kind of product you like.’ Perhaps it’s better to just make the offer and let the customer on his or her own decide that it’s a good fit.” Itamar Simonson is the Sebastian S. Kresge Professor of Marketing at Stanford Graduate School of Business.

**PALM SPRINGS DESERT RESORTS
RESTAURANT WEEK RETURNS FOR 10 DAYS
OF EXCLUSIVE DINING, LODGING, AND
ATTRACTION DEALS**

The Palm Springs Desert Resorts Restaurant Week Association, Inc. announces the return of Palm Springs Desert Resorts Restaurant Week, taking place May 30-June 8, 2014. The Restaurant Week’s signature “Eat. See. Stay,” experience provides travelers a unique opportunity to explore the Coachella Valley, offering not only exclusive deals at area restaurants, but also specialty rates, packages, and perks at luxury desert hotels and discounted tickets to popular area attractions. Palm Springs Desert Resorts Restaurant Week takes place over 10 days and allows diners to choose from three-course, prix fixe dinner menus available for \$26 or \$38 per person at over 80 participating restaurants in La Quinta, Palm Springs, Indian Wells, Desert Hot Springs, Rancho Mirage, Palm Desert, Cathedral City, and Indio. Participating hotels will offer an array of perks exclusive to Restaurant Week, including specialty room rates, upgraded in-room amenities, and more. Local attractions—from spas to The Living Desert Zoo and Desert Adventures-Red Jeep Tours—are also offering special rates and premiums available exclusively during Restaurant Week. Newcomers this spring include Wolfgang Puck Pizza Bar in Palm Desert and The Purple Room in Palm Springs, joining returning favorites like Workshop Kitchen + Bar in Palm Springs; Cork & Fork in La Quinta; Catalan Restaurant in Rancho Mirage; and The Ace Hotel & Swim Club in Palm Springs. A full list of participants—with additional restaurants, hotels, and attractions is available at www.palm-springsrestaurantweek.com.

ABOUT PALM SPRINGS DESERT RESORTS RESTAURANT WEEK

Founded in 2007, Palm Springs Desert Resorts Restaurant Week showcases the diverse dining and leisure opportunities in the city of Palm Springs and surrounding communities of the greater Coachella Valley. In just seven years this annual event has grown from fewer than 30 participating restaurants, hotels, and attractions to more than 100. Restaurant Week offers ten days of its signature “Eat. See. Stay.” experience, featuring exclusive dining, hotel, spa, and attractions deals. Sponsors include Sysco, Palomar Mountain Premium Spring Water, City of Indian Wells, City of Palm Springs, City of Rancho Mirage, Palm Springs Life, and Kaminsky Productions, among others.

Ian Kazi Shakil: Building A Business From Google Glass

The cofounder of health IT company Augmedix believes in building relationships, seizing the moment, and turning big business on its ear.

Ian Kazi Shakil is cofounder of Augmedix, a stealthy company building an app for medical doctors on Google's Glass eyewear computing device. Shakil studied biomedical engineering at Duke University and then worked for Edwards Lifesciences, which makes heart valves that can be implanted without surgery. He received his MBA from Stanford Graduate School of Business in 2012. Last summer, a friend who works at Google let him try on the Google Glass. He was instantly inspired and decided to drop everything in order to start a company that took advantage of the emerging technology. He discusses the hubris of youth, the pointlessness of balance, and the appeal of a good underdog story.

What is the big idea behind your business?

Creating a service for medical doctors that is powered by Google Glass.

What is the best advice you've ever received?

Most recently, I've been inspired by a quote from Stanford GSB's Irv Grousbeck. He said: "Regrets for what you have done can be tempered by time. Regrets for what you have not done are inconsolable." He encourages young people to take huge risks. There is no better time than now. It drove me to drop everything to do what I'm doing now. It helps that I come from a family of entrepreneurs. My mom has a design business, and my dad runs a steel mill in Bangladesh. It's in my blood to take risks and go my own way.

What was the most difficult lesson you have learned on the job?

Coming from Duke as an engineer, I was used to making the grade, working hard, and getting the job. You get a superstar syndrome. I was young and thought that all that mattered was the idea and who came up with it. Later I learned that very few ideas are the result of one person's greatness and what really matters are relationships. It was hard to come to grips with that.

At one point at Edwards, I managed a group of 70 people, most of whom were older than me. It was a rude awakening to understand that the world does not revolve around just me. When I first got there, I expressed the way I thought things should be done. People thought, "Who does this kid think he is?" I had very little appreciation for getting buy-in. My manager at the time, Dominique Chapman, gave me the great gift of feedback. I went through a huge growth phase there.

What advice would you give other entrepreneurs on how to build a great business?

A lot of entrepreneurs get hung up on finding the right product at the right time, but it is more important to look for cofounders you can spar with productively. You cannot recruit cofounders, but you find them in unpredictable ways. You need to put yourself out there. Whenever you are working on a group project, give it your all and treat everyone with respect. Build relationships so that when opportunities arise, you can go back to the well of human capital. It's like getting married. You want to find someone who brings to the table skills you don't have, but who is not so different that you have different core values. You have to be able to be brutally honest with each other and then heal from it.

What inspires you?

Number one, I am a technophile and a techno-optimist. Also, I

have a very strong David-and-Goliath complex. I like seeing giant entities being turned upside down. I love reading about it, but it is far more fun to be part of it.

What is your greatest achievement?

The team I built as a young manager at Edwards. The team was unlikely to have existed if I didn't start it. It was a political battle to get it funded and find the right people. The team still exists and adheres to the vision I helped bring to life.

What do you consider your biggest failure?

Failing to seize opportunities. It's the worst kind of failure.

What values are important to you in business?

I value truth for its own sake—even if it's painful, even if it ruins everything, even if it brings about the end. Also, I am not happy with the status quo and want to be around other people who desire radical change and have a quest for improvement and progress.

What impact would you like to have on the world?

I think we have the potential to play a huge role in fixing health care, which is terribly broken. Patients are not able to afford the care they need. Providers hate their jobs and are leaving. I also want to help usher in augmented reality and wearable tech. I would like to show that these can be forces for positive change, and not things that should be feared.

What was your first paying job?

When I was 15, I stood on a corner of a busy intersection dressed up as a giant lotto ball and held a sign that said, "We sell lotto tickets." It was for a video rental store in Florida called Tapes 'n More. I had that job for a year until the company went under. My next job was as a cashier at a Whole Foods in high school. I emailed the CEO of the company and told him that I didn't think it was fair that part-time employees didn't get a discount. We couldn't afford to eat what we sold, so we were eating McDonald's in the breakroom. Soon after, he implemented a national policy change.

How do you achieve balance in your life?

I don't believe in balance in the sense of separating work life and professional life. I work when I feel inspired, and sometimes that means I work in the middle of the night. It also means I might take the day off to do something personal.

What is the best business book you have read?

"Impro" by Keith Johnstone. I learned a lot about real-time thinking on the fly and the importance of status in how people communicate with each other. Everyone should read it.

What businessperson do you most admire?

Mark Zuckerberg. He had a core vision, even in college, and he stayed true to it. He recognized that he is a flawed person and can't do everything, so he surrounded himself with people who did what he couldn't do and he infected them with his vision.

What is the most valuable thing you took away from your time at Stanford?

"Touchy-Feely." Before the

continued on page 26

NEW BUSINESS *County of San Bernardino*

ACE MEDICAL EQUIPMENT SUPPLY COMPANY
248 E. HIGHLAND AVE.
SAN BERNARDINO, CA 92404

ADACTIVIST.COM
1873 EAST PUMALO
SAN BERNARDINO, CA 92404

ALPHA OMEGA
14168 CENTRAL AVE.
CHINO, CA 91710

ARIAS AND SONS EXPRESS
4050 N. E ST.
SAN BERNARDINO, CA 92407

ART TOUCH DETAIL
8575 HUNTER DR.
RANCHO CUCAMONGA, CA 91701

BATTELS HARDWARE & TOOL CO.
433 S WATERMAN ST.
SAN BERNARDINO, CA 92408

BEVARIS #3
322 W. D ST.
ONTARIO, CA 91762

CALIFORNIA HOMES SAVE
907 MILLAR AVE.
RIALTO, CA 92376

CALIFORNIA REAL ESTATE
870 E. HOME ST.
RIALTO, CA 92376

CHURROLICIOUS
12505 N. MAIN ST.
RANCHO CUCAMONGA, CA 91739

CLEAN SWEEP
22730 DEBERRY ST.
GRAND TERRACE, CA 92313

COVENANT INVESTIGATIONS
5841 JOHNSTON PL.
RANCHO CUCAMONGA, CA 91739

DR TRUCKING
9281 WHEELER CT.
FONTANA, CA 92335

EAST WEST MORTGAGE
515 S RIVERSIDE
RIALTO, CA 92376-7027

ECO LAWN & TURF
1459 BUD CIRCLE
UPLAND, CA 91786

ELITE SALES GROUP
9373 COLUMBINE AVE.
MONTCLAIR, CA 91763

EMPIRE FINANCIAL
195 VALLEY BLVD.
RIALTO, CA 92376

FAAISIOTA FIAME
433 S WATERMAN
SAN BERNARDINO, CA 92408

FIRST CLASS IMAGE
1724 S. GROVE AVE.
ONTARIO, CA 91761

FIVE STAR PROPERTY MANAGEMENT
1264 S WATERMAN AVE.
SAN BERNARDINO, CA 92408

HAIRMASTERS #60845
10710 FOOTHILL BLVD.
RANCHO CUCAMONGA, CA 91730

HOME RESCUE PROJECT
1411 N D ST.
SAN BERNARDINO, CA 92405

JACK CARMICHEL
433 S WATERMAN
SAN BERNARDINO, CA 92408

JAMES CORONA
433 S WATERMAN
SAN BERNARDINO, CA 92408

JOES SUSHI
5660 HOLT BLVD.
MONTCLAIR, CA 91763-4532

K & M CHECK CASHING
15751 SEDONA DR.
CHINO HILLS, CA 91709

LIFE-CHURCH
12384 PALMDALE RD.
VICTORVILLE, CA 92392

LNB ENTERPRISES
316 EMERALD AVE.
REDLANDS, CA 92374

LUCKY LAKE ARROWHEAD TREE SERVICE
703 ROSE LN.
TWIN PEAKS, CA 92391

MANUELS AUTO TRANSMISSION & AUTO REPAIR
352 E FOOTHILL BLVD.
RIALTO, CA 92376

MASTER TRUCK SERVICES, INC.
13814 SANTA ANA AVE.
FONTANA, CA 92337

NATIONAL CLASS REUNION SERVICE
1873 EAST PUMALO ST.
SAN BERNARDINO, CA 92404

PACIFIC EMPIRE REAL ESTATE
7516 VALLE VISTA DR.
RANCHO CUCAMONGA, CA 91730

PARKVIEW LANDSCAPE
3402 TURNER AVE.
ONTARIO, CA 91761

POOL MONKEYS
10300 ARROW ROUTE
RANCHO CUCAMONGA, CA 91730

PUEBLO LOAN COMPANY
12371 MERITAGE CT.
RANCHO CUCAMONGA, CA 91739

REALTY EMPIRE
195 VALLEY BLVD.
RIALTO, CA 92376

SABOR LATINO GRILL
10285 CENTRAL AVE.
MONTCLAIR, CA 91763

SOVEREIGNTYUSA.COM
1873 EAST PUMALO ST.
SAN BERNARDINO, CA 92404

SYLOWET CLOTHING COMPANY
134 REDLANDS MALL
REDLANDS, CA 92373

THE TOM FARRAR COMPANY
435 N. HOLMES AVE.
ONTARIO, CA 91764

WEST PAW PET RESORT
24450 6TH ST.
SAN BERNARDINO, CA 92410

WESTCAL APPRAISAL COMPANY
1881 COMMERCENTER EAST, STE. 206
SAN BERNARDINO, CA 92408

2ND OPINION INSURANCE
9170 HAVEN AVE., STE. 115A
RANCHO CUCAMONGA, CA 91730

A TO Z INTERNATIONAL
15683 ROY RODGERS DR.
VICTORVILLE, CA 92392

ACCOUNT ON ME BOOK-KEEPING
1462 DIAMOND CT.
REDLANDS, CA 92374

ADOBE SELF STORAGE, INC.
5122 ADOBE RD.
TWENTYNINE PALMS, CA 92277

AIDIN SPECIALTY MERCHANDISE
72034 29 PALMS HWY.
29 PALMS, CA 92277

NEW BUSINESS *County of Riverside*

AGAPE SALON AND SPA
70065 HWY 111
STE. 1
RANCHO MIRAGE, CA 92270

SOUTHWEST RODS, RAGS AND CUSTOMS
1474 EAST GEM CIR.
PALM SPRINGS, CA 92262

TILT AMUSEMENT
9825 E. HOBSONWAY
BLYTHE, CA 92225

MORNINGSTAR DENTAL GROUP
73733 FRED WARING
PALM DESERT, CA, 92260

BLESSED COUTURE
400 E. MOLINO RD.
PALM SPRINGS CA, 92262

VETERANS BUSINESS DEVELOPMENT GROUP
2145 EAST TAHQUITZ CANYON
STE. 4136
PALM SPRINGS, CA 92262

JWC GOLF CARTS
82375 MARKET ST.
STE. 5
INDIO, CA 92203

SALINAS BARBER SALON
50057 HARRISON ST.
STE. E
COACHELLA, CA 92236

J. NORBERT MCDANIEL MINISTRIES
13581 MOUNTIAN TOP DR.
DESERT HOT SPRINGS, CA 92240

RG SERVICES
45-544 KING ST.
INDIO, CA 92201

BODY SCRUB. EXPRESS WAX. FACIAL PEELS.
72880 FRED WARING
STE. A1
PALM DESERT, CA 92260

BODYWORK BY LINDA
72880 FRED WARING, SUITE A1
PALM DESERT, CA 92260

BROWS TO BRAZILIANS
72880 FRED WARING
STE. A1
PALM DESERT, CA 92260

ENCHANTED ALLUSION MAKE-UP ARTISTRY
72880 FRED WARING
STE. A1
PALM DESERT, CA 92260

ESTHETICX.OBSESSION
72880 FRED WARING
STE. A1
PALM DESERT, CA 92260

EXFOLIATE TO REJUVENATE
72880 FRED WARING
STE. A1
PALM DESERT, CA 92260

SCRUB.WAX.PEEL.
72880 FRED WARING
STE. A1
PALM DESERT, CA 92260

THE WAX QUEEN
72880 FRED WARING
STE. A1
PALM DESERT, CA 92260

X.O
72880 FRED WARING
STE. A1
PALM DESERT, CA 92260

DESERTRX PHARMACY
73-091 COUNTRY CLUB DR.
STE. A4
PALM DESERT, CA 92260

SOUTHPOINTE APARTMENTS & PARK VILLAS
50480 LOS VERDES WAY
LA QUINTA, CA 92253

CLEANING AND JANITORIAL COMPANY
53265 AVENIDA OBREGON
LA QUINTA CA 92253

CELEBRITY BOOKS
301 N. PALM CANYON DR.
STE. 102
PALM SPRINGS, CA 92262

PALM SPRINGS FUDGE AND CHOCOLATES
211 S. PALM CANYON DR.
PALM SPRINGS, CA 92262

DIRECT CONNECT PARTS EXPRESS
52205 WHIRLWAY TRAIL
LA QUINTA, CA 92253

UPFRONT PARKING SERVICE
73825 DESERT CIR.
PALM DESERT CA 92260

THOUSAND PALMS GIFT AND SMOKE SHOP
72711 RAMON RD.
STE. 4
THOUSAND PALMS, CA 92276

TIERRA LANDSCAPE
691 E. INDUSTRIAL PL.
PALM SPRINGS, CA 92264

LUTHRA TECH
81709 DOCTOR CARREON BLVD.
STE. D2
INDIO, CA 92201

NOHAKS GLASS AND MIRROR
83458 PUERTO ESCONDIDO
COACHELLA CA. 92236

SUNSET MASSAGE
6833 INDIANA AVE.
STE. 201
RIVERSIDE, CA 92506

DD'S DISCOUNTS #5104
5700 VAN BUREN BLVD.
RIVERSIDE, CA 92503

MUSTACHE MIKE'S ITALIAN ICE
48400 SEMINOLE DR.
CABAZON, CA 92230

BLUE PALM POOL SERVICES
200 EAST FRANCIS DR.
PALM SPRINGS, CA 92262

CONCRETE PAPER SCISSORS
200 EAST FRANCIS DR.
PALM SPRINGS, CA 92262

MODERN CONCRETE ELEMENTS
200 EAST FRANCIS DR.
PALM SPRINGS, CA 92262

MOLTEN CANVAS
200 EAST FRANCIS DR.
PALM SPRINGS, CA 92262

RAW ELEMENTS DESIGN
200 EAST FRANCIS DR.
PALM SPRINGS, CA 92262

SHUTTERBRUSH STUDIOS
200 EAST FRANCIS DR.
PALM SPRINGS, CA 92262

WONDERLAND WEDDINGS
16760 BURRO RD.
PERRIS, CA 92570

PALM DESERT RESORT CONTRY CLUB
77-333 COUNTRY CLUB DR.
PALM DESERT, CA 92211

JOSEPH CARROLL PHOTOGRAPHY
25958 MADISON AVE.
MURRIETA, CA 92562

HEALTH ESSENTIALS HOSPICE
11801 PIERCE ST.
STE. 220
RIVERSIDE, CA 92505

SAINT JOHN SMOG TEST ONLY
8788 CYPRESS AVE.
STE. B
RIVERSIDE, CA 92503

NEW BUSINESS *County of San Bernardino*

ABBOTT SECURITY SERVICES, INC.
1224 OXFORD DR.
REDLANDS, CA 92374

AC PRODUCE
16050 GRAYS PEACK AVE.
FONTANA, CA 92336

ADDIX CLOTHING
18355 US HWY 18, STE. F
APPLE VALLEY, CA 92307

ADRIAN'S TRUCK TR.
15598 RIVIERA LN.
FONTANA, CA 92337

ADVANCED PHYSICAL THERAPY
11276 FIFTH ST., STE. 400
RANCHO CUCAMONGA,
CA 91730

AGAPE GROUP
9755 ALMERIA AVE.
FONTANA, CA 92335

ALLEGIANCE FINANCIAL GROUP
10264 CENTRAL AVE.
MONTCLAIR, CA 91763

ANOTHER MAN'S TREASURE
38730 PALMA VISTA RD.
YERMO, CA 92398

AUCTION DIRECT AUTO GROUP
14364 7TH ST.
VICTORVILLE, CA 92392

AUCTION DIRECT AUTO GROUP
14364 7TH ST.
VICTORVILLE, CA 92395

BENCHMARK WEBSITE DESIGN
35720 FREMONT CT.
YUCAIPA, CA 92399

BHAKTI SAGAR RAMAYAN MANDALI
1341 MOUNT VERNON AVE.
COLTON, CA 92324

C.D. CLEANING SERVICES
11943 CACTUS CT.
FONTANA, CA 92337

CALIFORNIA REHABILITATION & SPORTS THERAPY
11276 FIFTH ST.
RANCHO CUCAMONGA,
CA 91730

CAMP CHERITH SOUTHERN CALIFORNIA
6611 LONGFELLOW DR.
BUENA PARK, CA 92620

CASH-2-U
21889 HIGHWAY 18
APPLE VALLEY, CA 92307

CATCH PHRASE MARKETING
7231 BOULDER AVE.
HIGHLAND, CA 92346

CENTURY LOAN SERVICES
14174 GREEN TREE BLVD.
VICTORVILLE, CA 92395

CHINO PLAZA
12960 CENTRAL AVE.
CHINO, CA 91710

CORRECT TECH
6715 MINERS CT.
VERDEMONT, CA 92407

REATIVE EVENTS
10384 SUNNY VISTA RD.
PHELAN, CA 92374

CURVES-NORTHWEST
15207 HOOK BLVD.
VICTORVILLE, CA 92394

CW STEVENS CONSTRUCTION
10957 FREMONT ST.
YUCAIPA, CA 92399

DAILY PRESS
13891 PARK AVE.
VICTORVILLE, CA 92392

DRIVE RIGHT SCHOOLS
7828 HAVEN AVE.
RANCHO CUCAMONGA,
CA 91730

DRIVE RIGHT TRAFFIC SCHOOL
7828 HAVEN AVE.
RANCHO CUCAMONGA,
CA 91730

DYNAMIC AUTO
464 E NORMAN RD.
SAN BERNARDINO, CA
92408

EVA HAIR STYLING
16820 VALLEY BLVD.
FONTANA, CA 92335

F & S PROPERTY INSPECTIONS
1409 N. ALTA AVE.
UPLAND, CA 91786

FP ROBERTS CONTRACTING
10455 BIG CHIEF DR.
VICTORVILLE, CA 92392

GARCIA-RUIZ & COMPANY
7843 SPRING HILL ST.
CHINO, CA 91708

GRAND BUFFET
345 N. FOOTHILL BLVD.
UPLAND, CA 91786

HAIR ACTION BY PAUL & LAUREL
16655 FOOTHILL BLVD.
FONTANA, CA 92335

HARBOR INNOVATIONS
6801 LURELANE AVE.
HESPERIA, CA 92345

HOLLAND KASH T-SHIRTS
8443 NUEVO AVE.
FONTANA, CA 09233

ICON REALTY GROUP
15942 LOS SERRANOS DR.
CHINO HILLS, CA 91709

J BAR TIRE
6613 RIVERSIDE DR.
CHINO, CA 91710

JASMINE'S BALLROOM
16424 VICTOR ST.
VICTORVILLE, CA 92395

KASH T-SHIRTS
8443 NUEVO AVE.
FONTANA, CA 92335

KELSY KIDS PARTY SUPPLY RENTAL
993 VALLEY BLVD.
BLOOMINGTON, CA 92316

KIDS 1ST NANNY REFERRAL AGENCY
1103 ALEXIS LN.
REDLANDS, CA 92374

LONG'S JEWELRY
12209 HESPERIA RD.
VICTORVILLE, CA 92395

MARKEDMEN.NET-MAKRED MEN
33271 WASHINGTON DR.
YUCAIPA, CA 92399

MC CUSTOM PRODUCTS
16701 CHESTNUT ST.
HESPERIA, CA 92345

MIZAEEL MOBIL WASH
623 W VICTORIA ST.
RIALTO, CA 92376

NIK-NAT'S
13229 BRANT RD.
VICTORVILLE, CA 92392

PACIFIC ARCADE CO.
16424 VICTOR ST.
VICTORVILLE, CA 92395

PEREZ TAX & BOOKKEEPING SERVICE
1911 HOLLY AVE.
ONTARIO, CA 91762-6321

PREFERRED PROPERTY MANAGEMENT
33075 YUCAIPA BLVD.
YUCAIPA, CA 92399

PLATINUM CABINETS
13188 RED CEDAR AVE.
VICTORVILLE, CA 92392

PLATINUM DEVELOPMENT
17370 MESQUITE RD.
APPLE VALLEY, CA 92307

PLATOS
1457 E PHILADELPHIA ST.
ONTARIO, CA 91761

PREMIER CONSTRUCTION
11849 NOVELLA CT.
RANCHO CUCAMONGA,
CA 91701

PREMIER NOTARY SERVICES
1879 BAXTER WAY
UPLAND, CA 91784

QUIROZ PALLETS
13787 SANTANA AVE.
FONTANA, CA 92337

RAMAT GLOBAL VENTURES
12571 VERSAILLE ST.
VICTORVILLE, CA 92394

RANCHO NURSERY
16228 SLOVER AVE.
FONTANA, CA 92337

RENE'S SECURITY REPAIR
1943 NORTH CAMPUS AVE.
UPLAND, CA 91784

SOCALMOUNTAINS
46270 VALE DR.
BIG BEAR CITY, CA 92314

SOTO'S MERRIL STORE .99 CENT AND UP
16325 MERRIL AVE.
FONTANA, CA 92335

STAN NASH ENTERPRISES
985 KENDALL DR.
SAN BERNARDINO, CA
92407

SUPERIOR LEGAL PROCESSING
10245 CHAPARRAL WAY
RANCHO CUCAMONGA,
CA 91730

THE BEST MINISTRIES
2860 HIGHLAND AVE.
HIGHLAND AVE, CA 92346

THE OFFICIAL'S LOCKER ROOM
265 WEST THOMPSON PL.
SAN BERNARDINO, CA
92405

THE REEFER GUYS
13497 GRAYSTONE LN.
VICTORVILLE, CA 92394

TOO FAST SUSPENSION
12437 SOFT WIND ST.
VICTORVILLE, CA 92395

TOP NOTCH CONSTRUCTION
20810 OTTAWA RD.
APPLE VALLEY, CA 92308

TOYS AND HOBBIES PLUS
7026 CHOLLA ST.
PHELAN, CA 92371

TRAMITES PROFESSIONALS
14707 7TH ST.
VICTORVILLE, CA 92395

UNLIMITED INDUSTRIES
12916 EL RIO RD.
VICTORVILLE, CA 92392

V M ALARM SYSTEMS
14644 MULBERRY ST.
HESPERIA, CA 92345

VENDING ADVANTAGE
704 E. DEODAR ST.
ONTARIO, CA 91764

VICTORIA MARKET & LIQUOR
2392 OGDEN ST.
SAN BERNARDINO, CA
92407

WINGS JEWELERS
625 PINEKNOT AVE.
BIG BEAR LAKE, CA 92315

WOOD A & W HOME RESTORATION
16724 ALMADEN DR.
FONTANA, CA 92336

YUM YUM DONUTS FRANCHIS #43G
932 WEST HIGHLAND AVE.
SAN BERNARDINO, CA
92405

A COST-LESS PLUMBING
16439 LOS CEDROS RD.
VICTORVILLE, CA 92394

A MR. CARBURETOR/GUEL INJECTION/SMOG
8981 ROSE AVE.
MONTCLAIR, CA 91763

A VISION R
9773 SIERRA AVE.
FONTANA, CA 92335

AAA FUNERAL SERVICES AAA LOW COST CASKETS
8981 ROSE AVE.
MONTCLAIR, CA 91763

ALLEGIANCE LEGAL DOCUMENT SERVICES
2949 SOUTH VINEYARD AVE.
ONTARIO, CA 91761

AMERICAN UPHOLSTERY & RESTORATION
117 NORTH CAMPUS AVE.
ONTARIO, CA 91764

BEAUTIFUL SMILE DENTAL CENTER
1895 ORANGE TREE LN.
REDLANDS, CA 92374

BERT'S PLACE
35223 JUNIPER AVE.
YUCAIPA, CA 92399

BH CONSULTING
13468 SUMTER ST.
FONTANA, CA 92336

BLUE SKY LUMBER
3801 BRONSON ST.
SAN BERNARDINO, CA
92407

BLUE STONE TRUCKING
1014 WEST YALE ST.
ONTARIO, CA 91762

BUSINESS ECONOMICS INSTITUTE
582 1/2 N. FIFTH AVE.
UPLAND, CA 91786

BUY RITE OUTLET
12489 FOOTHILL BLVD.
RANCHO CUCAMONGA,
CA 91739

CARETAKER HORSE SERVICE
7361 RIVERSIDE DR.,
ONTARIO, CA 91761

CELLULAR ACCESSORIES
12505 NORTH MAIN ST.
RANCHO CUCAMONGA,
CA 91739

COAST AWARDS
18116 WISTERIA ST.
HESPERIA, CA 92345

COBRA STIKE TECHNOLOGIES
13590 MICHAEL ST.
VICTORVILLE, CA 92392

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EXECUTIVE TIME OUT

HISTORY, TRADITION AND A TIMELESS QUALITY – SUN VALLEY RESORT

By Christine Rolfe

For the past 10 days I have been practicing the snow dance before sleeping with my pajamas inside out and tucking a spoon under my pillow. In the morning, I promptly head to the kitchen and grab my coffee before reaching into the freezer for an ice cube to flush down the toilet. I surely must not be alone in conducting my snow-making tricks because just a few days before flying to Sun Valley, it snows—21 inches.

I praise and curse myself at the same time. There is a direct flight from LAX to Hailey, just 14 miles from the resort of Sun Valley, Idaho. It could not be any more convenient. However, my snow-making tricks are so successful that the plane can't land so my family and I are diverted to Boise. We take a three-hour bus ride into the Hailey airport. I just happen to sit by attendees of the Tony Robbins conference booked at the Sun Valley Lodge. I step off the bus full of positive energy and ready to take on life. The delay is not a problem. In fact, I look at it as a gift.

We arrive to a blanket of white snow covering the roofs, trees and roads. Holiday lights decorate the trees. White swans swim in a heated pond just outside the porte-cochere that is decorated with an oversized ice sculpture of a sunburst. We have arrived.

Sun Valley Resort has a rustic, refined charm with 148 guest rooms in the Lodge, another 105 rooms in the Sun Valley Inn and 232 condominiums, apartments and cottages. Lodging is just steps away from the resort village, which offers shops, restaurants and shuttle service to the lifts and adjacent town of Ketchum (for even more dining and shopping).

Founded in 1936 with the philosophy of “anything less



Sun Valley Lodge at Night



Sun Valley Lodge/Apartment

than first-class was no class,” a ski trip to Sun Valley is filled



Gold Medalist Gretchen Fraser

with slope-side elegance rich in tradition. As my husband commented to me, “I admire the resort’s respect for history.” Photos of Gary Cooper, Lucille Ball, Marilyn Monroe and the Kennedy family line the walls of the Sun Valley Lodge. The last letter written by Ernest Hemingway is framed for display. The gold medals of Olympian Gretchen Fraser are showcased in a shadow box inside the Lodge’s restaurant, respectfully named Gretchen’s. The pride of Sun Valley extends beyond the frames lining the walls to stories shared both by resort employees and guests alike. I listen, absorb and learn.

The first story is shared by

the doorman. I learn that the resort was opened in 1936 after Union Pacific Railway Chairman W. Averell Harriman developed the resort as a way to build his passenger rail business in the winter. The area was chosen after months of searching, winning out locations including Mount Rainier, Mount Hood, Yosemite, Zion and Jackson Hole. The snow, sun (and proximity to the rail) near Ketchum, Idaho was perfect.

Returning guests boost with stories of celebrity sightings, with Bruce Willis’ name coming up frequently. A shuttle driver remarks that during the Allen & Company conference, Mark Zuckerberg, Bill Gates and Warren Buffet entered the shuttle – one sequentially after the other. “It was a multi-billion dollar bus ride,” he exclaimed. The influx of celebrities can be traced back to the opening night dinner of the resort. The brainchild, publicist Steve Hannagan, invited the rich, famous and noble to the gala knowing the press would follow. Publicity soared. The poster-sized print of the 1937 LIFE magazine cover featuring Sun Valley is proudly displayed over the fireplace in the River Run Lodge and throughout town. Hannagan was a marketing genius and is now a legend for his marketing savvy. And as my fellow guests remind me, celebrities still adorn the area. I wait for Justin Timberlake.

History was also made at Sun Valley with the development of the first chair lift. As a fact-gathering newbie, I find this quite impressive. You can still see the lift although it is not in operation. Today there are 12 lifts on Bald Mountain (plus a gondola). Baldy, as it’s called, has more than 1,300 acres of groomed runs and trails. The

continued on page 32

Itamar Simonson: Why Do Consumers Ignore Personalized Offers?

New research says customized deals often backfire.

Consumers love a deal, and even more so if it's customized just for them, right? Not so fast, says Itamar Simonson, a marketing professor at Stanford Graduate School of Business. Simonson has found that rather than being enticed by them, consumers are skeptical of those personalized offers that flood their inboxes. His research, "Beating the Market: The Allure of Unintended Value," was published in December 2013 in the *Journal of Marketing Research*.

Marketers have long assumed that touting a promotion as "customized," "based on your past purchases" or "especially for you" will persuade customers that the product will fit better, fulfill more needs or otherwise prove more satisfying than others. But "telling consumers that an offer is tailored for them can backfire" and lower the chance that they'll bite, writes Simonson, who co-authored the study with Aner Sela of the University of Florida and Ran Kivetz of Columbia Business School.

"Maybe that's not such a good idea," says Simonson, referring to offers that are promoted as being personalized. Rather, consumers are more likely to respond to what the researchers call "incidental" offers, or ones that consumers think just happen to fit their preferences by chance.

Price is the main reason consumers ignore personalized offers. An electronics aficionado, for instance, might be skeptical of an offer promoted as "just for you" because he assumes the seller has factored in his love of electronics and so thinks he'd be willing to pay a little extra for the latest gizmo. "The assumption is that if you the seller made an offer just for me, you probably already upped the price because you know I'd like it," says Simonson. In the eyes of the customer, he says, the offer is "not a great deal but

a fair deal."

But if the customer thinks an offer is intended not just for her but rather for a much larger audience, she believes she has stumbled across a great deal and is likely to pursue it. The customer thinks that that "inciden-

tal" offer doesn't build in the consumer's willingness to pay a premium and therefore makes for a great bargain, says Simonson.

Why are customers so skeptical? Consumers assume that a customized offer intends to

maximize the seller's profit, so if they see an incidental offer that just happens to be a great fit, they feel they can dodge the premium they assume they'd pay in a customized offer and so have found a great deal worth

continued on page 28

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