

11-2013

November 2013

Inland Empire Business Journal

Follow this and additional works at: <http://scholarworks.lib.csusb.edu/iebusinessjournal>

Recommended Citation

Inland Empire Business Journal, "November 2013" (2013). *Inland Empire Business Journal*. Paper 208.
<http://scholarworks.lib.csusb.edu/iebusinessjournal/208>

This Article is brought to you for free and open access by the John M. Pfau Library at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.

AT DEADLINE

Endorsement in Board Race Gets Coduto Removed as ASB President

His endorsement of a non-incumbent in this year's Chaffey College Governing Board race appears to have gotten Chaffey College Student Body President Kevin Coduto bounced off the Chaffey Campus Student Council.

Incumbent Kathleen Brugger of Rancho Cucamonga, a now-retired social worker who has served on the Chaffey board since 1993 and is currently board president, and incumbent Katie Roberts of Upland, a retired police captain who has been on the Chaffey board since 2001, are standing for reelection in the Nov. 5 balloting. They have a sole challenger in the person of Zafar S. Inam of Ontario.

Coduto endorsed Inam, a civil engineer, who is also a science, engineering and math instructor at Westwood College as well as a field representative for Congresswoman Gloria Negrete-McLeod. Coduto had recorded robo-calls promoting

continued on page 3

MAIL TO:

Robert Lawrence Balzer Exhibition Preview



Portrait of Robert Lawrence Balzer by James-Paul Brown

Preview an exhibit of wine artifacts and other antiques from the late renowned wine journalist Robert Lawrence Balzer's Collection at the W. Keith & Janet Kellogg University Art Gallery. The exhibition is open to the public Nov. 9 through Dec. 21. For more information, call (909) 869-3110.

continued on page 10

Millar Named Community Engagement Director

Michael Millar is the new director for the Center for Community Engagement, which promotes student and faculty involvement with the non-profit and professional community.

Since 2004, Millar has served as a lecturer in the music department, where he designed and taught a class in non-profit music. A bass trombonist, Millar has played with Los Angeles Philharmonic, Southwest Chamber Music and the Colorado Music Festival Orchestra. He also has served as the interim director of the Entrepreneurship Center for Music at the University of Colorado.

Millar has a bachelor's degree in music from the University of Colorado, a master's degree in music from Cal State Los Angeles, and a doctorate in musical arts from Claremont Graduate University.

The Center for Community Engagement operates the University Bronco Volunteer Center, facilitates the development and offering of service learning classes, and oversees the Cooperative Education internships. The director is responsible for expanding the number of partners, increasing involvement by both faculty and students, encouraging research in service learning and volunteering, and obtaining external funding to support the center's activities.

Millar started as the center's

continued on page 28



Michael Millar

Special Sections

Venture Capital for Dummies®:
Ten Ways to Lose a Deal
Page 5

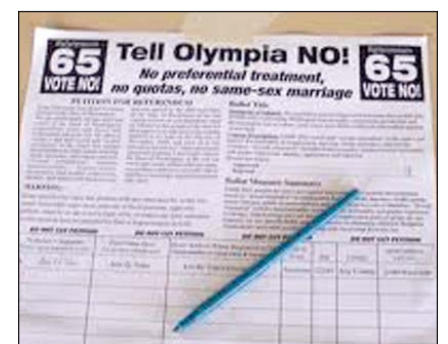
A New Day and Age for
Financial Planning
Page 23

Plant Seeds.
Drink Wine. Sing Songs.



Page 39

New Law Helps Prevent Predatory Prop. 65 Lawsuits on Businesses



Governor Jerry Brown recently signed a Chamber-supported bill that aims to stop predatory drive-by lawsuits for failing to post a Proposition 65 notice at a business location. Much like the legislation the Chamber supported in the previous session to curb predatory litigation for disabled access issues, this seeks to encourage business compliance, while eliminating costly litigation that has little bearing on the proposition's original intent.

AB 227, introduced by Assemblymember Mike Gatto, protects small businesses from shake-down lawsuits related to

continued on page 14

Cleantech Los Angeles Partners with JPMorgan Chase and Southern California Edison to Host Global Forum on the State of Clean Technology

Inaugural event will bring together leaders from industry, government, finance and academia with local start-ups in broad initiative to grow green jobs and bolster green economy

With support from JPMorgan Chase, Southern California Edison and a number of other key partners, a two-day event, Global Showcase Nov. 4-5, will be held at the JW Marriott in Los Angeles. The event will feature more than 70 presenters from 16 global markets.

Speakers will include:

- Eric Garcetti, Mayor of Los Angeles
- Dr. Cheryl Martin, Deputy Director of ARPA-E, US Dept. of Energy
- Michael Picker, Senior Advisor to Governor Jerry Brown on Renewable Energy Facilities
- Mary Nichols, Chairwoman of the California Air Resources Board
- Jim McDermott, Managing Partner US Renewables Group
- David Nahai, Partner, Lewis, Brisbois, Bisgaard & Smith

There is no shortage of compelling clean technologies and teams in Los Angeles, as evidenced by the *continued on page 14*

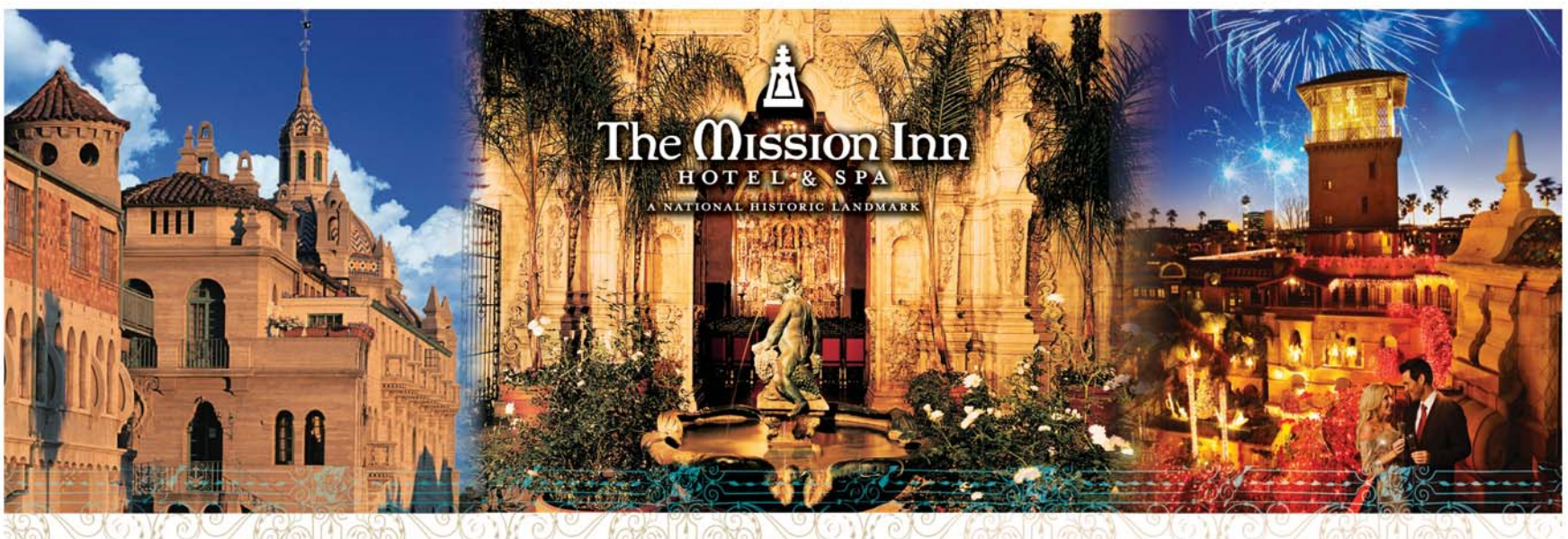
Ponemon Institute Ranks U.S. Bank #1 in 2013 Study of Most Trusted Companies for Retail Banking

U.S. Bank has earned top honors in the 2013 Privacy Trust Study for Retail Banking conducted by privacy and information security research firm the Ponemon Institute. This is the seventh year in which U.S. Bank has claimed the number one position and the 10th year that it has ranked in the top five.

Now in its 10th year, the study measures consumer perceptions of trustworthiness in retail banking institutions, specifically how issues related to consumer privacy and data security – and the ways in which retail banking institutions address those issues – translate to consumer opinion.

“Despite financial woes in the economy, the majority of consumers in this study still see its primary banking institution as committed to protecting their personal financial information,” said Larry Ponemon, founder and director of the Ponemon Institute. “Ponemon Institute research has revealed that there are specific factors that contribute to a trusted relationship. These are the perceived financial stability of the bank, the quality of customer service, a respectful approach to advertising with easy opt-out features, rigorous online identity and authentication procedures and a stated or implied commitment to stand behind the customer in the event of identity theft or other related crimes.”

“Trust is the primary ingredient in building loyalty with our customers,” said Dan Burks, chief privacy officer at U.S. Bank. “Everything we do as a bank, every product we offer and every service we provide is viewed *continued on page 14*



AN ENCHANTING
EUROPEAN SETTING
RIGHT HERE IN SOUTHERN CALIFORNIA

The one place to perfectly serve all of your needs, from corporate holiday parties to exquisite wedding ceremonies, rehearsals, receptions, accommodations and luxurious spa packages.

The Mission Inn Hotel & Spa
Festival of Lights

Be swept away by more than 4 million brilliant lights and over 400 animated characters at our beloved Southern California holiday tradition.

WWW.FESTIVALOFLIGHTSCA.COM

3649 MISSION INN AVENUE • RIVERSIDE, CA 92501
WWW.MISSIONINN.COM • 951.784.0300



NATIONAL HISTORIC LANDMARK • FOUR-DIAMOND RESORT • KELLY'S SPA • FOUR-DIAMOND DINING

Endorsement In...*continued from pg. 1*

Inam's candidacy which were placed to voters in the district and he also made video statements supporting Inam and consented to his name being used in press releases sent out by the Inam campaign. Coduto's political activity was upsetting to the college administration. There is something of a clubby atmosphere on the college's governing board, where the vast majority of issues that have come before it over the last several years have been decided on 5-0 votes. As student body president, Coduto fulfilled the dual role of a student trustee with full voting rights on the student council as well as being a liaison between the college's governing board and the student population. He was the student representative at the college board meetings. As such, he was permitted to participate in the board discussions but did not have voting authority on that body.

At the Oct. 7 meeting of the Associated Students of Chaffey College, Chaffey College President/Superintendent Dr. Henry Shannon made a rare showing before that panel, and was critical of Coduto's endorsement of Inam, which he said represented an ethical misstep on the ASB president's part. Shannon said having a student body president who was campaigning against two of his five bosses was making things difficult for him as the head of the institution. "I got calls from my governing board members," Shannon told the campus council. "It's making it very awkward for me." The college president said the role of student body president put restrictions on Coduto's free speech rights. "Kevin cannot just be Kevin if he's elected by the student government society here at Chaffey College," Shannon said.

On Oct. 21, the Campus Council adjourned into an equally rare closed executive session, citing disciplinary procedures. The council was accompanied into the closed session by two faculty members, ASB advisor John Machado and director of student activities Susan Stewart. The public was entirely excluded from the council's deliberations during that session, as was Coduto, who was refused admittance to the discussion. Those partaking in the closed session included campus council members Carlotta Bohon, Jane-Frances A. Okere, Antoinette Duke, Victor Bocanegra, Manuel Elguera, Christian Garcia, Mia Henderson, Salvadore Espinoza Losa, Daisy Serrato and Corey Stevens. One member of the campus council, Chelshy Garcia, was not present at the meeting.

Upon the body's return to open session, it was announced that Coduto had been removed by a two-thirds vote of his council colleagues and had been replaced by Bohon. Bohon cited Coduto's violation of Article III of the Associated Students of Chaffey College bylaws as the basis for her predecessor's removal. Article III pertains to the need for student representatives to maintain "decorum" and avoid statements that would confuse their own personal views with that of the college or the student body as a whole.

After Shannon's appearance at the student council meeting on Oct. 7, Coduto, who was elected to the ASB president post in April, made statements to the Chaffey College newspaper, *The Breeze*, in which he stated that Shannon's criticism of him before his council colleagues for having endorsed Inam was "unprofessional and disrespectful." It was this statement that was utilized to make the case that Coduto had violated Article III. Despite suggestions that Shannon had induced the campus council to take the action to depose Coduto, the president/superintendent denied that was the case.

"That was a student issue and you need to talk to the student adviser," Shannon told the *Sentinel* on Oct. 23, indicating he would make no further comment on the matter. Inam told the *Sentinel* that he was "not sure what happened during the student body forum. My feeling is what happened to Kevin was a reaction to him not following along with what the administra-

continued on page 8**MONET FETCHES \$13.2 MILLION**

Fit Development LLC, out of Sacramento, has purchased The Monet at Victoria Gardens Mall, a fully occupied, 31.4k-square-foot retail center in Rancho Cucamonga. The property, located at 12455 Victoria Gardens Lane, fetched \$13.2 million (\$420/sf).

The Monet is an outparcel to Victoria Gardens, a regional mall totaling more than 1.9 million square feet. Tenants at The Monet include Destination XL, Destination Maternity, Shakey's Pizza, Pacific Dental and others.

Jeff Conover and Matt Mousavi of Faris Lee Investments represented the buyer as well as the seller, Monet in Rancho Development LLC, from Indianapolis. The buyer was in a 1031 exchange and needed to purchase another property within its required time frame.

Built in 2007, The Monet at Victoria Gardens Mall is situated on 2.66 acres and is located in the cultural and commercial heart of the City of Rancho Cucamonga at the on/off ramp to Foothill Boulevard and Bass Pro Shops Outdoor World. The property is within a very strong demographic area with approximately 950,000 consumers and more than 306,000 daytime employees within a 10-mile radius, and an average annual household income in excess of \$92,000 within a one-mile radius of the property.

FONTANA LAND ACQUIRED FOR DEVELOPMENT OF 350K-SQUARE-FOOT INDUSTRIAL PROJECT

REDA Bascom Ventures, a joint venture between Newport Beach-based, has acquired 16 acres of development land in Fontana.

The property, located at 11100 Hemlock Avenue, was excess land adjacent to the JM Eagle Fontana manufacturing facility. REDA Bascom Ventures plans to develop the site into a state-of-the-art industrial / distribution building totaling 350k square feet.

Rustin Mork, Anthony Dedeaux and Brett Dedeaux of Bingswanger Realty Advisors represented the seller, JM Eagle. Kevin McKenna and Scott Sanders of Colliers International represented the buyer, REDA Bascom Ventures. McKenna and Sanders will also handle leasing and sales for the new development.

"The property, with an excellent location within the South West Industrial Park (SWIP), offers convenient access to the 10, 15 and 60 Freeways – three major transportation corridors linking the property to the Ports of Los Angeles and Long Beach," notes Bill Goltermann, principal of Real Estate Development Associates.

Earlier this year, REDA Bascom Ventures acquired a five-acre site in Commerce. The property is being entitled for a 141k-square-foot industrial building with construction starting in the first quarter of 2014.

"We currently have a pipeline of development projects in various stages that exceeds 2 million square feet and are looking for more quality opportunities in the Inland Empire, Orange County and Los Angeles industrial market," said Real Estate Development Associates principal Jason Krotts.

CENTERS DYNAMIC LANDS NEW FINANCING FOR PORTION OF ONTARIO RETAIL CENTER

Centers Dynamic Inc has obtained a \$9.2 million bridge loan to fund the purchase of a vacant 45.7k-square-foot Albertsons and refinance the debt on the existing inline space at Grove Plaza, a neighborhood shopping center in Ontario. The new financing was provided by Karlin Real Estate Lending.

continued on page 11

INDEX

News and Features

Employees With ‘Attitude’: How to Reverse the Entitlement Attitude of Your Problem-Staffers Sadly, attitude of entitlement is not a rarity in the workforce of today, particularly amongst employees under the age of 30. Fortunately, reversing course with problem staffers is not as difficult as some employers may think. 5

There’s No Such Thing as a Bad Idea. (Or Is There?) Generally, there is widespread contempt for the “no bad ideas” notion. Yet authors Rigie and Harmeyer have a different take on it. 6

Top 10 Tips When Audited by the IRS or FTB (in California) Bill Lindsey gives 10 tips that could be a game changer for you if you have just received notice from the IRS or Franchise Tax Board. 7

Beyond the Business Plan: “Lucky” 13 Essentials You Won’t Learn in Business School According to authors Michael Houlihan and Bonnie Harvey of the Barefoot Cellars winery, entrepreneurs can be made—you don’t have to be born with that entrepreneurial gift. 9

Columns

Real Estate Notes. 3

Management. 5 & 18

Venture Capital. 5

Business Success. 6

Investments and Finance. 8

Entrepreneurship. 9

The Lists:

 Long Distance Companies Serving the Inland Empire. . . 10

 Interconnect/Telecommunications Firms. 13

 Internet Service Providers Serving the Inland Empire. . . 15

 Private Aviation. 24

 Copier, Fax and Business Equipment Retailers. 29

Computer Column. 11

Restaurant Review. 17

Women in Business. 19 & 40

Financial Planning. 23

Financial Column. 23

Manager’s Bookshelf. 25

New Business Lists:

 County of San Bernardino. 36

 County of Riverside. 37

Executive Time Out. 39

Vol. 25, No. 11, November 2013 — Inland Empire Business Journal is published monthly by Daily Planet Communications, Inc., 1801 Excise Street, Suite 111, Ontario, CA 19761. (909) 605-8800. Bulk rate U.S. postage paid, Ontario, CA, permit No. 1. Send address changes to: Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose, or for the purpose or sale of any security. “Inland Empire Business Journal” trademark registered in the U.S. Patent Office 1988 by Daily Planet Communications, Inc. All rights reserved. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed, return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright 2013 Daily Planet Communications, Inc.

Quotations on “Happiness”

Happiness is a perfume you cannot pour on others without getting a few drops on yourself.

Ralph Waldo Emerson

There is only one way to happiness, and that is cease worrying about things which are beyond the power of our will.

Epictetus

Seek happiness for its own sake, and you will not find it; seek for duty, and happiness will follow as the shadow comes with the sunshine.

Tryon Edwards

Half the world is on the wrong scent in the pursuit of happiness. They think it consists in having and getting, and in being served by others. On the contrary, it consists in giving, and in serving others.

Henry Drummond

INLAND EMPIRE business journal

PUBLISHED BY
Daily Planet Communications, Inc.

BOARD CHAIRMAN
William Anthony

MANAGING EDITOR
Ingrid Anthony

ACCOUNT EXECUTIVE
Mitch Huffman

CORRESPONDENTS AND COLUMNISTS

Barbara Jaurequi	Nicole Gravagna	Peter K. Adams	Mitchell Rigie
Keith Harmeyer	Henry Holtzman	Bill Lindsey	Christine Rolfe
William “Bill” Cortus	Michael Houlihan	Bonnie Harvey	Edward Allen
J. Allen Leinberger	David Sayen	Vickie Milazzo	Bill Gerdes
Roxanne Rivera			

STAFF

Travel Editor: Camille Bounds
Consultant: Mel Pervais

Art Director: Jonathan Serafin
Sales: Mitch Huffman

CONTACT US

William J. Anthony	Publisher & Producer	williamj@busjournal.com
Ingrid Anthony	Managing Editor	ingrid@busjournal.com
Jonathan Serafin	Art Director	jon@busjournal.com

MANAGEMENT

Employees with ‘Attitude’: How to Reverse the Entitlement Attitude of Your Problem-Staffers

By Barbara Jaurequi, MS, LMFT, MAC

Sherrie is a 25-year-old woman who works for a large mortgage banking firm. As a junior analyst, she receives a generous salary for her few years of experience along with a considerable benefits package. Soon after joining the firm, Sherrie began coming in late to the office at least a few times a week. When her supervisor confronted her about her repeated tardiness, she became defensive, stating that since she can't control the traffic she should not be penalized for coming in "a few minutes late." For the rest of the day, Sherrie pouted at her desk, was generally unfriendly and behaved like a victim of unfair criticism.

On another occasion, she was asked to stay an hour past her normal quitting time. She refused on the grounds that she was not given enough notice and that she'd already made other plans that were "unbreakable." When her manager commented on her unwillingness to help out, Sherrie explained that she felt she should be paid more if she was expected to do the work of other employees. In spite of her mediocre job performance, Sherrie expected to receive a large bonus at the end of the year. When her supervisor explained that her bonus was based on job performance, and that Sherrie would not be receiving one, Sherrie claimed she was being treated unfairly. Regardless of how she performed her duties, she believed she was entitled to a large bonus and special consideration for things like tardiness and absenteeism. She ultimately decided to quit her job without giving notice.

Sadly, Sherrie's attitude of entitlement is not a rarity in the workforce of today, particularly amongst employees under the age of 30. Employers often find themselves playing the part of "cheerleader" with staff members like Sherrie. They fear negative reactions to criticism and tolerate mediocre job performances to avoid dealing with their employees' poor attitudes. Employers can feel trapped when dealing with attitudes of entitlement amongst their staff members. They endure offensive demeanors to avoid the hassles of retraining new staff, wrongful termination lawsuits and defensive hostile reactions from would-be terminated employees.

Fortunately, reversing course with problem staffers is not as difficult as some employers may

continued on page 27



Motivate.
Celebrate.
Congratulate.

Macy's Gift Cards are the perfect present for clients, customers and employees. Redeemable at over 800 stores nationwide and on macys.com, they're one of the smartest business decisions you'll make this year. And they never expire!

Call 1-800-452-4440 and be sure to ask about our volume discounts, or visit macys.com/corporatesales

the magic of
macys
.com



VENTURE CAPITAL

Venture Capital for Dummies®: Ten Ways to Lose a Deal

You've managed to get the attention of well-established venture capitalists. You're finally meeting them face-to-face, and everything seems to be going great. But then disaster strikes. You present your estimate for your company's projected earnings and you see the VCs' faces drop. You find out later they thought it was unrealistic, which made them worry you didn't have a handle on other aspects of the business. Or maybe your projected earnings were reasonable, but your product demo went horribly wrong. Or maybe you can't even get your foot in the door because potential VCs keep telling you they've already heard about other businesses with the same concept as yours.

Cue the panic. You've spent long, tedious hours working on your business, and now it may seem that it was all for nothing.

"Not to worry, if you're having trouble navigating the mystical world of venture capital, you're in good company," says Nicole Gravagna and Peter K. Adams, authors of the new book "Venture Capital For Dummies®." "Venture capital is often misunderstood and can feel like a big cloaked, black box to many people. But getting an understanding of the basics will help demystify the whole process."

That's exactly what Gravagna and Adams seek to help readers do with their new book. In it, readers discover which companies benefit most from venture capital, how venture capital works, how to connect with venture capitalists (VCs), how to position their company to appeal to investors, and much more.

Of course, nobody's perfect, but when you're seeking venture capital, some mistakes, more than others, can cost you the deal. Here, Gravagna and Adams outline 10 of the most damaging mistakes you can make and tell you how to avoid them—or overcome them if they occur.

Being uncoachable. Growing a company from a team of one or two into a thriving business is hugely difficult, but you will learn a ton along the way. Being coachable means having a personality that allows you to say, "I stand corrected." In other words, you can take criticism, constructive or otherwise, and use it or disregard it, while staying positive throughout. Strive to be coachable, especially if that trait isn't one you possess naturally.

"People who are uncoachable don't take criticism well or simply don't listen," confirms Adams. "They are offended by the notion that their company isn't perfect, even though no company is perfect. The uncoachable person resists change and quickly frustrates all investors he meets."

Having a critic. You can't do a lot when someone doesn't like you or your company, but be warned, having someone badmouth your deal, even falsely, can ruin the mood around your fundraising campaign very quickly.

"In an angel meeting of 25 people, if one angel says something less than positive about your deal, the excitement drops, and the deal can die right there on the boardroom table," says Gravagna. "If a VC asks his advisors what they think of your deal and they dislike it, it's dead. Horrifying, but true. The best way to avoid this problem is to make friends and don't make waves for any reason while you are fundraising."

Quoting an inflated valuation. Quoting an inflated value for your company is probably the number one reason a deal sours on the investor's plate. Adams points

continued on page 16

BUSINESS SUCCESS

There's No Such Thing as a Bad Idea. (Or Is There?)

Brainstorming experts have long held that every idea, however impractical, is worthy of consideration. But in practice, many of us have come across our share of unmistakable duds. Mitchell Rigie and Keith Harmeyer, coauthors of "SmartStorming," have thoroughly explored this conundrum. Here, they explain why lots of good can come from bad ideas.

"There's no such thing as a bad idea!" Whether you're in advertising, sales, HR, or just slaving away in the back cubicle, at some point you've probably been involved in a brainstorming session where someone has uttered those brave words. In fact, the mantra is often upheld as the number-one "rule" of brainstorming, long embraced and championed by experts.

But is it really true? After all, when you think about it, you usually hear those words when they're being used to justify a less-than-stellar suggestion that's just been made by a colleague. In reality, aren't there at least a few bad ideas lurking in the shadows?

In their SmartStorming corporate training sessions, Mitchell Rigie and Keith Harmeyer—coauthors of "SmartStorming: The Game-Changing Process for Generating Bigger, Better Ideas"—always introduce the "no bad idea" notion. More often than not, a heated debate ensues.

"Most of us have at least a vague understanding of the expression's meaning—but many of us just don't buy it," says Harmeyer. "When the debate comes up, there's always one participant, and often many more, who challenge this notion that bad ideas don't exist. We typically hear comments like, 'Of course there are bad ideas! If we all decided to jump out of the window right now and defy gravity, wouldn't that be a bad idea?'"

"Some people really get passionate about it, like they find it personally offensive," says Rigie. "Then again, we often find that other people are equally passionate about the opposite point of view."

A Window on the "Storm" of Controversy

According to Rigie and Harmeyer, the "no bad idea" mantra is not a new one. Alex Osborn, considered by many to be the father of brainstorming, believed that in order to be successful, participants must "suspend judgment."

Like most savvy brainstorm leaders, he understood the perils of allowing people to start criticizing ideas in the midst of a session. And today almost every well-regarded group idea generation methodology maintains the tradition. So why do so many people feel strongly that there are bad ideas—ideas so bad they should be stopped dead in their tracks so as not to waste the time and energy of the group?

"We were really fascinated, and a little puzzled, by people's reactions," says Rigie. "So we decided to post this question on LinkedIn: 'We've all heard the expression There are no bad ideas. Do you agree? If not, why? If so, what does the expression mean to you?' We wanted to see just how varied the responses would be."

Here is a small sampling of the responses the SmartStorming partners received:

"Of course there are bad ideas. When your product does not meet customer [expectations], it's a bad idea." "In the army they used to say the only stupid question is the one not asked. There are plenty of stupid ideas but everyone should have the opportunity to express [them]."

"We are taught to encourage everyone to say only positive things to others' suggestions and keep everything nice and rosy. Unless you want to sit around a campfire, sing

'Kumbaya,' and make s'mores, this is ludicrous!"

"There are many bad ideas out there, like harming oneself or others, taking advantage of others, and making foolish financial and business decisions." "Jumping out of an airplane without a parachute: a BAD idea...Buying MySpace for billions: a BAD idea."

"I've sat in brainstorming sessions where 'there are no bad ideas.' Um, there are. Okay, some trigger innovative thinking. But most just waste time. Unfortunately, many people just like to hear themselves talk." The debate, as you can see, is fairly one-sided. Generally, there is widespread contempt for the "no bad ideas" notion. Yet Rigie and Harmeyer have a different take on it.

Surprise! A Lot of Good Can Come From Bad Ideas

So...are there bad ideas, or not? "It all depends on how you look at it," Harmeyer explains. "There are obviously ideas that appear unfeasible, impractical, irrational, harmful, and potentially devastating. No one of sound mind would propose implementing such an idea, assuming they truly believed it to be bad. The real question isn't whether such ideas are bad, but instead, should those ideas be cast aside as soon as they're voiced?"

"Most brainstorming gurus agree that when searching for new, innovative solutions, it's important to give even ideas that resonate as undeniably 'bad' a chance to be considered, debated, and developed," says Rigie. "As Osborn put it, we should suspend judgment. He didn't say to eliminate judgment, only to suspend it. This would imply that we will eventually evaluate and judge

whether some ideas are unacceptable, impractical, or simply off target. But we must suspend that judgment until an idea has had a chance to percolate."

Read on for a few tips on why you should let bad ideas fly and how to manage them:

Criticism kills innovation.

According to Rigie and Harmeyer, first, and perhaps most obvious, is the fact that rampant criticism in a brainstorm is offensive to many. When people's ideas are quickly and consistently shot down, they become intimidated and are reluctant to share—not an ideal situation in a group idea generation session.

"It takes courage to put forth an idea that is imaginative or radical sounding," says Harmeyer. "Negativity and judgment create an unsafe atmosphere for sharing such ideas." In the beginning, you want quantity, not quality. As a rule of thumb, the idea generation phase of a brainstorm should be spontaneous and free flowing, where ideas are plentiful, offered spontaneously and without hesitation.

"The moment an idea is shot down, the free-wheeling momentum will grind to a halt," explains Rigie. "It can take a group significant time to get back into flow, if they are able to at all. So even if an idea has no value, the 'cost' of killing it is too great, when considering the negative impact on the session's productivity."

Often, bad ideas lead to BIG ideas. You never know when a so-called "bad idea" will contain the seeds of greatness within it.

"We've seen it countless times in our work," says

continued on page 15

Top 10 Tips When Audited By The IRS or FTB (in California)

By Bill Lindsey MSFS, AEP, RFC

You have just received notice from the IRS or Franchise Tax Board (in California) that you are being audited. If you are human, one of the first thoughts that may pop into your mind is, “now what?” or “what am I going to do next?” Sadly, in most cases,

our tendency is to get all worked up for nothing. Fear is a common reaction to this experience. Unfortunately, the fear caused by all this tends to affect your work, family life, and even your health. So before handing yourself over on a silver platter to the IRS (or any state tax

agency), check out the following 10 tips. If you follow them, they can and will be a complete game changer for you.

1. DON'T WORRY when you get the Information Document Request form (IDR)

from the IRS. The IRS will be asking a number of questions, seeking explanations, and requesting proof of your deductions.... Don't worry! You are a U.S. citizen/taxpayer and you have RIGHTS! Most people FEAR the “audit letter” because they think they will “go to jail” if they did something wrong, but that's not the case unless you've been dishonest, lied, or intentionally misrepresented dollar amounts on your tax returns.

2. DON'T TALK TO THE IRS AGENT, let your CPA or accountant do it. Unless your accountant tells you to ... have your CPA or accountant do all the work and interact with the IRS agent. You might become “emotionally” involved when you're asked a question and TALK TOO MUCH. This is NOT good! Your accountant or CPA, on the other hand, can handle all the dialogue with professionalism and accuracy, with little or NO emotion, and get the job done faster.

3. STAY INFORMED by your CPA or accountant as to the progress of the audit. Many taxpayers being audited just hand-over all the work and effort to their CPA's or accountants and don't stay involved in the progress or process of the audit or its updates. This can be very problematic in the end because of inaccurate or incomplete answers given to the IRS auditor or a perceived “attitude” by your CPA or accountant.

4. GET AN EXPERIENCED CPA OR ACCOUNTANT to help represent you before the IRS. They usually know exactly what to do and how to do it. If your current CPA or accountant seems “LAME” or unresponsive, don't be afraid to fire them and get a new one who has experi-
continued on page 32



GET MORE
FROM EVERY
BUSINESS
PURCHASE



U.S. BANK BUSINESS
CASH REWARDS VISA® CARD

EARN UP TO 3% CASH BACK WITH A U.S. BANK BUSINESS CASH REWARDS VISA® CARD.

- Earn 3% cash back on all cellular, gas and office supply store net purchases¹
- Earn 1% cash back on all other net purchases
- Earn a 25% annual bonus based on your prior year's Cash Rewards, up to \$250

There's no limit on the rewards you can earn, and your earnings will never expire.

To apply, stop by your local branch and talk to a Small Business Banking Specialist.

Learn more at usbank.com/cashrewardsbiz or call 866-608-8043.

All of **us** serving you®

connect
usbankconnect.com

usbank

¹The Cash Rewards earned is three percent (3%) of Net Purchases (purchases minus credits and returns) made on cellular, gas and office supplies. All other Net Purchases will earn one percent (1%) Cash Rewards. Merchants must submit the charge under the appropriate merchant or industry code, as established by Visa and the merchant, to qualify for rewards. U.S. Bank does not control how merchants choose to identify their business and reserves the right to determine which purchases qualify. The creditor and issuer of the Business Cash Rewards Card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc. © 2013 U.S. Bank National Association. All rights reserved.

DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Monster Beverage Corporation	57.43	52.25	5.18	9.9%
CVB Financial Corp. (H)	14.28	13.52	0.76	5.6%
Provident Financial Holdings, Inc.	17.18	16.61	0.57	3.4%
American States Water Company	28.48	27.56	0.92	3.3%
Simplicity Bancorp, Inc. (H)	15.64	15.55	0.09	0.6%

	Ticker	10/21/13 Close Price	9/30/13 Open Price	%Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company	AWR	28.48	27.56	3.3	33.09	20.32	18.8	NYSE
CVB Financial Corp. (H)	CVBF	14.28	13.52	5.6	14.36	9.43	19.3	NASDAQGS
Monster Beverage Corporation	MNST	57.43	52.25	9.9	66.12	39.99	31.3	NASDAQGS
Simplicity Bancorp, Inc. (H)	SMPL	15.64	15.55	0.6	15.93	13.50	20.6	NASDAQGS
Provident Financial Holdings, Inc.	PROV	17.18	16.61	3.4	19.69	14.00	7.2	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	27,608,170
CVB Financial Corp.	8,634,160
American States Water Company	3,087,940
Provident Financial Holdings, Inc.	787,370
Simplicity Bancorp, Inc.	181,810
D&P/IEBJ Total Volume Month	40,299,450

Monthly Summary 10/21/13

Advances	5
Declines	0
Unchanged	0
New Highs	2
New Lows	0

Duff & Phelps, LLC

One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 689-0070.

Endorsement In...

continued from pg. 3

tion wanted to hear." He said he considered Coduto's removal to have been both ill-advised and outside the scope of the college's and the campus council's authority. "All students have freedom of speech. That applies to whether they are a student government member or not. There should not be restrictions on what they can say."

Coduto said he believes he was within his rights to support the college board candidate of his choice publicly. He acknowledged that traditionally student body presidents have not endorsed college board candidates and that he noted his ASB president title in making the endorsements, but said he did not believe he was bound by tradition and that he made clear he was speaking for himself when endorsing Inam. "I have never spoken on behalf of the entire student body saying that the whole student body thinks this, or even that the whole

student government thinks this," he said. "The endorsement is what spurred the entire situation, but technically not the reason I was removed from office. It caused a stir-up with the board, who put pressure on the president of the college, who put pressure on the student government advisors, who put pressure on the student government members to remove me from office on grounds such as being 'unethical.'" Coduto said it was hypocritical of Shannon to attack him for having engaged in political activity when Shannon has himself made political contributions to the college board members, at whose pleasure he serves as president/superintendent. "I question the ethics of that," Coduto said. Coduto said he now recognizes that he had to pay a steep price – being removed as student body president – for exercising his freedom of speech. Nevertheless, he said, he would "absolutely do so again."

—San Bernardino County Sentinel



San Bernardino County
Sentinel

News of Note
from Around the
Largest County
in the Lower
48 States

Subscribe today!
Visit www.sbsentinel.com

ENTREPRENEURSHIP

Beyond the Business Plan: “Lucky” 13 Essentials You Won’t Learn in Business School

There are a lot of different beliefs about what it takes to be a successful entrepreneur. When you look at famous, crazy-successful entrepreneurs like Bill Gates and Oprah Winfrey, maybe you feel more discouraged than inspired. I could never do what they did, you think. Sure, I’m learning a lot in business school, but I don’t think I have the “entrepreneurship gene.”

Then again, maybe you’re the complete opposite and think to yourself, I know I can start the next Facebook or Spanx...I just need the right idea, and everything else will fall into place. Or perhaps you think it’s all about luck: My product is great, but how it will do in the market is a crapshoot. Maybe it will sell; maybe it won’t!

Whatever your thoughts are on entrepreneurship, one thing is for sure: If you’re still learning about the “real” business world from inside a classroom, there’s no denying how much you can learn from bootstrappers who have been there and done that.

“The truth is, entrepreneurs can be made—you don’t have to be born with that entrepreneurial gift (in fact, most successful businesspeople weren’t),” says Michael Houlihan, coauthor along with Bonnie Harvey of the New York Times bestseller “The Barefoot Spirit: How Hardship, Hustle, and Heart Built America’s #1 Wine Brand.” “It all comes down to foundational knowledge and hard work. And if you’re open minded and willing to listen to the voice of experience, you can learn the guiding principles that play a role in building successful businesses—and have a major advantage over many of your peers.”

Together, Houlihan and Harvey are the voice of experience, having bootstrapped a

very successful business from the ground up. They are the founders of Barefoot Cellars, the company that transformed the image of American wine from staid and unimaginative to fun, lighthearted, and hip. When they started their company in the laundry room of a rented Sonoma County farmhouse, they knew almost nothing about winemaking or the wine business. The Barefoot Spirit tells their California-style rags-to-riches story in compelling and colorful fashion, and reveals just what it takes to succeed as an entrepreneur. Now, Houlihan and Harvey are also sharing what they’ve learned as they speak at business schools across the country. In their presentations, they collectively refer to their guiding principles as “The Barefoot Spirit,” a system requiring entrepreneurs to put themselves in the other person’s shoes. When you allow these principles—not fear, greed, or the way other people did things—to guide your decisions, teach Houlihan and Harvey, you can increase sales, reduce overhead, gain new loyal customers, and grow your brand.

“We’re really passionate about teaching young entrepreneurs,” comments Houlihan. “These students are already getting wonderful educations—our goal is to supplement the foundational knowledge they’re learning in the classroom by offering insights from the trenches, so to speak.”

According to Houlihan, he and Harvey had to learn many of the lessons that led to their success in the School of Hard Knocks—and they prefer that young entrepreneurs avoid that particular classroom.

“That’s one reason why we developed the Barefoot Spirit,” notes Harvey. “Business school will tell future entrepreneurs

how the car works, but the Barefoot Spirit will tell them how to get where they’re going. It provides foundational knowledge that can increase young entrepreneurs’ chances of success. These are the standards that really help you connect the dots between an on-paper business plan and running a real-world business.”

Read on to learn about 13 foundational habits that (along with a healthy work ethic) will help you to become successful as an entrepreneur:

Always ask yourself, How would I like this? When you start your own business, you’ll quickly learn that there’s no class, book, case study, or industry standard that always gives you a clear answer to One Big Question: Will this choice sustain and grow my business? However, there is a simple formula that rarely steers you wrong. Your grandmother called it “The Golden Rule.” Your mother said, “Put yourself in the other person’s shoes.” Today, Houlihan and Harvey ask, “How would you like it?”

“It’s quite simple: Would you like to be on the receiving end of your actions?” Houlihan asks. “Would you work for you? Would you extend credit to you? Would you like selling to you if you were a vendor? As a consumer, would you buy from you? By putting yourself in the other person’s shoes, you’ll get an objective view of your business practices and how they might need to change in order for you to build a brand you’d be loyal to. Too often, entrepreneurs limit their success by allowing fear, greed, or the way other businesses do things to guide their decisions.”

Pinpoint your strengths and weaknesses. We all tend to

think that we can do more than we actually can. As a result, we’re overscheduled, overtired, overstimulated, and overwhelmed. In the business world, this tendency to be “over” causes us to blow our skill sets, our capabilities, and even our products and services out of proportion. That’s why Houlihan and Harvey recommend that you work with a third party who knows you very well.

“One of the keys to success is understanding what you have an abundance of and what you need more of—and a trusted friend or mentor can help you make those distinctions,” Harvey points out. “This person can help you determine how much time you have to commit to your venture and how much money you can safely spend, for example. He or she can also keep you honest about what you do and don’t excel at, how you handle stress, and when you need to delegate tasks and call in help. It will be harder to make false claims knowing you are being held accountable.”

Always keep in mind why you’re in business. Before you open your doors for the first time, get clear on your values and goals as an entrepreneur. Ask yourself questions like: Why do I want to build this business? Is it simply to create a job for myself? Is it to create a legacy, or to build brand value that I can monetize at some point? What are my beliefs on how employees and customers should be treated? What lines do I never want to cross?

“Consider writing the answers to these questions down and looking back at them from time to time,” Houlihan advises. “The reasons behind why you want to start a business in the first place will influence how

continued on page 12

Robert Balzer...

continued from pg. 1

In 2008 Cal Poly Pomona Library was honored to begin receiving the personal collections of renowned wine journalist and wine educator, Robert Lawrence Balzer. Balzer is recognized for having had an enormous impact on the California wine industry, and on the acceptance of California wines worldwide. He began championing quality California wines in the 1930s, decades before the rest of the world realized their

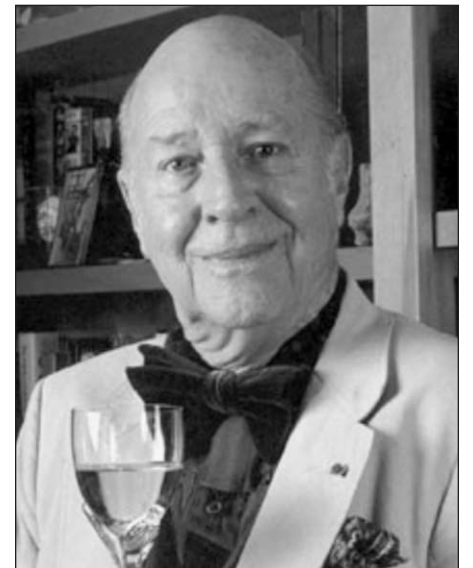
“The California wine industry owes Robert Lawrence Balzer more than you can imagine. Without his writings California wines would not be where they are today.

His work legitimized our industry to the world.”

—Ernest Gallo

stature. In 1973 he organized a blind tasting with the New York Food and Wine Society, where California Chardonnays received the top four scores. That contributed momentum toward the famous 1976 “Judgment of Paris” blind tasting where again California wines received top scores over

French wines (portrayed in the 2008 film “Bottle Shock”). The acquisition of the Robert Lawrence Balzer Collection builds on an already significant Wine Industry Collection at Cal Poly Pomona Library and further strengthens the library as a research venue for the wine industry.



Robert Lawrence Balzer

Long Distance Companies Serving the Inland Empire

Listed Alphabetically

Name Address City/State/Zip	# Employees: I.E. Companywide	# Offices: I.E. Total	Local Contacts: Residential Business Repair	Service Area/ Calling Areas	Local Address	Top Local Executive Title Phone/Fax E-Mail Address
AT&T 1. 1150 S. Olive St. Los Angeles, CA 90015	n/a 244,000		(800) 288-2020 (800) 750-2355	Nationwide	1375 Camino Real, Ste. 120 San Bernardino, CA 92408	Randall L. Stephenson President/CEO (909) 884-7861 rstephenson@att.com
Charter Business 2. 12405 Powerscourt Dr. St. Louis, MO 63131	300+ 16,000+	6 268	(888) GET-CHARTER (800) 314-7195 (800) 314-7195	Nationwide (in select states)	7337 Central Ave. Riverside, CA 92504	Thomas M. Rutledge President/CEO (626) 430-3352/(951) 509-7111 trutledge@charterbusiness.com
Dialtone Services LLC 3. 56925 Yucca Trail, Ste. 406 Yucca Valley, CA 92284	1 15	1 2	N/A (888) 483-4020	California	56707 Desert Gold Dr. Yucca Valley, CA 92284	Ron Sweetman President (888) 483-4020 www.dialtoneservices.com
TelePacific Communications 4. 515 S. Flower St. Los Angeles, CA 90071	57 1,200	1 35	(909) 945-8180 (909) 945-8180 (909) 945-8180	L.A., Orange, Riverside, San Bernardino, San Diego Counties	9166 Anaheim Place, Ste. 100 Rancho Cucamonga CA 91730	Phillip Ross President (909) 945-8218/945-8255 pross@telepacific.com
Sprint/Nextel Communications, Inc. 5. 301 E. Ocean Blvd., Ste. 2000 Long Beach, CA 90802	11 55,000	1 140	na	Nationwide	3535 W Tyler St. Riverside CA 92503	Dan Hesse CEO (951) 352-6100 dhesse@sprint.com
Time Warner Telecom Calif., Inc. 6. 430 N. Vineyard Ave., Ste. 150 Ontario, CA 91764	60 1,000	3 31	(909) 605-5734 (888) 363-2067	Worldwide	3281 Guasti Rd., Ste. 350 Ontario CA 91761	Robert D. Marcus President/CEO (909) 605-5734/456-3650 rmarcus@twtelecom.com
Verizon 7. 140 W. St. New York, NY 10007	n/a 244,600	5 3	(877) 300-4498 (800) 201-1452 (800) 483-2000	Nationwide	15505 Sand Canyon Ave. Irvine CA 92618	John Stratton President (805) 372-6969 jstratton@verizon.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2013 by IEBJ.

COMPUTER COLUMN

Winners and Losers

By J. Allen Leinberger

I love it when I am proven right. Last month I spoke about Apple and Samsung and mentioned in the process that the glow had gone dull on Microsoft. Well it turns out that the "Wall Street Journal" now agrees with me. Their version of the story goes like this: Microsoft, back a few decades ago, wooed the I.T. departments of major corporations. They, in turn, built company computer networks around Bill Gates' gear. People who worked for those companies got used to using Microsoft computers and programs.

Meanwhile Apple was slowly building up a consumer base of independent computer users. (Remember when they gave computers to schools for free. That was to build a new generation of computer users.) By the time that the new century dawned, Apple was ready with an entire new product line, a consumer line, designed not for work but for daily use. First came the iPod in 2001. That was followed by the iPhone in 2005. To tell the truth, Blackberry had smart cell phones out first, but the iPhone was promoted as the popular new cutting edge device. The Blackberry, with their QWERTY board was preserved as part of the corporate structure.

Finally came the tablet, the iPad. (As I write this, I have not had the chance to review the new iPad 5, which came out on Oct. 22.)

In truth, the tablet was little more than a laptop, but it was lighter and "different." Kids got attached, especially with the addition of almost universal Wi-Fi. Once the working class discovered that an iPad could carry apps that included things like complete Physicians Desk References in a totally portable format, they started a grass rotes uprising against those I.T guys.

We never liked those guys anyhow. You may remember the old "Saturday Night Live" routine where the guy from I.T came up to the office and shoved workers out of the way to fix simple little things with complicated seven-step fixes? So now, oddly enough, Apple is cutting back on its low-priced iPhone 5 and increasing production of its high-end version. Personally I plan to wait for the end of my phone contract next year about the time that the iPhone 6 comes out.

But Samsung is still in the fight. It is now being rumored that the next Samsung smartphone will be curved. Apparently Samsung has developed a flexible screen and that means that their next phone will be more "pocket-friendly." It could also mean that Samsung could make big curved screen TVs to replace the current HD monsters in our living rooms.

LG meanwhile is considering a curved smartphone that bends from top to bottom instead of Samsung's left to right format. Meanwhile Samsung has beaten Apple to the marketplace with its new smart watch. A very clever TV commercial reminds us of every wrist communications' device from Dick Tracy's to Capt. Kirk's, and lets you know that you can now join this communication fantasy. Of course, some of you may have bought the most recent Apple Nano and added a wristband to it. The Nano is only an iPod and doesn't do what a smartphone does, but it shouldn't take Apple much time to jam the rest of the iPhone works into the little shell.

So, here is where we are headed. Market predictors see Apple's iPhone on the rise and Samsung on the decline. Not because of Samsung's curved screen and not because Samsung has the first watch computer, but because Samsung is Android based and the iPhone is not. Speculators cannot explain why, but consumers seem to have come to accept the screen keyboard. A couple of years ago many people were saying that they

continued on page 38

Real Estate...

continued from pg. 3

With the acquisition of the grocery space, Center Dynamic now owns 84k square feet of the 122.6k-square-foot center, located at 1151-1161 Walnut Avenue. The remainder of the square footage is made up of five independently owned pad spaces. Grove Plaza is co-anchored by a CVS Pharmacy, and features several national tenants including Kragen Auto Parts, Baskin Robbins, Subway, Burger King and Wells Fargo.

A portion of the loan proceeds will be used to fund the costs associated with the lease up of the remaining vacant space at the center, which Karlin expects will be accelerated with the addition of 99¢ Only Store. The discount retailer signed a lease to occupy half of the former Albertson's space.

PRIVATE INVESTOR PAYS \$4.6 MILLION FOR CORONA RETAIL ASSET

Green River Promenade, a 42k-square-foot retail center in Corona, traded hands at a price of \$4.6 million (\$110/sf). Located at 4300 Green River Promenade, west of the 71 Freeway on the south side of the 91 Freeway, the asset was acquired by Corona Capital LTD. The seller was Wayman Promenade LLC.

Green River Promenade Retail Center is a multi-tenant investment property zoned for retail, medical and office usage. The center features excellent signage and is located in the main arterial 91 Freeway bypass to Corona and South Corona.

Roger Niez, David Knowlton, and Steve Liu, with NAI Capital represented the buyer and the seller in the transaction.

MURRIETA SELF-STORAGE PROPERTY SOLD BY FIRST CITIZENS BANK & TRUST COMPANY

Guava Street Storage, a bank-owned self-storage property in Murrieta, sold for \$2 million. The property, formerly known as 1st Choice Self Storage, was sold by First Citizens Bank & Trust Company.

The property, built in 2007, consists of 161 self-storage units and 11 RV parking spaces situated on 2.39 acres. Earlier this year, the 41.6k-square-foot property was foreclosed on by First Citizens Bank & Trust Company.

The facility has a large on-site management office and apartment. In addition, the property has an attached office building which will be utilized for future additional rental income.

Stephen Grossman with NAI Capital's Orange County office represented the buyer, Eddie Atoian. The bank was repped by Lee & Associates. According to Grossman, the buyer plans to implement new management and marketing systems to enhance the value of the asset.

MG PROPERTIES SPENDS \$42 MILLION ON UPLAND MULTIFAMILY ASSET

In a recent institutional-quality multifamily buy out of the Inland Empire, MG Properties purchased the Stoneridge Apartments, a 300-unit multi-family community in Upland, for \$42 million (\$140k/unit). The property was sold by Irvine-based Sares-Regis Properties.

Stoneridge is located on the southwest corner of Benson Avenue and West 8th Street, just one block north of the 10 Freeway and just minutes from large retail centers, major employment areas, and the seven prestigious Claremont Colleges. Built in two phases in 1973 and 1976, the property is comprised of 21 two-story buildings situated on nearly 12 acres and offers one- and two-bedroom homes. Exterior renovations were completed in 2007 and 75% of the unit interiors have been upgraded with luxury appointments such as wood-like flooring, Berber carpet,

continued on page 20

Beyond the...*continued from pg. 9*

you run it day to day. It's important to stay connected to your values and to make sure that time and momentum don't move you too far away from them."

Become a leader in your own category. There was a time before terms like "social network," "iPhone," and "Google it" were used. So today, Harvey and Houlihan encourage entrepreneurship students to create their own terms, define their own niches, and be leaders in their own new categories. Doing so can distinguish your company and lead your product to success.

"What is your new term for defining your product or service?" Harvey asks. "It just might catch on. Don't be afraid to name your own tune! And don't let initial resistance or skepticism stop you. Believe me, Barefoot caught a lot of flak from the traditional and conservative wine industry when we began to use terms like 'personal house wine,' and 'velocity price point.' But today, those terms have caught on—and are now used throughout the industry."

Always OVERdeliver. As a (probably cash-strapped) entrepreneur, at times you may be tempted to cut corners in order to save a minute, a hassle, or a buck. Don't. Remember, most consumers look for products and services that provide good value for the price. If you want to gain your customers' loyalty, you have to offer them exactly that—and you need to make sure that they have consistently positive experiences with your company.

"When products meet or exceed customers' expectations, they are more likely to remain loyal and recommend your brand to friends, family, and associates," Houlihan confirms. "At Barefoot, we always strove to overdeliver by meeting and exceeding customers' expectations in quality, quantity, and customer service. We validated the consumer's decision to choose our brand by publicizing all of our awards, accolades, and endorsements. And we took every opportunity to get feedback on what people liked about Barefoot, and how they thought we could make it better."

Know the difference between customer service and complaint resolution. These days, most companies have anything ranging from one person to a whole department dedicated to so-called "customer service." But in reality, many of these departments should be called "complaint resolution," because that's what happens: Customers express their displeasure, representatives try to resolve the problem as soon as possible (often relying on a script), then move on.

"Instead of handling complaints formulaically and trying to sweep them under the rug, see customer service as a way for your company to get real and timely feedback about your goods and services from the people who are using them," Harvey recommends. "Remember, for every customer who chooses to engage with you about your product or service, many more may be quietly taking their business elsewhere!"

"Treat each customer on an individual basis," he continues. "Ask about the customer's experience with your product and really listen to the answers. Pass helpful insights and ideas on to production and marketing. And most importantly, stand behind your product. Don't rest until the customer has something good to say about your company."

Don't treat your employees like commodities. Rarely is employee turnover talked about in business schools—and you won't see it as a line item on a business plan, either—but it has the potential to be one of the biggest costs for your business. When a member of your team leaves, you don't just lose that employee; you lose her hours of training, her institutional knowledge, her relationships outside the company, and (in the case of salespeople), you can lose cus-

tomers who are more loyal to your former employee than the product she represented.

"It's simple: How you treat your employees directly correlates to how successful your business will be," Houlihan states. "If you treat them like a commodity—if you're stingy with pay, recognition, and benefits—they'll do only the bare minimum to keep their jobs, and eventually, they'll leave."

"Never forget that people work primarily for income, recognition, personal time, and security," he adds. "When Barefoot began paying for performance (monetarily, as well as with days off, publicly recognizing employee achievements, and more) rather than attendance, we found our best people didn't leave because they benefited from their own production. Those who were less productive were paid less and could not afford to stay."

Hire people you like, then help them blossom. In other words, don't hire solely based on someone's technical skill set. You can always teach that. Instead, hire people with foundational qualities you can build on: integrity, enthusiasm, a willingness to learn, a sense of humor, and a sincere interest in your business, to name a few. A good way to test this is to give job candidates a verbal run-down of the position, your company's challenges, and your expectations for the position. Then, have the candidate send you a one-page summary on a deadline. This will tell you volumes.

"You can always train good people later, after you've made them a part of your team," Harvey assures. "And be sure to create an environment where your trusted team members can feel free to grow, take risks, and even make mistakes. Employees who aren't supported and who are afraid of doing something wrong will never live up to their full potentials."

"Lastly, to really get the best out of your people, find out what they excel at," he advises. "Then, redesign their jobs to fit those skills. Ask others to pick up the aspects of the former job that still need to be done. You might be surprised at the positive response. Don't put the square peg in the round hole. Build a square hole."

Meet deadlines (and when you can't, be the first to call). It goes without saying that you should do everything in your power—such as work longer hours and ask for help—in order to meet deadlines to which you've previously agreed. But sometimes, it happens to the best of business owners: Despite your best efforts, there's just no way the product, service, or payment will be ready on time.

"When that's the case—and especially when it is related to paying a bill—call ahead and let the other party know that you'll be late," Houlihan instructs. "Explain what the holdup is, extend your sincere apologies, and explain how you're going to make things right. If the other party has to call you, they'll have a much more negative feeling about you and the situation. I remember during Barefoot's early days, Bonnie and I had to tell some of our creditors that we wouldn't be able to pay on time. And several of those creditors extended our credit on the spot. They said we were the kind of customers they wanted!"

Respect salespeople's time. Dealing with salespeople isn't high on most business owners' lists of priorities. These owners often brush salespeople off or leave them waiting for long periods of time. They may even treat salespeople with annoyance or disrespect. Don't make that mistake. According to Houlihan, the salespeople who call on you have much more to offer than the products and services they represent. They are a gold mine of information and are in a position to significantly help your business.

"For instance, the salesperson calling on you may have special 'pocket' deals to help close new customers or gain larger orders, such as reduced interest rates or extended

continued on page 16

Interconnect/Telecommunications Firms Serving the Inland Empire

Ranked by Number of Employees in the Inland Empire

Company Name Address City, State, Zip	Employees: Inland Empire Companywide	Year Established in Inland Empire	Offices: Inland Empire Companywide	Major Brands Carried	Top Local Executive Title Phone/Fax E-Mail Address
1. Verizon 1200 Lakeview Canyon Rd. Thousand Oaks, CA 91362	2,600 25,000	1952	5 3 Headquarters	Adtran, Alcatel-Lucent, Cisco, Nortel	John Stratton President (800) 201-1452 www.verizon.com
2. Charter Business 12405 Powerscourt Dr. St. Louis, MO 63131	300+ 16,000	na	6 268	Charter Business Internet, Charter Business Phone, Charter Business TV	Thomas M. Rutledge President/CEO (626) 430-3352/(951) 509-7111 trutledge@charterbusiness.com
3. TelePacific Communications 9166 Anaheim Pl., Ste. 100 Rancho Cucamonga, CA 91730	57 1,200	1996	1 35	WND	Phillip Ross President (909) 945-8218/945-8255 www.telepacific.com
4. TW Telecom 3281 Guasti Rd., Ste. 350 Ontario, CA 91761	26 2,850	1993	4 75	WND	Dan Cross Sales Manager (909) 605-5734/456-3650 www.twtelecom.com
5. Edison Carrier Solutions 4900 Rivergrade Rd. Building 2B, First Floor Irwindale, CA 91706	25 110	1999	1 3	3,600+ Fiber route mile network for high capacity data transport. SONET, Managed Wavelength, Dark Fiber, Cell Site Backhaul, and Wireless Site Development	Lisa Swenerton GM (626) 543-8156 www.edisonconnect.com
6. Accent Computer Solutions Inc. 8438 Red Oak St. Rancho Cucamonga, CA 91730	24	1995	2	VoIP, Toshiba, Cisco	Marty Kaufman President (909) 481-4368/481-4376 info@teamaccent.com
7. Business Telecommunications Systems 549 W. Bateman Cir. Corona, CA 92880	20 N/A	1981	1 1	Shoretel, Toshiba, LC Allworx, Avaya, Tadiran	Larry Lavorgna President (951) 272-3100/493-3033 www.bts1981.com
8. Extenda Communications, Inc. 14141 Covello St., Ste. 6A Van Nuys, CA 91405	20 30	1970	1 2	VoIP, MyIntel, Samsung	Russell Schmidt President (800) 640-2411/(818) 785-6623 cs@teamextenda.com
9. Phone Systems Plus 12780 Court St., Ste. C Poway, CA 92064	12	1986	2	NEC, Microsoft, Novell	Ron Kohl President (888) 552-2600/(858) 679-3910 work@psplus.com
10. Triton Communications, Inc. 663 Brea Canyon Rd. Walnut, CA 91789	12 25	1982	1 2	NEC	Vito M. Tasselli President (909) 594-5895/598-2832 vito@tritoncomm.com
11. Voipcom Inc. 3281 E. Guasti Rd., Ste. 700 Ontario, CA 91761	10	1992	1	Nortel Networks, Toshiba, Allworx, Samsung, VoIP System	Diana Saldivar President (888) 673-6933/(909) 483-1938 sales@voipcominc.com.com
12. Inter-Tel Technologies, a Mitel Co. 1251 E. Dyer Rd., Ste. 100 Santa Ana, CA 92705	2 990	1982	0 32	Inter-Tel AVT, Active Voice, Toshiba, Mitel	Charles Oakley Vice President of Operations (714) 283-1600/283-2600 www.mitel.com
13. University Communications 15068 Avenida Flores Chino Hills, CA 91709	2	1985	1	AT&T, Lucent, Norstar Medridan, Toshiba	Gale Medina President (800) 244-2217/597-7198 gamedina@verizon.net

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2013 by IEBJ.

Cleantech...

continued from pg. 2

20 plus companies presenting the event. Yet, they all need capital to develop their solutions and finance new projects. Building on early lessons learned, some of the most knowledgeable sources for emerging financial models and markets will share their expertise at the Global Showcase.

More information on the CLA Global Showcase can be found at www.cleantechla.org/globalshowcase.

New Law Helps...

continued from pg. 1

alleged missing or inadequate signage required by Proposition 65 by providing them with a 14-day window to cure a signage violation in certain situations, thereby avoiding a private lawsuit.

Proposition 65

Proposition 65, approved by voters in 1986, enacted “The Safe Drinking Water and Toxic Enforcement Act of 1986,” which is designed to protect California’s drinking water from chemicals known to cause cancer or birth defects and to warn the public about the presence of those chemicals in their environment. Since its enactment in 1989, Proposition 65 has encouraged businesses to renovate facilities, reformulate products, and update manufacturing processes to eliminate the use of listed chemicals.

Proposition 65 requires, among other things, that private businesses post warnings when they knowingly expose workers or the public to listed chemicals. These warnings can take the form of placards in business establishments where listed chemicals exist or are released into the environment. *continued on page 33*

Ponemon Ranks...

continued from pg. 2

through the lens of doing what’s best for our customer. This study demonstrates that by working hard to do the right thing for our customers, we can continue to earn and deserve their trust.”

The 2013 Privacy Trust Study for Retail Banking was conducted from April to July 2013 and derived from a final sample of 5,559 surveys returned from U.S. adult consumers. For more information about the report, please contact research@ponemon.org.

About the Ponemon Institute

The Ponemon Institute© is dedicated to advancing responsible information and privacy management practices in business and government. To achieve this objective, the Institute conducts independent research, educates leaders from the private and public sectors and verifies the privacy and data protection practices of organizations in a variety of industries. Visit them online at www.ponemon.org.

About U.S. Bank

U.S. Bancorp (NYSE: USB), with \$353 billion in assets as of June 30, 2013, is the parent company of U.S. Bank, the 5th largest commercial bank in the United States. Celebrating its 150th anniversary this year, the company operates 3,087 banking offices in 25 states and 5,032 ATMs and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions. Visit U.S. Bancorp on the web at www.usbank.com.

SUBSCRIBE NOW!

Yes I want to subscribe to the *Inland Empire Business Journal*

- One year \$24 annual subscription One year \$82 — Includes 2013
- My check is enclosed Digital Book of Lists (A \$75 Value)
- American Express MasterCard Visa

Credit Card Number: _____

Expiration Date: _____

Extended Card Validation (front or back right of card): _____

Name: _____

Company: _____

Address (to send Journal): _____

City, State Zip: _____

Phone: _____

E-mail: _____

Make checks payable to:
 Inland Empire Business Journal
 P.O. Box 1979, Rancho Cucamonga, CA 91729
 For more information,
 Call (909) 605-8800/Fax (909) 605-6688



The Barter Exchange Network



and
 Del Rosa Lanes
 Proudly Present

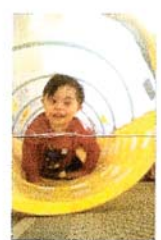
The 1st Annual Down Syndrome / Autistic Disabilities Bowling Fundraiser!

Saturday November 16, 2013



11:30 a.m. to 2:00 p.m.

**Del Rosa Lanes:
 1499 E. Highland Ave.
 San Bernardino, CA 92404**



All Proceeds Benefit The Arc of Riverside County & My Play Club Summer Camp for Children with Disabilities!

For information,
 reservations,
 and or tickets call
 (909) 884-2288



Come out and bowl at a discount price and help support a great cause!

Tons of Giveaways: Bowling Balls, Towels, T-Shirts, Hats and much more!

There's No Such...

continued from pg. 6

ing. In fact, like many brainstorming experts, we make use of some very effective idea generation techniques that actually invite participants to come up with the worst, most ridiculous, even distasteful ideas imaginable—and then to turn around or transform those ideas into great ones.”

Consider the somewhat extreme “what if we all jumped out of the window” example, suggest the authors. Anyone would agree this is a bad idea in and of itself. But Rigie and Harmeyer point out that from such an idea, one might develop an innovative emergency personal parachute product for individuals working in tall city buildings. Or conceive an improved process for evacuation from high floors during a fire. A new “team hang gliding” extreme sports event. A breakthrough advertising concept where a group of people are able to fly after consuming a new beverage. You name it! Any of these, and an infinite number of other possibilities, could be born from the “bad idea” that everyone in the room should jump out of a window.

“That is, unless the idea is shot down prematurely before the potentially great idea within it has a chance to blossom,” says Rigie. “And that is the point: to suspend judgment until an idea has had a fair chance to show all it’s got.”

When the time is right, you can kill it with consideration. When is it appropriate and even productive to reject an idea? “One of the most important concepts to understand about successful group idea generation is that there is a time to generate ideas and a time to judge and select ideas,” says Rigie. “These are two very different and distinct processes that require different thinking skills. During idea generation, thinking must remain spontaneous and free of any negativity or judgment. This is the optimal condition for generating the greatest breadth and depth of fresh ideas possible.”

Rigie goes on to explain that later, once the idea generation

Harmeyer. “A ‘bad,’ even absurd, idea is offered up, and within minutes it has transformed into a brilliant example of innovative thinking.

process has been completed, it is then time to switch to the process of evaluating and selecting ideas, and subject the best ones to critique. It is during this phase in the session (or in a subsequent session) that ideas should be judged worthy or unworthy, practical or implausible, etc. By keeping these two processes separate, you optimize your effectiveness at both. “Most of us enter a brainstorm with the goal of generating fresh, innovative, game-changing ideas,” says Harmeyer. “However, if judgment and criticism are part of the ideation process, it is highly unlikely that the goal will be achievable.”

“Suspend judgment,” adds Rigie. “Even if you know, without a doubt, that an idea is bad—really bad, even horrible—let it live, just for a while. You just might find a game-changing gem hidden inside! Now doesn’t that sound like a good idea?”

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

Superior Cleaning Service for Less

- * Specialists in Commercial Floor Care
- * Daily, Weekly, Bi-Weekly, Monthly Service

Services we can provide for your Office:

- VCT Tile Floor: Stripping/Waxing/Buffering
- Carpet Cleaning
- Lunchroom Appliances Clean Up
- Window Washing (Exterior & Interior)
- Much More !!!

RICHMOND
Cleaning
Services, LLC 

Receive
ONE MONTH FREE
With A One Year Contract or
10% OFF
First Month's Service

CALL US TODAY! (951) 314-8506

Info@RichmondOfficeCleaning.com www.RichmondOfficeCleaning.com

Internet Service Providers Serving the I.E.

Ranked Alphabetically

Company Name Address City, State, Zip.	E-mail Address Web Site Address	# Subscribers I.E. Year Founded I.E.	Three Major Services	Top Local Executive Title Phone/Fax
1. AT&T 1150 S. Olive St., Ste. 2000 Los Angeles, CA 90015	rstephenson@att.com www.att.com	WND 1976	Wireless, Hi-Speed Internet, Y-Verse Television	Randall L. Stephenson CEO (800) 750-2355
2. Charter Business 12405 Powerscourt Dr. St. Louis, MO 63131	trutledge@charterbusiness.com www.charterbusiness.com	WND	High Speed Internet, Phone, Cable TV	Thomas M. Rutledge President/CEO (626) 430-3352/(951) 509-7111
3. Earthlink 1375 Peachtree St. Atlanta, GA 30309	presslink@earthlink.net www.earthlink.net	WND	Internet, Web Hosting, T1/T3 Services	Rolla P. Huff President/CEO (404) 815-0770
4. Keyway Internet Services 1030 N. Mountain Ave., Ste. 335 Ontario, CA 91762	support@keyway.net www.keyway.net	2,000+ 1995	Dial-Up/DSL Services Web-Hosting Services T1/T3 Services	David Hievert VP (909) 933-3650/933-3660
5. Linkline Communications, Inc. 302 S. Milliken Ave., Ste. G1 Ontario, CA 91761	scaster@linkline.com www.linkline.com	10,000 1993	DSL/Hi-Cap Service, Dial-Up Service, Web Page Hosting	Steve Caster VP (909) 972-7000/972-7121
6. Qwest Communications International 445 S. Figueroa St., Ste. 2920 Los Angeles, CA 90071	lskadsen@qwest.com www.qwest.com	WND	Broadband	Linda Skadsen President (213) 784-6003
7. Time Warner Cable 9820 Sierra Ave Suite G Fontana, CA 92335	www.timewarnercable.com	WND 1990	Cable TV, Internet, Home Phone Service	Glenn A. Britt CEO (888) TWCable
8. Ultimate Internet Access, Inc. 4120 Jurupa St., Ste. 212 Ontario, CA 91761	wzuber@uia.net www.uia.net	10,050 1996	Broadband, Managed Firewall, Hosting	Wes Zuber President (909) 605-2000/605-2900

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2013 by IEBJ.

Beyond the...

continued from pg. 12

better terms with her company and give you insights on how to maneuver successfully.

“And that’s not all,” he continues. “Salespeople can also help you to anticipate a competitor’s move, or to be prepared for a new opportunity or a change in laws or business practices. After all, it’s part of their job to stay on top of the ever-changing marketplace. Why let your competition get the latest industry information, best deals, special closeouts, and credit terms just because you treat salespeople poorly?”

Don’t have preconceived notions about bankers. Often, entrepreneurs think bankers don’t care about their businesses, and as a result, don’t make an effort to develop positive relationships with them. But the reality is, bankers usually aren’t unaccommodating bad guys. They’re anxious because they don’t know how you’ll behave when times are tough.

“You certainly wouldn’t want to increase terms or make concessions to someone who might blindside you with the information that a payment would be late—or might not pay at all,” Houlihan points out. “Once you realize that bankers and creditors have fears and goals just like yours, it will be much easier for you to be friendly, transparent, and informative. And when you are, you’ll see that these professionals are more likely to help you out. The truth is, they want you to succeed because when you grow, they grow.”

Don’t be afraid to ask for help. Sometimes, entrepreneurs have an “I’ll do it myself or not at all” mentality. They believe that asking for help reflects badly on their capabilities, and they don’t want to seem weak. They may not want to risk proving naysayers right or appear to be a bad investment. But the truth is, unless you’re independently wealthy with a team of experienced, trusted advisors to guide you right out of the gate, you’ll need some type of help sooner or later.

“In the case of all vendors and creditors, and other strategic allies, honesty regarding where you are and what you need is the best policy,” Harvey confirms. “Also, don’t be afraid to ask for advice, guidance, and aid from mentors and other industry professionals. When you’re starting a business with a tight budget, you literally can’t afford to make mistakes—and that means there’s no such thing as a dumb question. I’ll never forget asking one supermarket chain’s gruff wine buyer what our logo should look like. In colorful fashion, he told me exactly what to do and what to avoid. Turns out, that advice was solid gold, and I didn’t have to pay a dime for it. All I had to do was ask a question.”

Have heart. Heart isn’t something you can learn from a book, class, or seminar. It’s not a skill you can master. Instead, it’s something you have to find within yourself. And when you tap into this wellspring, you’ll have grasped one of the most valuable tools you can possess as an entrepreneur.

“Heart is what drives you,” Houlihan explains. “It’s the way you look at the world around you. Heart is about your belief in your own eventual success, regardless of the odds, the naysayers, or the time it takes. It’s the tenacity that keeps you going. Heart is having a sense of humor in the face of hardship and not taking yourself too seriously. It is about being true to your core values by supporting causes that are near and dear to you. It is helping your community improve itself, thereby giving others a social reason to buy your product. Heart is what makes you feel good about what you do.”

“Finally, remember that it’s easy to do the right thing and

terms,” Harvey points out. “Even if she can’t offer you a deal outright, she can still be your advocate for

Lose a Deal...

continued from pg. 5

you are doing. In both cases, a high valuation can end a conversation.

Pitching an idea. At one time, VCs may have doled out \$4 million for an idea (or maybe they never did and some people just like to tell tales); nevertheless, angels or VCs investing in a concept stage company is not common these days.

“Now,” says Adams, “investors carefully balance the risk versus reward aspects of your deal. If you’ve accomplished very little and are still a few years away from revenue, VCs aren’t going to invest in your deal. It’s simply too risky.

“If you’re not ready for venture capital, you have other options. If you simply need capital to grow your business, consider taking a loan, raising money through people you know, talking to angel investors, crowdfunding, franchising, or writing a grant proposal. If you are looking to add experienced people to your team but can’t afford to pay employees, look at finding a cofounder or using venture labor (hiring someone you pay in equity instead of cash).”

Being invisible or forgotten. Fundraising is like a presidential campaign. You’ll have more success if you’re more visible. Make sure that you’re attending networking events, trade shows, and pitch events so that people in the investment world see you regularly. Ideally, you will have regular updates and good news about your company to share when you are in public.

“Be careful not to give the impression that you are pitching the same old deal for a long time,” shares Gravagna. “Make sure you are giving a message of progress. Most of all, stay in touch with investors after you pitch to them. The ball is always in your court. Don’t ask for information or the investor’s time. Share good news every month through a newsletter or mailing list. It doesn’t have to be extensive. Brevity is best anyway.”

Confusing people. As the saying goes, a confused mind says no. People have to understand your deal so well that they can describe it to another person. Everyone has to talk with someone else about your deal before they can invest. Angels have to talk with their spouses; VCs have to talk with the board.

“The most effective pitch deck lays everything out simply for the audience,” explains Adams. “After the pitch is over, people should be able to discuss the deal as though they were discussing the plot of a Disney movie. Simplify everything! The details will come out in subsequent meetings.”

Pitching to only one investor. If you went on only one date ever, what is the likelihood that that single date would result in a wedding and a perfect marriage? Probably very slight. Although you may find the right investor immediately (the venture capital version of a high school sweetheart), it’s rare. Gravagna suggests you plan to shop your deal all over your town and other towns.

Having connections in only one town. One of the greatest things about the world we live in is how connected we all are. Use relationships in your hometown or

continued on page 33

act with integrity when business is good,” Houlihan concludes. “It’s when you’re really strapped for cash, between a rock and a hard place, or facing some other major or minor crisis that you’ll be tested. And make no mistake: Customers, employees, vendors, and others will judge you by how you conduct yourself and lead your business when the going is toughest.

“Here’s the good news: Whether you’re sailing stormy seas or making more progress than you ever dreamed possible, the habits encapsulated within the Barefoot Spirit will keep you on a track you can be proud of and maximize your chances of eventual success.”

RESTAURANT REVIEW

PIZZA PIE

By Bill Gerdes, IE Weekly

Fast and delicious pizza? Now that's amore!

I like—but don't love—several of the pizza joints where I live in Riverside. Romano's makes tasty thin and thick-crust pizza, and I'm at least calzone-curious when it comes to the wonderfully dive-esque N&W Antonious Pizza & Café down off Arlington... Sometimes though I'll cook my own pie at home, and I'm often pleasantly surprised by the results. I use less cheese, more olive oil, more vegetables and a tomato base that I throw together with a couple of Roma numbers I have lying around. It's tasty and almost healthy.

And I get to choose exactly what I want on my pizza. Pie-ology, across the street from the Victoria Gardens shopping mall, cooks pizzas that resemble the sweet little numbers I'll cook at home. They feature thin crust



and topping which the customer gets to pick out just what they want on the pie. With a slew of fresh ingredients, the customer gets to pile on as many as they want—as long as there's not a pound of meatballs on the thing, said customer can walk away feeling satisfied but not mega-stuffed.

When I went to Pie-ology it worked something like this: I walked in and was greeted by that sort of half-hearted Starbucks-style greeting where all employees are expected to half-crook their necks and extend a greeting. I then entered

a quickly moving line where I went past various stations and chose what I wanted on my pie. First up was sauce. I chose the "red sauce," which is their tomato base, along with olive oil. Next choice is cheese-mozzarella please. Their meat options, of which I went pepperoni and ham, are swine-centric but varied enough. Next up veggies, of which I'll say all are fresh but they could use a few more options. Then there's what they call "After Bakes." Now these are not something one buys off a guy with dreads outside the Sahara tent at Coachella but a variety of more sauces to ladle on the pizza. Boringly I went with more red sauce, although options like BBQ sauce, roasted red-peppers, black pepper extra virgin olive

continued on page 28

"TIME OUT"

With Bill Anthony

Thursday's at 5:30 a.m.

Join Bill "The Ambassador of Good taste" along with Joe Lyons as they review gourmet food, travel and world famous restaurateurs—plus guest interviews with award-winning chefs and renowned wine connoisseurs.



THE HISTORIC GALLEANO WINERY



We can custom design a label just for you *using:*
Photos, Logos,
Colors, Invitations,
Themes.

Weddings • Anniversaries
Birthdays • Special Events
Graduations • Holiday • Gifts
Wine Tasting Available Daily



4231 Wineville Road
Mira Loma, CA 91752
(951) 685-5376 or (951) 360-9180
www.galleanowinery.com

Tour the Historic Winery weekends from 2:00 pm to 4:00 pm or by appointment
Listed in the National Register of Historical Places

MANAGEMENT

Trick or Treat: Five Ways Your Company May Be Scaring Away Innovative Ideas

Scary creatures and evil spirits are fine on Halloween night. But they have no place in your brainstorming sessions, where they're sure to terrorize everyone in the room and thwart any fresh, innovative thinking.

Mitchell Rigie and Keith Harmeyer, idea generation experts and co-authors of SmartStorming:

The Game-Changing Process for Generating Bigger, Better Ideas, have some tips for how to exorcize the most disruptive brainstorming demons.

For most of us, the arrival of Halloween evokes childhood memories of trick-or-treating, jack-o'-lanterns, ghosts, goblins, witches, black cats—and staying up late to watch horror movies like “Friday the 13th,” and “Nightmare on Elm Street.”

Although the spooky traditions of “All Hallow’s Eve” aren’t widely celebrated in the business world, Mitchell Rigie and Keith Harmeyer, brainstorming experts and partners at SmartStorming LLC, point out that those traditions can provide us with interesting metaphors and analogies for some of the challenges organizations often face when trying to generate new ideas and drive innovation.

“In a world where innovation is an essential ingredient for business success, the ability to freely and consistently generate fresh, new thinking is crucial,” says Rigie, coauthor along with Harmeyer of “SmartStorming: The Game-Changing Process for Generating Bigger, Better Ideas.” “Ideas are the lifeblood of business,” adds Harmeyer. “Without them, you have nothing. So it’s important to eliminate any impediments to effective idea generation swiftly and handily.”

Here are five warning signs Rigie and Harmeyer offer that suggest entity influences might be negatively affecting your organization’s best thinking and creative problem-solving abilities—and what to do about it.

1. Dungeon Masters are running your brainstorms. “In an ideal world, the leader of a brainstorming group is inspiring, supportive, fair, and open-

minded,” says Rigie. “They encourage participation by creating a safe, supportive environment for sharing new and different types of ideas and perspectives.”

“Unfortunately not every leader is so skillful, or puts the best interests of his or her group first,” adds Harmeyer. “For every well-trained and masterful Yoda-like leader, there is a Darth Vader lurking in the conference room next door.”

Rigie and Harmeyer explain that such “dark overlords of ideation” come in many different guises: some possess dominating personalities that rule and control their groups instead of inspiring and guiding them; others demonstrate an insatiable appetite for more and more ideas, and relentlessly pressure their group to generate vast quantities without end.

“We once knew a Dungeon Master who would squash creativity in every brainstorming session,” says Rigie. “At the start of the meeting, he would assert, You know how they say there’s no such thing as a bad idea? Well, that’s not true. There are bad ideas. Ideas so bad they should never be spoken out loud. ...Okay, so what have we got? Needless to say, few participants had the courage to utter even one risky, unconventional, and potentially innovative idea.”

2. The specter of negativity and judgment looms in air. That’s a dumb idea! We tried something like that before—it didn’t work! The boss will fire us for even suggesting a wild idea like that! Sound familiar? That’s the sound of fledgling

ideas being massacred.

“Nothing will kill a group’s idea generation efforts faster than negativity and judgment creeping into the session,” says Rigie. “If participants’ contributions are repeatedly shot down, they will quickly feel self-conscious about sharing their thinking for fear of being criticized or viewed as foolish.”

How much negativity is finding its way into your brainstorming sessions? “It’s the role of the leader to maintain an ego-free zone,” says Harmeyer. “The most effective way to do that is to introduce a few ‘rules of the game’ before generating ideas.”

The SmartStorming partners suggest establishing brainstorming rules such as, “Suspend all judgment,” “There’s no such thing as a bad idea,” “Go for quantity over quality,” “Shoot for wild, edgy ideas,” and “Nothing is impossible.” By having the group agree to such rules, you establish a safer, more open and supportive environment in which new and innovative ideas can emerge.

3. The session feels like a torture chamber. The reason many brainstorming sessions feel like a veritable “house of pain” is because they are poorly planned, loosely structured, have ill-defined goals, and include few if any fresh techniques to inspire new avenues of thinking. The agony can be compounded by untrained leaders who allow group discussions to meander aimlessly, or who fail to keep the group’s creative energy high.

“When enthusiasm plum-

mets, participants’ contributions slow to a trickle,” says Rigie. “That’s when those old, familiar ideas start getting recycled over and over again.”

“Without big-picture planning, a sound process, active, well-trained leadership, and idea-stimulating techniques, productive sessions are virtually impossible to achieve,” says Harmeyer. “Efforts are expended in vain, time drags on, and participants stagger out of the session feeling like the walking dead.”

4. Toxic personalities are invited. Who you invite to your brainstorm can dramatically impact the quality and productivity of the session. Not everyone you might consider asking to attend is capable of being a team player. In fact, some may even sabotage the group’s efforts with fiendish attitudes and devilish behaviors. Here are a few of the potentially troublesome personality types Rigie and Harmeyer suggest you avoid inviting to your sessions.

Attention vampires—They always want to stand out and be the center of attention. They’ll suck the life out of the entire group.

Wet blankets—These pessimists see flaws in every idea voiced and dampen the enthusiasm level in every session they attend.

Dictators—They love every idea...as long as it’s theirs. These totalitarians believe they are the only ones with good taste. Everyone else’s contribu-

continued on page 32

WOMEN IN BUSINESS

Businesswomen Don't Cry: Four Reasons to Hold Back Your Tears in the Workplace

By Roxanne Rivera

Just because women now make up 50 percent of the workforce doesn't mean they are on equal footing with men. In fact, many women, despite their position on the corporate ladder, are still judged based on antiquated stereotypes, one of them being that women can't control their emotions. Rivera explains why today's businesswomen absolutely must stay cool, calm, and collected in the workplace if they want to get ahead.

If you're a woman in the working world, you've been there. That moment when, after hearing yet another sexist joke from a male colleague or after granting a male customer's request to speak to your less experienced but male colleague, you've had enough. You lose your cool. You cry (or shout). Unfortunately, says Roxanne Rivera, these emotional reactions feed the stereotype that women are too emotional to successfully lead in the workplace. She explains that making up 50 percent of the workforce won't mean anything until we gain more respect.

"One of the first and most important lessons I learned as a woman in a male-dominated company was that I couldn't scream and cry, or at least, that I couldn't do either regularly," says Rivera, author of "There's No Crying in Business: How Women Can Succeed in Male-Dominated Industries" (Palgrave Macmillan). "In male-dominated industries and really the business world in

general, stereotypes die hard, and one of the most common is that women are too emotional to be effective leaders or managers."

The added challenge, Rivera points out, is that women have to walk a very thin line. They can't be too tough with men or they will be labeled with the B-word, but they can't risk being viewed as too weak either.

"How can women be accused of being too tough and too soft simultaneously?" asks Rivera. "Here's how: in male-ruled organizations, both reactions are viewed as emotional extremes. Men pride themselves on being tough without being unfair or overly nasty. They allow themselves a small measure of emotion at work—usually anger—but take pride in how they control themselves. They see women as out of control. Men think we are either angry all the time or too easily hurt."

Rivera holds that the best way to begin debunking the women-are-too-emotional stereotypes that exist is to better understand them. Here are a few points to keep in mind the next time you find yourself on the verge of losing control in the workplace.

Men think emotional women can't think straight. A Penn State University study conducted by Stephanie Shields, a professor of psychology and women's stud-

continued on page 20

Every business starts somewhere

WELLS
FARGO



Start with a Wells Fargo Secured BusinessLine® line of credit

You're not just building a business, you're building a future. And Wells Fargo is here to help. Let's talk about how the right line of credit can give you access to the capital you need to get up and growing.

Stop by or call and speak to your banker today.

- No time in business requirement
- Preserve savings
- Build or re-establish business credit

Together we'll go far



Real Estate...

continued from pg. 11

Dean Zander, Vince Norris and Margie Molloy of Hendricks-Berkadia represented the seller in the transaction. The property was marketed as a stabilized asset with significant reposition and value-add opportunity with proven upside potential. The team tells us that the property generated interest from a wide variety of investors, including value-add renovation experts, pension advisors, syndicators, affordable housing operators, and high net worth private owners. They received multiple offers after just 30 days of marketing, and the transaction closed within four months from the marketing launch.

With this deal, MG now has a portfolio of 10,000 apartment homes valued in excess of \$1.1 billion. The SoCal-based firm has acquired approximately \$600 million of properties in the last three years.

RIVERSIDE LA FITNESS PROPERTY SELLS FOR \$13.9 MILLION

Cole Credit Property Trust IV Inc purchased LA Fitness Riverside, a newly-expanded, 49.7k-square-foot fitness center in Riverside, for \$13.88 million (\$279/sf). It was sold by Westminster Arlington LLC, a wholly-owned entity of Westminster Fund V LP.

The asset is located at 3437 Arlington Avenue, with prominent frontage along Highway 91 adjacent to Tava Center, a multi-tenant retail property. Completed in 2010 and expanded in 2013, the property is adjacent to an available, undeveloped retail pad that is entitled for up to 15k square feet.

HFF managing director Bryan Ley and director John Crump represented Westminster Funds, real *continued on page 24*

and new kitchen appliances including dishwasher, microwave, stove and refrigerator.

Businesswomen...

continued from pg. 19

ies, found that when men cry, they are often viewed as sensitive and caring, while when women cry, they are frequently seen as incompetent and incapable of doing their jobs. In terms of anger, Yale psychologist Victoria Brescoll conducted a study published in "Psychological Science" that found that "People accept and even reward men who get angry but view women who lose their temper as less competent."

"Many men have this perception that women, even if they may appear cool, calm, and collected 99.9 percent of the time, are always on the verge of an emotional fit," says Rivera. "They think that when women let emotions play a role in their work lives, that they give up their ability to think rationally and make good decisions."

"Obviously, we women know that just isn't the case. But because in the vast majority of the business world the male opinion rules the day, women must keep their emotions in check in order to avoid being dismissed as someone who can't be trusted to keep her emotions out of her day-to-day decision-making."

Men often don't know the difference between stereotypes and reality.

In traditionally male-dominated companies or industries, men often harbor beliefs about women and work that simply aren't true. Unfortunately, without the actual experience of working with women at managerial levels, these men don't realize that their beliefs are stereotypical rather than factual. As a result, emotional outbursts from female colleagues end up confirming male stereotypical thinking. So when women act overly angry, men stamp them with the B-word label and assume that no men will want to work for them if they're *continued on page 21*

Loans from \$500K to \$5M

SPECIAL OPPORTUNITY, BRIDGE, AND COLLATERALIZED FINANCING FOR OPERATIONS AND ACQUISITIONS

- Customized And Personalized For Companies And Individuals
- Over 19 Years Of Experience

For a confidential discussion call: DENNIS LAUTZENHEISER

Phone: 310-260-0315

E-mail: amfc233@amarkfinancial.com

AMAG, INC.
(Since 1994)

Loans made pursuant to a Department of Corporations California Finance Lenders License



Global is the new local.

NAI Capital is deeply rooted in our Ontario and Inland Empire communities with uncommon insight and long-standing relationships. Whether you're an owner, tenant, developer or investor with local or cross-market business, call our Ontario office for all of your commercial real estate needs. You'll receive custom solutions from a local market leader and access to a world of NAI Global firms working in seamless partnership with a singular focus: **You.**

www.naicapital.com



John Boyer
Exec. Vice President
jboyer@naicapital.com
BRE Lic. #01022177

Ontario Location
800 N. Haven Ave., Suite 100
Ontario, California 91746
909 945 2339 • 909 945 2338 fax
naicapital.com

Realizing Potential. Delivering Results.

Businesswomen...

continued from pg. 20

promoted to leadership positions. Or when they are overly tearful or sensitive, men type-cast them as “weak sisters” who aren’t sufficiently decisive to deal with difficult problems.

“Most of the time, women aren’t pushed to either emotional extreme,” says Rivera. “Yet it would be a mistake to ignore the probability that at least once during your tenure at a male-dominated business, you’re going to feel like crying or yelling. Knowing the best way to deal with these difficult moments is crucial.

“When you find yourself in a situation that is pushing you toward losing control of your emotions, take yourself out of it as soon as possible. Escape to your office or to the restroom where you can get away from your male counterparts, gather yourself, and return to handle the situation without letting anyone know they got the best of you.”

Being seen as overly emotional will harm your credibility. Even in companies where men and women enjoy equal status, women who are more emotional than the norm may not advance as quickly because of their emotive behaviors.

“In the working world, if emotional extremes are viewed as being part of your MO, they will inevitably harm your credibility and in turn your career,” says Rivera. “Therefore, women need to make a conscious effort to control their emotions, at least in public settings. This doesn’t mean you should act like a robot. It doesn’t mean that you can’t become angry every once in a while or show others that you’re upset. Problems occur, however, when people perceive you as consistently angry or consistently soft or weak. This is when people start saying, ‘She’s not tough enough to handle situations that are part

of our business,’ or, ‘She’s a terror.’ ‘No one is going to work for her and she’s going to alienate our customers.’ Program yourself to remain even-tempered in the face of adversity. If you are seen as a woman who stays calm and collected in stressful situations, you will earn the respect of your male colleagues.”

Colleagues and leaders won’t trust you. Rivera points out an important caveat for women when it comes to controlling their emotions. Try to create an artificial persona in the workplace, whether it’s one that always acts without emotion or one that leaves a trail of quaking subordinates in her wake, and you’re going to be seen as a fake and someone

who can’t be trusted.

Know what can set you off and know the best way for you to quickly regain control any time you find yourself on the edge. When you are seen as someone who is even-tempered, those you work with, both male and female, will know they can trust you.”

continued on page 22

Starting in 2014,
most businesses
will transition to a
Time-Of-Use rate.

Time-Of-Use (TOU) is part of a statewide initiative designed to keep the electric grid reliable so everyone will have power when they need it. Unlike flat rates, TOU rates vary by the time of day and season the energy is used. We encourage business customers to learn more about TOU and take advantage of a full suite of available tools and solutions.

To learn more about TOU, go to sce.com/tou or call us at 1-866-743-1645.




Español 1-866-743-1645 • 한국어 1-800-628-3061 • 中文 1-800-843-8343 • Tiếng Việt 1-800-327-3031 • Cambodian 1-800-843-1309

©2013 Southern California Edison. All rights reserved. C-5617

FOR OVER 100 YEARS...LIFE. POWERED BY EDISON.

FASTER than a speeding bullet,
 more **POWERFUL** than a locomotive...
 Well, maybe not. But we are super with numbers!



MELLON JOHNSON REARDON
 CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

3270 Inland Empire Blvd., Ste 300, Ontario CA • info@mjrCPAs.com • Tel: 909.907.9551 • www.mjrCPAs.com

An Equal Opportunity Member Of
BDO SEIDMAN ALLIANCE

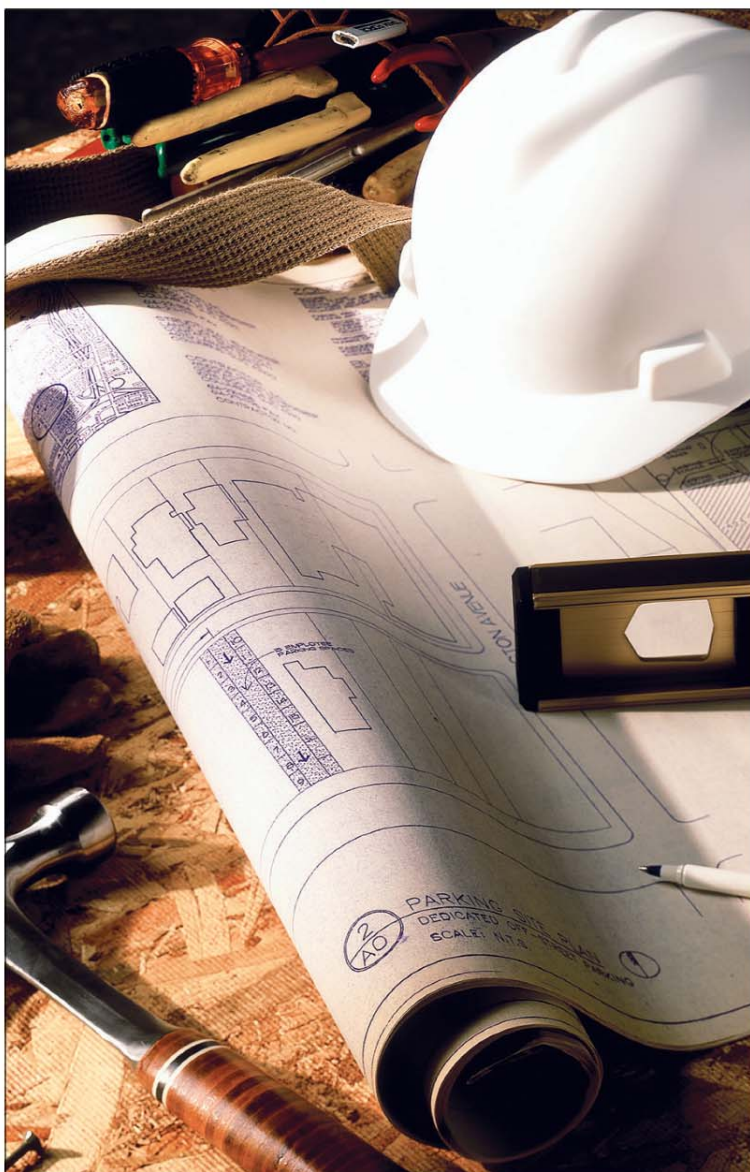
Businesswomen...
continued from pg. 21

To build strong relationships, you need to be empathetic with others and have a certain amount of intuition to guide you through how to connect with that person—two areas where women tend to excel more than men.

“Relationships are of increasing importance to just about every company,” concludes Rivera. “To

“If you can channel your emotional self into your relationship building, your male colleagues will be too busy marveling at your success to stop and criticize you.”

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



IT TAKES PASSION AND DEDICATION
 TO **GROW YOUR BUSINESS.**

With business banking expertise like ours,
your vision will come to life.

TAKE THAT TO **THE BANK.**



Greg Peterson
 State President, California
 909-919-7220

Mutual of Omaha Bank 

mutualofomahabank.com

AFN45970_0913

Member FDIC

FINANCIAL COLUMN

Four Tips to Help Maximize Social Security

Incorporating Social Security into a retirement strategy is a smart move

By *Bill Cortus*

The money taken out of your paycheck every month may be unwelcome now, but it can give you monthly income later in life.

However, some question if Social Security will last long enough for those in the workforce now to be able to receive these benefits. According to Social Security trustees, enough reserves exist for the system to pay 100 percent of promised benefits until 2033, without further reform. Full benefits are available at age 65 for those born before 1938, gradually increasing to age 67 for those born in 1960 or later. There is more to Social Security than just applying for retirement benefits when you are eligible



William J. "Bill" Cortus

at age 62 or over. By waiting, you can maximize your benefits, which will increase every year you choose to wait to file for Social Security retirement benefits.

Thrivent Financial suggests you consider these four tips before applying for Social Security.

1. Don't assume it won't be there. Social Security is projected to last at least until 2033, so the first mistake is writing it off as a resource that won't be available. Planning early for the role Social Security will play in your retirement will prevent you from being caught off guard and missing out on increased benefits once you are ready to start collecting.

2. Know your situation. Retirement income planning is critical. Social Security has many nuances, so a personalized approach is necessary to get a better grasp of your retirement future. By using your current information from the Social Security Administration, financial representatives may be able to create scenarios to give you an idea of how the age you begin receiving distributions can affect the monthly amounts you will receive. For example, if you're divorced or widowed, a financial representative will be able to calculate the different ways you can claim benefits and how they can affect your retirement strategy.

3. Wait to draw. Now that you are planning for it, you can figure out when the right time for you to start receiving benefits. For many people, this will most often be after the age that you are eligible to start collecting full benefits. For every year that you delay, Social Security benefits will increase by a set percentage, eventually putting your monthly benefit above 100 percent. Delaying can also multiply the benefits after it is adjusted for cost-of-living and can potentially reduce the number of years benefits are subject to income taxes. Factors to consider as to when to file for your Social Security benefits include: health status, life expectancy, need for income, future employment, and survivor needs. A financial representative can help you build all of this information into an overall retirement strategy.

continued on page 38

FINANCIAL PLANNING

A New Day and Age for Financial Planning

By *Edward Allen, MBA, Independent California Broker*

As we experience the impact of high gas prices, increasing food cost, and low interest rates etc, and for those who remain committed to preparing their children for a college education, in addition to reaching their own retirement planning objectives, the vicarious state of the nation's economy along with a majority of financial planning portfolios, appears to be doing nothing more than just lying dormant. And through it all, hundreds of thousands of American families are now coping with the reality of increasing college tuitions, an inconsistent stock market, and minimal to none returns on their savings accounts. Furthermore, for those baby boomers, who have reached their "golden years" and are now in a position to fully retire, they are more concerned with the possibility of outliving their retirement income. Nonetheless, as constant as 'change' can be, I believe we are now in a new age for financial planning and its approach to reaching future financial planning goals and objectives should bring to mind innovative and resourceful strategies.

Taking into consideration, the unnerving roller-coaster ride, or in some cases the minimal to none; stock market gains, uncomfortable 401K and pension losses, in addition to the slow to lengthy stock market recovery periods, the unpredictable values of millions of hard working men and women, CDs, savings, pension and retirement plans are losing ground. According to the US Congressional Budget Office, an estimated \$2.3 trillion dollars was lost during the 2008 market crash. However, with proper structuring and planning, your financial plan can make money, by not losing money. The key is to align your financial goals and objectives with an array of diverse options.

In essence, there are two significant financial planning pillars your plan should have—risk management and asset management. In short, a risk management provision would provide you with the ability to assess, manage and control potential events or situations, by establishing options which provide reasonable assurance and protection against uncertainty. For example, a comprehensive dental plan and seeing your dentist on a regular basis, can minimize or eliminate the risk of being diagnosed with diabetes, or by securing a major medical catastrophic health plan, with indemnity benefits, allows for a significant financial safety net. Overall, by protecting yourself and loved ones, from an unforeseen accident, a long-term illness, a disability, or a pre-mature passing of a primary provider, you can minimize or eliminate a potential-substantial financial loss vs. sustaining a significant forfeiture of your liquid assets, due to pre-mature or modest risk management planning.

The second most important element known as asset management, involves integrating the right blend of assets that will assist you in obtaining your overall goals and objectives. Keep in mind, when referring to assets, in this context, assets include but are not limited to stocks, bonds, real estate, discretionary capital, along with cash building life insurance and hybrid annuities. Consequently, the structuring of a well-managed portfolio, that includes an array of diverse assets, ensures your plan will grow and sustain its long-term gain potential. However, when it comes to reaching your present as well as future goals, consider focusing on the later, whereas the value and benefits of permanent life insurance, in addition to consistent performing hybrid fixed-indexed and single premium index annuities, offer significant tax advan-

continued on page 38

Real Estate...

continued from pg. 20

estate investment partnerships for private investors and their foundations. Founded in 1996, The Westminster Funds currently comprise eight commercial income-property investment funds and two CCRC funds for development and operation of CCRCs. The 10 funds total more than \$600 million of equity capitalization and own about \$1 billion of property assets throughout the United States.

TEMECULA RETAIL CENTER ACQUIRED BY PATHFINDER PARTNERS IN TWO TRANSACTIONS

San Diego-based Pathfinder Partners LLC purchased Bel Villaggio I and II and Bel Villaggio III, two specialty retail centers in Temecula, in separate deals totaling nearly \$18.5 million. Built in phases from 2002 to 2005, Bel Villaggio – totaling nearly 117k square feet – was designed with European village-style architecture beautifully landscaped grounds, colorful buildings, trellised courtyards, decorative fountains and pedestrian walkways and roundabouts.

The properties were purchased from two different CMBS special servicers. C.W. Capital sold the 77k- square-foot Bel Villaggio I and II -- which houses Macaroni Grill, Navy Federal Credit Union, Cosi and Original Pancake House among others – for \$12.75 million (\$166/sf). Bel Villaggio III, a 40k-square-foot center that is home to Shogun Restaurant, Aiyara Thai Cuisine and REVE Salon & Spa was sold by Torchlight Investors for \$5.7 million (\$143/sf).

The acquisitions consist of 10, one-story buildings situated on 16 acres. Pathfinder is planning extensive renovations, including new awnings, building and monument signage and upgrades to the common areas, parking lot and landscaping, as well as other property improvements. New shaded outdoor seating areas are also planned.

With excellent highway access, Bel Villaggio is located along Temecula's primary shopping and dining corridor, adjacent to the Promenade Mall, a 1.1 million-square-foot, regional mall with such

high-end retailers as Macy's, PF Chang's, Coach, Williams Sonoma, Pottery Barn, the Apple Store and Edwards Cinemas.

According to Scot Eisendrath, managing director of Pathfinder Partners, the property represents an attractive investment in an outstanding location. "This is a well located, value-add property in a rapidly growing market. The Promenade Mall is the area's only class-A regional mall, and Bel Villaggio benefits from its location immediately adjacent to the mall. The local housing market has been rapidly recovering, with foreclosures having declined markedly and homebuilders again building at a solid pace," Eisendrath said. "We're bullish that the rebounding Temecula market, combined with improving consumer spending, will enable us to increase occupancy while upgrading the tenant base and improving the shopping experience."

CONSTRUCTION DATA IN THE INLAND EMPIRE

McGraw Hill Construction reported on September contracts awarded for future construction in the metropolitan statistical area of Riverside-San Bernardino-Ontario, consisting of Riverside and San Bernardino in California.

According to Dodge Research and Analytics, the latest month's construction activity

	2013	2012	Percent Change
Nonresidential	\$120,193,000	\$109,009,000	10
Residential	\$158,391,000	\$136,917,000	16
Total Building	\$278,584,000	\$245,926,000	13

For the year-to-date on a cumulative basis, the totals are:

	2013	2012	Percent Change
Nonresidential	\$777,902,000	\$1,210,422,000	-36
Residential	\$1,244,954,000	\$941,847,000	32
Total Building	\$2,022,856,000	\$2,152,269,000	-6

-Nonresidential buildings include office, retail, hotels, warehouses, manufacturing, educational, healthcare, religious, government, recreational, and other buildings.

-Residential buildings include single family and multifamily housing.

continued on page 28

Private Aviation

Ranked Alphabetically

Airline Address City/State/Zip	Types of Aircraft	Price	Top Local Exec. Title Phone/Fax E-Mail Address
Air Palm Springs 1. 145 N. Gene Autry Trail, Ste. 14 Palm Springs, CA 92262	Turbo Commander, Cessna 421, Piper Cessna, Helicopter	\$750.00/hr \$650.00/hr \$325.00/hr Government Contract	Darrell Grosland Director of Operations (760) 322-1104/322-1204 www.airps.com
Cinco Air Charter 2. 7000 Merrill Ave., Ste. 17 Chino, CA 91710	Air Ambulance, Lite Turbo Prop.	\$1,250/hr	Bob Devries Director of Operations (909) 393-9036/(815) 301-2821 www.cincoaircharter.com
KMR/Guardian 3. 1150 S. Vineyard Ave. Ontario, CA 91764	Columbia 400, Eclipse, Cessna C-340, Premier	\$2,260/hr	Bill Farley General Manager (909) 605-6366/605-6370 www.guardian-air.com
Landells Aviation 4. 69873 Silver Moon Trail Desert Hot Springs, CA 92241	Helicopter, Jets	\$1,023.00/hr Varies	Jim Landells General Manager (760) 329-6468/329-7907 www.landellsaviation.com
Western Air Charter 5. 1805-D McKinley Ave. La Verne, CA 91750	Cessna 310, Cessna 421, Air Ambulance	\$575.00/hr \$850.00/hr na	Ken Smith Director of Operations (888) 662-5613/623-1766 kensmith@westernaircharter.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2013 by IEBJ.

MANAGER'S BOOKSHELF

“The Practical Drucker: Applying the Wisdom of the World’s Greatest Management Thinker,”

By William A. Cohen; AMACOM, New York,
New York; 2013; 277 pages; \$25.00.

Few people doubt that Peter Drucker was a genius in the field of management during the second half of the 20th century and the first few years of the 21st century. In many ways he shaped modern management (and marketing) through the publication of 39 books and thousands of articles. Dr. Drucker’s list of clients not only included most Fortune 500 companies, but also government agencies around the globe.

Author William A. Cohen, is currently president of the California Institute of Advanced Management, and was Drucker’s first executive Ph.D. graduate. Dr. Cohen expresses Dr. Drucker’s views this way:

“Drucker’s powerful observations about people and the organizations in which they worked sometimes took the form of deceptively simple truths and astute predictions. Concepts such as decentralization, outsourcing, the rise of the knowledge worker, viewing employees as assets, a focus on the customer, marketing as different from selling—it was Peter Drucker who first expressed every one of these ideas, sometimes decades before they became the accepted wisdom they are today. In the same way, he predicted our current financial challenges years before they occurred.”

Dr. Cohen goes on to explain what he has done in “The Practical Drucker” as mining, “Drucker’s vast body of work to explain 40 of his most important concepts and truths: keys for solving real-world problems and fundamentals for today’s effective management and keen leadership.”

Cohen adds, “...I have car-

ried his ideas a step further: I explain not only what needs to be done to implement his concepts but also how to go about doing this implementation. If there are mistakes, they are mine. The genius is pure Drucker.”

Dr. Cohen’s work is consistently clear and offers highly interesting approaches in explaining some of the less obvious that Drucker put forward. One of these is Chapter 23, a six-page chapter titled, “The Five Great Marketing Sins.” Cohen explains it this way:

Early on in his career Peter Drucker declared that there are only two basic business functions; The first is innovation, and the second is marketing.... Confirming his assertion that marketing was one of the two basic business functions, all five sins had to do with marketing.... He warned against what many experts were advising and other ‘beliefs’ that ‘everybody knew.’ And he hastened to demonstrate that their advice was false. According to Drucker, these are the five deadly sins.

1. Seeking high profit margins and premium pricing.
2. Charging what the market will bear.
3. Using cost-driven pricing.
4. Focusing on past winners.
5. Giving problems priority over opportunities.

Although many of the people pursuing their MBAs thought these points were fundamental heresy, Dr. Cohen notes that too many companies don’t see a key point raised by Drucker: “they failed to heed

Drucker’s cautionary note that it is not what the manufacturer values, but what the customer values that’s important.”

The other areas noted by Cohen include the comment by Drucker that “instead of cost-driven pricing, you needed to do price-driven costing,” and that marketing managers who endlessly “focus on past winners” or those who “give problems priority over opportunities” are worshipping at a shrine of ego, not future profits.

Toward the end of the book

Dr. Cohen emphasizes one of Drucker’s key points: “...Regardless of your type of organization, and whether it operates for profit or not for profit, Drucker’s truth holds. If you want your organization to be successful, you have to see profit as essential to support innovation and marketing actions, and view profit maximization as bad for society as well as hazardous to your organization’s health.”

In the modern day era when
continued on page 28

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. **“Strengths Finder 2.0”** by Tom Rath (Gallup Press...\$24.95)(2)
Spend less time fixing shortcomings, more time gaining strength.
2. **“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.
3. **“Doing More With Teams: The New Way to Winning,”** by Bruce Piasecki (John Wiley & Sons...\$25.00)(4)
Why and how teams offer greater flexibility when used properly.
4. **“The Value of Debt: How to Manage Both Sides of a Balance Sheet,”** by Tom Anderson (John Wiley & Sons...\$40.00)(1)
Applying corporate financial techniques to individuals.
5. **“Smart Tribes: How Teams Become Brilliant Together,”** by Christine Comaford (Portfolio Hardcover...\$26.95)(4)
How top managers keep their teams involved and moving forward.
6. **“The Map and the Territory: Risk, Human Nature, and the Future of Forecasting,”** by Alan Greenspan (Penguin Group...\$36.00)
Former head of the Federal Reserve Board has much to say.
7. **“The Three Signs of a Miserable Job: A Fable for Managers (and Their Employees),”** by Patrick Lencioni (John Wiley & Sons...\$38.14)**
Originally published in 2007, the book has become very popular.
8. **“The Power of Habit: Why We Do What We Do in Life and Business,”** by Charles Duhigg (Random House Publishing...\$16.18)(7)
A new view of human nature and our ability to change.
9. **“The New Digital Age: Reshaping the Future of People, Nations and Business,”** by Eric Schmidt & Jared Cohen (Alfred A. Knopf...\$26.95)(9)
Two of Google’s leaders offer their view of the future.
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.

Former Partner Shares Life Lessons From the Rise and Fall of Arthur Andersen

As Firm Marks 100th Year, Executive Recounts the Rewards of Working at a Company Known for Integrity

By the time he was 30, Larry Katzen made partner at Arthur Andersen, then one of the “Big 8” accounting firms with a reputation for innovation and integrity.

In the ensuing years, the firm continued to soar in stature. With an emphasis on continuing education for employees and meticulous attention to detail, it was one of the most trusted accounting firms in the industry. Katzen enjoyed a fast-paced rise through the ranks, all the while learning, traveling, and parenting quadruplets with his wife and college sweetheart, Susan.

It all came crashing down in 2002 when the company was indicted based on false accusations having to do with the scandals at Enron. With the firm’s survival in question, Katzen moved quickly to encourage employees to carefully complete all remaining assignments.

“Arthur Andersen became fodder for the government’s prosecution of Enron – although it had no role in Enron’s demise,” says Katzen, author of, “And You Thought Accountants Were Boring - My Life Inside Arthur Andersen,” (www.larrykatzen.com), a unique look

inside one of the world’s most historically important accounting firms.

Arthur Andersen was eventually vindicated by a 9-0 Supreme Court ruling. By then, however, the damage had been done, creating chaos in the careers of thousands of employees. Arthur Andersen, which marked its 100th anniversary in September, still exists today, albeit in a different incarnation.

“I will never regret my time at the firm; it provided so much for me, including solid life lessons,” says Katzen, who shares some of those.

- **Do the right thing.** At the end of Katzen’s career, he had to help his employees find new jobs, which was an arduous process. “It was the right thing to do, which is its own reward, but the right actions also tend to have rewarding consequences,” he says. That lesson had taken root during Katzen’s college years at Drake University, when a trusted professor warned him against his plan to cancel a job interview with Arthur Andersen because he’d already received

several promising offers. “If I hadn’t done what was right, if I hadn’t followed through on my commitment, my life would have gone down a very different path,” he says.

- **Listen to your heart.** Although Arthur Andersen gave him the lowest salary offer, Katzen nonetheless felt it was the right place for him. “My personality seemed to blend with their corporate culture,” he says. “So I turned down higher and more attractive offers and went with my heart.”

Listening to his heart also helped during his wife’s fragile pregnancy with their quadruplets; if the couple hadn’t approved using an experimental drug, “we probably would not have any children today,” he says.

- **Increases in responsibility come with personal sacrifice.** Katzen had to uproot his life and family and move to a strange new town. But the short-term pain enabled the family to attain financial security and a better quality of life. “If you want to grow in an organization,

success does not come without personal sacrifice,” he says. “In my case, it resulted in four moves—but it was well worth it.”

- **Beware of the power of our government.** In his first substantive experience in dealing with the IRS, Katzen quickly learned how coercive and powerful the agency can be. No matter how reasonable you may try to be with a government agency like the IRS, there is no guarantee it will respond in kind – and don’t assume that you will get a fair trial, he says.

“They have the power and authority to do whatever they want to do. In less than three months, our government put one of the world’s most effective and profitable international accounting firms out of business.”

Larry Katzen worked at Arthur Andersen from 1967 to 2002, quickly rising through the ranks to become a partner at age 30. His new memoir details the government’s unjust persecution of a company known for maintaining the highest standards.

CSUSB BUSINESS COLLEGE MAKES PRINCETON REVIEW’S LIST OF BEST BUSINESS SCHOOLS

Cal State San Bernardino’s College of Business and Public Administration is one of the nation’s most outstanding business schools, according to the education services company The Princeton Review.

CSUSB is featured in the new 2014 edition of The Princeton Review’s annual guidebook, “The Best 295 Business Schools.”

“It is gratifying to know that our students regard us as one of the best business schools in the U.S.A.,” said Lawrence Rose, dean of CSUSB’s College of Business and Public Administration. “We have quality faculty and staff who care

about our students success and spend many hours making sure our students achieve their aspirations.”

The recognition is nothing new for the College of Business and Public Administration, which has been recognized by The Princeton Review as one of the nation’s most outstanding business schools for many years. In 2006, Cal State San Bernardino’s graduate entrepreneurship program was ranked fourth in the nation in a survey by The Princeton Review and *Entrepreneur* magazine.

“We recommend California State University, San Bernardino as one of the best

institutions a student could attend to earn a business school degree,” said Robert Franek, Princeton Review senior vice president-publisher. “We chose the schools we profile in this book based on our high regard for their academic programs and our reviews of institutional data we collect from the schools. We also solicit and greatly respect the opinions of students attending these schools who rate and report on their experiences at them on our 80-question student survey for the book.”

“The Best 295 Business Schools: 2014 Edition” has two-page profiles on each of the schools, with write-ups based on

surveys of business school students about their school’s academics, student body and campus life, as well as about themselves and their career plans.

In the profile about Cal State San Bernardino, The Princeton Review editors noted that CSUSB students “attend for mostly two reasons: the reputation of the college and the value of the education.” The profile goes on to note that the College of Business and Public Administration has numerous “highly ranked M.B.A. programs and possesses the coveted Association to Advance Collegiate Schools of Business

continued on page 28

Employees with...

continued from pg. 5

think. The following are 5 easy-to-master tips that can turn around negative attitudes and allow employers to assume their proper roles in the workplace:

1. Establish the relationship with each staff member

from the very beginning. Employers should not concern themselves with being friends with their employees. In fact, doing so promotes a dysfunctional workplace where roles are ill defined. This leads to power struggles, resentment, and possibly stomach ulcers! Employers need to make it clear that relationships with their staff members will, in no way,

resemble peer relationships. The relationship between employer and employee works best when the relationship is kind but formal as opposed to friend-like and casual.

2. Don't over thank employees for doing the jobs they've been hired to do.

It is fine to express words of appreciation for exceptional job per-

formance from time to time, but it should not be routine. Compliments and words of affirmation mean much more when they are earned. There is a school of thought that for every criticism an employee receives, five positive pieces of feedback should follow. Frankly, this practice is questionable at best. It's important that employees grasp the principal message employers are trying to convey. If employers want to deliver a clear message, disguising it with fluffy compliments will have the opposite effect.

3. Minimize emotional communication.

Less is more when it comes to emotional exchanges between employers and staff. Consider this example of a corrective message delivered emotionally with a pleading tone: "I really, really need you to be on time from now on. I know it's hard with the traffic and all, but please try to be on time." Now read the same message but delivered unemotionally: "You have not demonstrated that being on time is your priority. I expect you to correct that immediately." The second example is not harsh, hostile or overly critical. It is simply an honest observation with a clear directive. The first example puts the employer in the role of a child asking for something from an adult. The second example reinforces appropriate roles.

4. Don't be arrogant or unkind to exert your power.

Employers that behave like they are above the need to be courteous only succeed in provoking feelings of resentment and defiant behavior, and can compromise employees' overall efforts to please the employer.

5. Don't give universal rewards.

Many employers make the mistake of giving all staff members the same reward even when individual performances vary tremendously. For example, if an employer gives

continued on page 38



**If your business needs a forklift,
you need a loan from US.**

U.S. Bank works hard to tailor the right solutions for your business. With the help of a trusted U.S. Bank Business Banking specialist, you can manage your cash flow, payments, and loans for future growth. Straight business talk that speaks to your business, so more business owners like you can get what they need to move forward.

**Call Hector Zatarain
Business Banking
951.265.3565**

RATES AS LOW AS
2.99% APR*
QUICK LOAN

All of **us** serving you®

EST. 1863 | **usbank**

connect  **branch**  usbank.com/smallbusiness

*Applications subject to credit approval. The 2.99% rate applies to new or used vehicles & equipment loans up to 80% LTV and terms up to 36 months for credit qualified applicants. Disclosed rate reflects 0.50% discount based on automatic monthly payments from a U.S. Bank Business Checking account. Standard fees apply. Advertised rate is as of October 1, 2013 and subject to change without notice. Some restrictions may apply. Deposit products offered by U.S. Bank National Association. Member FDIC. ©2013 U.S. Bank

Time to Review... *enroll in a new plan if you decide to make a change. Open enrollment information is available in Spanish.*

• Call 1-800-MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about your coverage options. TTY users should call 1-877-486-2048. Counseling is available in a wide variety of languages.

• Review the 2014 Medicare & You handbook. This handbook has been mailed to the homes of people with Medicare and it's also online at: www.medicare.gov/pubs/pdf/10050.pdf.

• Get one-on-one counseling assistance from your local State Health Insurance Assistance Program (SHIP). Local SHIP contact information can be found:

- At www.medicare.gov/contacts/organization-search-criteria.aspx or;

- On the back of the 2014 Medicare & You handbook or;

- By calling Medicare (contact information above).

People with Medicare who have limited income and resources may qualify for Extra Help paying for their Part D drug plans. There's no cost or obligation to apply for Extra Help, also called the low-income subsidy. Medicare beneficiaries, family members, or caregivers can apply online at www.socialsecurity.gov/prescription-help or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) to find out more. Please watch out for scammers during Medicare open enrollment season. Don't give personal information to anyone who shows up at your home uninvited or makes an unsolicited phone call to sell you Medicare-related products or services. If you believe you're a victim of fraud or identity theft, please contact 1-800-MEDICARE. More information is available at www.stopmedicarefraud.gov. David Sayen is Medicare's regional administrator for Arizona, California, Hawaii, Nevada, and the Pacific Territories. You can always get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).

Pizza Pie... *oil and pesto are available.*

While I'm not a fan of the "build your own" fad in casual dining in general, the process at Pie-ology works, especially if viewed as fast food. It is fast. My pizza from order to table took six minutes. It's relatively cheap, as a "Create Your Own" pizza runs around seven bucks. And if it's a family meal, it's relatively healthy as well (Pie-ology also offers gluten-free crust). Plus, and this is big; my pizza was pretty damn nice. The veggies retained enough of a crunch to be yummy, and the sauces combined nicely to form a lovely lake of mozzarella, olive oil and tomato, on top of the wafer-thin crust. It's a tasty-quick pizza. They also have a couple of salads on the menu, as well as strips, either herb butter or the ones I sampled, the cinnamon sugar. They are very sweet, diabetic-coma-inducing, but I ate two and craved a few more. They don't serve beer or wine here, and have no plans to. That makes me sad. Pizza is after all an Italian creation, and then later in America an Italian American one. No beer or wine feels anti-Italian somehow. Somewhere Dean Martin is crying.

Pie-ology Pizzeria, 8158 Day Creek Blvd., Rancho Cucamonga, (909) 803-8999; www.pieology.com. AE, D, MC, V.

Real Estate... *-Nonbuilding construction includes streets and highways, bridges, dams and reservoirs, river and harbor developments, sewage and water supply systems, missile- and space facilities, power utilities and communication systems.*

CSUSB Business... *(or AACSB) accreditation, which lends to the school's already sizeable esteem. The school offers M.B.A. programs and possesses the coveted Association to Advance Collegiate Schools of Business (or AACSB) accreditation, which lends to the school's already sizeable esteem. The school not only offers an M.B.A. program, but an M.B.A. for Executives track that allows people who are currently working as 'decision-makers' to attend class for any number of subjects that affect the current workplace."*

Students also raved about the college's experienced faculty and explained that many teachers are student-centric and want to see their students learn and succeed. "They are also open and aware of new ideas in the business world and understand trends in the business market," the profile reported.

Cal State San Bernardino's undergraduate and graduate business programs are both fully accredited by the Association to Advance Collegiate Schools of Business – a distinction earned by less than 5 percent of business schools worldwide. In addition, the university's master's in public administration is accredited by NASPAA, the National Association of Schools of Public Affairs and Administration.

Earlier this year, the *Military Times' Edge* publication ranked CSUSB's M.B.A. program No. 22 in the first-ever "Best for Vets Business Schools" category. In addition, International Graduate Forum's summer 2013 *CEO Magazine* ranked CSUSB's Executive M.B.A. program in the highest possible tier of global EMBA rankings for North America. CSUSB is one of only two public university Executive M.B.A. programs in North America to earn this *CEO Magazine* designation, which recognizes schools that have demonstrated a high level of innovation and thoughtful leadership.

In 2010, Cal State San Bernardino was named by *European CEO Magazine* as one of the world's 18 most innovative business schools and one of only four honorees in the United States. The Inland Empire Center for Entrepreneurship, housed in the college, captured the 2010 "Outstanding Specialty Entrepreneurship Program Award" from the U.S. Association for Small Business and Entrepreneurship.

The Princeton Review does not rank the business schools in the book on a single hierarchical list from 1 to 295, or name one business school best overall.

For more information about *The Princeton Review*, contact Jeanne Krier at (212) 539-1350 or pressoffice@review.com.

Also visit Cal State San Bernardino's College of Business and Public Administration website at www.cbpa.csusb.edu.

For more information on Cal State San Bernardino, contact the university's Office of Public Affairs at (909) 537-5007 and visit www.news.csusb.edu.

The Practical... *people seem to confuse the purpose of profits with personal greed and lost revenue, "The Personal Drucker" offers a renewed opportunity to enjoy a full-course meal for a moderately priced dinner.*

continued from pg. 25

—Henry Holtzman

Millar Named... *director part-time this summer and became full-time when the fall quarter started. He also is the executive director of the Arts Council of Kern, and a Santa Clarita city arts commissioner.*

continued from pg. 1

continued from pg. 1

Copier, Fax and Business Equipment Retailers in the Inland Empire

Ranked by Sales Volume 2012

Company Name Address City, State, Zip	I.E. Sales Volume 2012	Offices (IE) Companywide Headquarters/Yr. Est. (IE)	Employees (IE) Companywide	Products/ Lines	Top Local Exec. Title Phone/Fax E-Mail Address
SoCal Office Technologies 1. 8577 Haven Ave., Ste. 110 Rancho Cucamonga, CA 91730	\$25 million	1 6 Cypress/1977	40 260	Sharp Copiers, Fax, Color Copiers, Xerox High Volume Copiers, HP Printers	Scott Crain Vice President, Sales (800) 769-2679/(909) 476-2406 www.socal-office.com
Konica Minolta Business Systems 2. 1003 E. Briar Rd., Ste. 120 San Bernardino, CA 92408	\$20.7 million	2 91 New Jersey/1965	84 5,000	Konica Minolta Digital Solutions, Black, White & Color	Linda Turner General Manager (909) 824-2000/888-1819 www.kmbs.konicaminolta.us
Burtronics Business Systems 3. 216 S. Arrowhead Ave. San Bernardino, CA 92408	\$10 million	1 San Bernardino/1957	50	Konica, Ricoh, Riso, Hi-speed Duplicators, Wide Format Copiers, Networking Specialist, Minolta Lanier	Dennis Short President (909) 885-7576/388-2124 www.burtronics.com
Caltronics 4. 6229 Santos Diaz St. Irwindale, CA 91702	\$10 million	1 3 Irwindale/1995	30 200	Konica Digital Software Solutions	Ryan Geeting Sales Manager (626) 334-0383/969-4421 www.caltronics.net
Innovative Document Solutions 5. 26855 Jefferson Ave. Murrieta, CA 92562	\$8 million	2 Murrieta/1989	24	Authorized Canon Copier & Digital Products Dealer	Kevin W. Heitritter President (951) 676-8885/461-1194 www.idsprintwise.com
National Ram Business Systems, Inc. 6. 8949 Rose Ave. Montclair, CA 91763	\$6.7 million	2 2 Montclair/1978	32 32	Kyocera, Digital Copiers, Hewlett Packard Printers	Roland Martinez, Jr. CEO (909) 621-9554/621-2891 rjmartinez@rambusiness.com
Advanced Copy Systems, Inc. 7. 571 E. Redlands Blvd. San Bernardino, CA 92408	\$5+ million	1 San Bernardino/1978	23	Authorized Sharp Copiers Fax Network Printers	Walter G. Ferguson President (800) 442-5333/(909)889-3602 acs.walter@verizon.net
Desert Business Machines, Inc. 8. 42-471 Ritter Cir. Palm Desert, CA 92211	\$2.4 million	1 1 Palm Desert/1973	22 22	Savin, Mita Copiers, Xerox, Fax, Lexmark Printers & Typewriters, Neopost Mailing Equipment, Computers & Networks	Bob Solomon President (760) 346-1124/346-1944 info@desertbiz.com
Office Depot 9. 8160 Day Creek Blvd. Rancho Cucamonga, CA 91739	WND	12 1,200 Delray Beach, FL/1986	WND WND	Xerox Copiers & Printers, Canon Fax, Copiers & Printers, Brother Fax & Printers	Roger Amparary District Manager (909) 463-1262 www.officedepot.com
Reliable Office Solutions 10. 3570 14th St. Riverside, CA 92501	WND	1 2 Riverside	23 23	Canon, Ricoh, Savin, Okidata, Brother, Xerox, Destroy-It, Computer Supplies	Jeff Eshelman President (951) 682-8800/682-0110 www.reliable-os.com
Toshiba Business Solutions 11. 3281 E. Guasti Rd., Ste. 500 Ontario, CA 91761	WND	1 300 Irvine/1998	45 300	Authorized Toshiba Dealer	Gavin Brown Sales Manager (909) 390-1421/390-6280 www.toshiba.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2013 by IEBJ.

Yes, It IS Our...

continued from pg. 40

where you want to be:

Act like the executive you strive to be. Every day at work is an audition for an executive position. And the more you act the part, the more likely you'll be cast for the position.

"At my company, there were two female executives who were already running their departments even if their official titles didn't reflect that," Milazzo shares. "It was a no-brainer to advance them. And what about women who aren't sure how to act? My advice to you is simple: pay attention. Surround yourself with as many mentors as possible. Study and model them. And as a side note, remember to dress the part, too. I don't want to see your belly button, tattoos, or boobs hanging out."

Don't be a commodity. Commodities are easy to obtain and easy to replace. And that's certainly not how you want to be perceived at your job—whether you're an employee, a leader, or an entrepreneur. Don't shrink into your chair and become the invisible employee. Instead, make your presence count in every meeting, brainstorm and project. That's the only way you'll be seen as necessary and indispensable.

"Women in general, and mothers in particular, are good at putting others' needs and interests before their own," Milazzo points out. "They're also good at making sacrifices to keep the peace. Stop doing that, at least when you're on the clock. It's better to articulate a dissenting opinion than to ride on the back of everyone else's. At least people will know that you are thinking."

Go big or go home. It's human nature to want to check the small, easy things off our lists in order to avoid the tough stuff. See if the following scenario sounds familiar: I cleaned out my inbox, organized my project files, and followed up with several prospective clients today, you think as you mentally pat yourself on the back. But meanwhile, you're studiously ignoring the fact that your team needs to revise a complicated—and critical—proposal.

"Break the feel-good addiction, and stop confusing busy-ness with progress," Milazzo instructs. "Remember, where you engage and focus is where you will get results. Going after the significant projects gets you noticed and promoted faster. There's a reason men don't volunteer to organize the holiday party."

Run the corporate marathon. Yes, working a standard 40-hour week will earn you a sufficient—maybe even comfortable—living wage. And if financial security is all you're after, you may have no need to change your habits. But if, like many women, you want to take a more active hand in determining the fate of your career, company, and/or industry, you'll need to step it up and begin working longer, harder, and better.

"Clock-watchers who go home exactly at quitting time are never around for promotions," Milazzo observes. "Work as hard as, or harder than, your boss. And stay fit—you have to look like you're up for the task. While you're at it, stop expecting the company to pay you to manage your personal life while you're at work. You can catch up on Facebook and Twitter when you get home."

Check yourself at the door. Let's say your son spilled orange juice all over his homework at breakfast, the zipper on your favorite skirt broke, and you hit every red light on the way to work, only to find your inbox full of emails from a particularly needy client. (We've all been there.) You deserve some sympathy, right? Wrong!

"Even if your car broke down and you had to hitchhike to work, your boss doesn't want or need to hear about it," Milazzo says. "Unless you're experiencing a serious life circumstance that will impact your ability to perform your job, like an illness or a death in the family, keep your personal woes to yourself. Successful people

the glass ceiling" button with your fellow women, read on for 11 of Milazzo's tips to help you get

make the difficult look easy while the less successful whine and complain their way through the simplest of projects."

Network with big players. Successful people spend time with other successful people, not with novices and low performers—and they limit their exposure to individuals who are at a similar level. So if you'd rather swim with the sharks instead of the bottom feeders, start forming strategic alliances. And remember, whether or not it's "right," it's not what you know, it's who you know is a truism that is still alive and well in the corporate sector.

"Furthermore, stay out of the gossip chain," Milazzo instructs. "That's fine when it comes to friendships, but you need to aim higher when it comes to networking. More than 60% of people find jobs through networking, and you can bet that most successful referrers didn't come from the bottom of their organizations' pecking orders."

Be your own number one fan. It can be hard for women to toot their own horns. To a certain extent, we're actually wired to nurture and care for others and to put the good of the whole over our own personal interests. While these impulses aren't inherently bad, it's time for a newsflash: if you don't announce your own achievements, you can bet that no one else is going to do it for you. With humility, make sure that you're keeping your name, your accomplishments, and your skill set in front of everyone.

"Have you ever noticed that women tend to downplay their accomplishments, while men routinely highlight their achievements and use them to advance?" Milazzo asks. "We females need to take a page from the male playbook and make sure that we're getting the recognition and credit we've earned. If you still have doubts, consider that announcing your accomplishments validates the investments others have made in you. Your boss, for example, wants to know that he bet on a winner when he hired you—and that knowledge will, in turn, make him more likely to promote you."

Don't underprice yourself. Let's say you're in the running for a promotion and raise within your company, for example, or that you're in the process of negotiating your salary after receiving a job offer. I'd better not ask for too much, you reason. This isn't what I was hoping for, but if I get too pushy I might be passed over for one of the other candidates. I should just be grateful to have made the cut. Back up, says Milazzo—you're making a big mistake. Settle for less than you're worth and you'll lose credibility...and maybe even the opportunity.

"Many women mistakenly think they're doing their employers a favor by not pushing for more or that they'll be more appealing if they don't ask for what they're worth," she explains. "However, you should know that like many CEOs, when I'm hiring, I weed out candidates who underprice themselves because I assume they won't perform at the level I expect."

Be confident. Studies show that women will underestimate their own abilities, judging themselves lower than their skills prove, while men overestimate their abilities, judging themselves more competent. And that's a problem. If you see yourself as powerless, that's what you will be. Anytime you find yourself entertaining doubts or trying to limit what you think is possible, remind yourself of your past successes. Let them infuse you with confidence and bolster your resolve. Believing you can do it—whatever "it" is—is 90% of the win.

"Don't underestimate yourself, and certainly don't do it in front of power players," Milazzo instructs. "Confidence is a prerequisite for moving up, and you should have plenty of it. Think about it this way: Women are masters of juggling numerous balls without dropping any of them. We manage careers, households, meals, shopping, and more, day after day and year after year. Adding professional growth to that list doesn't mean

continued on page 33

Plant Seeds...

continued from pg. 39

have their own character. It was my first time olive oil “tasting” and it was fun breaking down the taste qualities. The oil was excellent and even better was that all the profits are given to local charities. (Interestingly enough, “Regalo” means gift in both Italian and Spanish.) Next we sampled the balsamic vinegars. I felt like an 8-year-old at Baskin-Robbins with all the deliciously yummy flavors melting in my mouth. Tangerine, fig, black current, pumpkin spice, vanilla and chocolate...the list goes on. Blackberry was irresistible. I wondered, “Can you drink this stuff straight from the bottle?” www.regalogift.com

After our visit to Regalo, we hopped back in the jeep and stopped to fill our water bottles with some natural mineral water. This stop was not on the planned route, but through discussion of water (I am a deep conversationalist), Greg took a detour as he knew I would be interested. The fountain is outside **Euterpe Farms** which uses an antique well to pump the drinking water. There is a sign above the fountain requesting a 25 cent per gallon donation— all monitored by the honor system. Given my recent interest in the health benefits of well water, I was quite enthused about this stop. Unlike city water, well water is direct groundwater that does not undergo any chemical filtering before it’s consumed.

This means that chlorine is not added. The natural state of well water and its rich mineral content has produced a large following. I am sure now you can understand my joyful excitement about this water break. Our last stop on the jeep tour was **Oak Creek Ranch Winery**. We had the pleasure of meeting John Whitman who co-owns the winery. Winding up a side road, the property is quite charming. The tasting room is a bit rustic and has a lived-in, at home feeling. The property is lined with fruit trees and the owners encourage guests to bring their own picnic lunch. While the winery produced their own grapes years ago, the grapes are now outsourced (as with the other wineries we visited). The wine list includes interesting blends with the reds seemingly more popular. I bought a bottle of Carignane, a red wine described as having a “hint of shortbread.” I will save it for dessert. www.oldcreekranch.com

Additional Wine Tasting:

Ojai Vineyard

The tasting room is conveniently located in the downtown arcade area. Although quite small, the intimacy encouraged discussion among all the guests (as if we were all seated around a dinner table enjoying a glass together). John Anderson is the manager and we had a great time discussing the pours with him and the other Russell Crowe-looking wine expert. Taste the Syrah and you will be sure to leave with a bottle. www.ojaivineyard.com

Casa Barranca

The **Casa Barranca** tasting room is also located in the arcade area, just a skip away from Ojai Vineyard. Casa Barranca is the first certified organic winery on the Central Coast, which means no pesticides and low (or no) added sulfites. The server Ricky is very funny. My taste buds liked the Pinot Noir while my travel companion preferred the Arts & Crafts red. Apparently my wine preference is not as sophisticated. My choice was described as just a little “flabby and boring” (meaning it lacked structure). Enough said. www.casabarranca.com

Shopping:

The downtown area is lined with small boutique shops. The jewelry store called Love Heals carries handcrafted, bohemian style jewelry that is pricey but drool-for gorgeous. www.loveheals.com. Another boutique, Souldonic, sells a few hippie-chic leather cuffs made by Greg, our jeep tour guide. Yes, it is a wonderful, small

town.

Meditation Mount: Given a reintroduction to meditation during a recent visit to Sedona, I was looking forward to visiting Meditation Mount. I shared my enthusiasm with my travel companion and explained with wide eyes that “Trip Advisor” ranked Meditation Mount the #2 “must see” in Ojai. For somebody looking to reconnect or watch the famous “pink moment,” it is a sacred site with extensive gardens and unmatched views of the Ojai valley. We participated in “Saturdays on the Mount,” which includes a half-hour meditation session, Pilates, and tea. We also received a guided walk through the gardens by Tim Hall, better known as Rattlesnack Dundee for catching and relocating almost 50 snakes in one year. Like our jeep guide Greg, Tim shared a love of the plants and educated us about the many varieties in the garden. My only disappointment with my time on the Mount was that it was a bit rushed as we had to head home immediately thereafter. I tried to bottle the serenity and hold onto it before hitting traffic. www.meditation-mount.org

Eating Out:

Feast Bistro

The Feast Bistro calls itself the “go-to place for affordable indulgence.” Its New American cuisine menu offers steak, curried chicken, duck, pasta, pork, fish and a vegetarian meal. While the food was good, we all agreed dessert was the highlight. We ordered coffee and shared an apple tart and a triple chocolate sugary treat. After all, it’s vacation, right? www.feastofojai.com

Osteria Monte Grappa

Highly recommended by the locals, we dined at Osteria Monte Grappa for some excellent Italian food. We were very hungry, so perhaps our “condition” made the service just seem slower. Regardless, the food was delicious and they happily opened our bottles of wine from Casa Barranca and Ojai Vineyard with no corkage fee. I also liked the cozy atmosphere. The restaurant felt warm and inviting and the tables weren’t too close together. www.omgojai.com

Where to Stay:

The Blue Iguana Inn

Just a two minute drive from the historic downtown area, **The Blue Iguana Inn** offers charming rooms and bungalow-style cottages in a Southwest-style architecture. Checking in, I thought “I could move in here.” The 2-bedroom suite has a spacious living room area and a full kitchen. There are also guest rooms and one-bedroom suites to choose from. The grounds are peaceful and meticulously well kept. I also appreciated the courtyard, a peaceful resting area to eat outdoors or enjoy a glass of wine. The manicured grass and shady trees seemed to pull me (as with the hot tub) in with their whispering of “relax, just relax.” All rooms and suites also have outdoor seating areas, patios or balconies. It is clear that the inn was designed with the intension of inducing a peaceful environment. I definitely regret not booking one of the in-suite massages that are available.

With a busy schedule, it was convenient to be able to wake up and walk just a few steps to breakfast. Complimentary breakfast includes a choice of cereals, breads, fruit, sweet pastries and beverages. The breakfast house is cozy and encourages chatter amongst the guests as they fuel up for the day.

The Blue Iguana Inn far exceeded my expectations. When making a reservation, request a room towards the back of the property (as it does face the highway). And while I did not visit the Emerald Iguana Inn, I heard from many locals that this sister property was another favorite. www.blueiguanainn.com

Top 10 Tips...

continued from pg. 7

ence with audit matters. They will probably be worth their weight...especially in audits. Ask the CPA or accountant how many audits they have performed and what their "WIN" record was with each. Ask them about the nature of their past audits and the level of similarity to yours. This should give you an idea of the CPA's value in hiring them.

5. KEEP GOOD RECORDS, especially good bookkeeping. Good records are the KEY to winning an IRS audit. If your accounting records, legal documents, and bank statements all talk to each other, you will likely win every time! There is NO substitute for good record-keeping. In addition to good records, keep detailed notes of transactions. You may not remember exactly what happened and why. It's a good idea to have your bookkeeper write down what happened in the transaction specifically so when the IRS comes knocking you're ready with details and truthful explanations.

6. PAPER THE IRS TO DEATH. This means...whatever the IDR asks, flood the IRS with paperwork on the requested subject matter. In the past, when I was audited, there were many questions on the IDR. I put together a BOOK for them on each request using an IRAC acronym... Issue, Rule, Analysis, Conclusion. I learned this from one of my college law classes. It really works!! My BOOK was approx. 6" thick and had over 50 tabs describing each deduction and position I was taking. In my professional career, I have been through over 20 audits with my clients and have never seen one of them lose the audit, or be hit with a large "additional" tax to pay. This Works!!

7. DON'T BACK DOWN! If the agent disallows a deduction unjustly, don't back-down! Make sure your CPA argues your position under the rule of law with court cases, positions, and statements, backing up your claims. Many times IRS auditors don't know the law well and take unreasonable positions on deductions. Then they write their Revenue Agents Report (RAR) erroneously and you're the loser if you accept what they write. Don't back-down!! Take a position and stick to it, even if it means going to tax court. I don't think the IRS likes going to tax court because they might lose, especially if their position is weak, and many times we know it's weak!

8. APPEAL YOUR CASE. Many times I've found the IRS will send you a deficiency notice and that you owe them a bunch of money, including penalties and interest. Don't take it sitting down. Appeal your case to an IRS appeals officer. They have a better understanding of the real issues and are willing to compromise on the IRS's position. You usually pay a lot less or get a "NO-CHANGE" because you dealt with an IRS representative who knew the law.

9. HIRE AN EXPERIENCED TAX-ATTORNEY, with a good track record and one who can argue before the TAX COURT. It's usually not necessary, but sometimes you may need to have an experienced tax attorney to help your CPA or accountant argue your positions. Attorneys are not that expensive and there's usually a lot at stake. Again, an experienced tax attorney is worth their weight because they can write great arguments to convince the IRS your deduction is valid and should remain. They understand the IRS rule of law and can argue it effectively.

10. HAVE FAITH! Many years ago, I would get tense or anxious about getting an audit notice from the IRS or having one of my

Trick or Treat...

continued from pg. 18

tions need to conform to theirs or risk being executed.

Obstructionists—To them, nothing is simple or easy. They over-complicate conversations and procedures, and bring up extraneous facts or considerations that derail the flow of the group.

Ward off such evil influences! When considering whom to invite to your brainstorm, seek out individuals who possess a positive, can-do attitude and collaborative nature.

5. Carnage in the idea selection process. How easily can your group identify and agree upon a breakthrough idea when it sees one?

"Believe it or not, in many organizations, it's not as simple and straightforward as it may seem," says Rigie. "If a group fails to predetermine what criteria define a good idea before it's time to evaluate those ideas, the selection process can devolve into a messy, combative contest where promising ideas live or die based on the subjective assertions of dominating personalities, or the thumbs-up/thumbs-down whims of executive privilege."

To avoid this type of mayhem, Rigie and Harmeyer suggest predetermining a set of selection criteria—those specific characteristics, attributes or benefits a winning idea must possess in order to successfully address the challenge at hand.

"Just visualize as clearly as possible what the perfect solution or end result would look like," says Harmeyer. "Then consider what qualities an idea must have in order to achieve that visionary goal."

Start exorcising the demons in your innovation process. The ability to continuously reinvent a product, service, process or value proposition is the key to thriving in an innovation-driven marketplace. The price for failing to do so is steep: you risk rapidly slipping into the twilight zone of irrelevance.

Continuous innovation demands a constant supply of fresh, new ideas. And brainstorming is the most widely used methodology for generating them. Take the necessary steps to ensure your sessions don't turn into horror stories. Identify clear session goals; invite participants who possess a collaborative, can-do attitude; establish a few rules to eliminate negativity; select a leader who can inspire the group and create a safe, supportive environment; and predetermine a set of selection criteria to serve as a yardstick for measuring the merits of promising ideas.

By optimizing your brainstorms' effectiveness, you will effectively eliminate any gremlins in your idea generation process and will be confident that those game-changing ideas will always be there when you need them.

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

clients get one. Today, NOT-A-BIG-DEAL! If you didn't intentionally try to screw the IRS, I believe you're on solid ground. Especially if you were advised by smart professionals, got second opinions, and even went to the trouble of getting an attorney to write you a "letter of opinion." These are invaluable if you get audited. An auditor will likely DROP their negative position if there's an opinion letter to back up your position. Have faith in your professionals and God of course, they won't let you down!

Bill is a financial advisor with Lindsey Financial, Inc. in Redlands, California. He has been in professional practice for over 30 years, helping his clients with business and tax strategies and assisting their CPA's and attorneys with business and personal tax matters. Bill can be reached by calling 909-335-6800 or email: bill@retire-wealthy.com.

Yes, It IS Our...

continued from pg. 30
proficient at.”

Know that everything is marketing. Unfortunately, life isn't always fair. The hardest worker or most innovative thinker doesn't always get the promotion. The popular and persuasive do.

“Having great ideas is one thing, but if you can't figure out a way to sell them to everyone else, you'll be stuck,” Milazzo warns. “It's okay to have a dissenting opinion—it shows you're thinking. The trick is to disagree without being disagreeable. Pouting, raising your voice or endlessly repeating yourself only reinforces that you have nothing important to contribute. You must intelligently and persuasively market your ideas and the person behind those ideas.”

Be a woman, not a poor imitation of a man. It's undeniable that the more masculine command-and-control way of doing business is on its way out. Increasingly, corporations are coming to value more feminine qualities like participation, engagement, collaboration, agility, relationship-building, and an appreciation for the greater good.

“Be yourself,” Milazzo instructs. “No one (men and women included) wants to work with a bad imitation of a man. And no successful woman ever got anywhere waiting for women's equality in the workplace to ‘happen.’ Instead, use your innate qualities to shape and fuel your success.”

“Here's one last thought to buoy you as you sally forth to help womankind rise to much-deserved, new heights,” Milazzo concludes. “Adding women to groups increases those groups' collective intelligence! In other words, corporations who still rely on the good ole boy network are making (and keeping) themselves stupid. In my opinion, it's time for all of us to get in touch with our inner Wonder Woman and rescue the traditionally male-dominated business world from itself. So be encouraged by all of those girl-power statistics. Better yet, take an active hand in making them even more impressive. You've never been in a better position to make your mark.”

New Law Helps...

continued from pg. 14

Drive-By Lawsuits

However, the benefits of Proposition 65 have not come without a cost to the economy. AB 227 addresses one very avoidable cost that results from the practice of a handful of law firms targeting businesses with drive-by lawsuits, alleging they do not have adequate signage as required by Proposition 65. These lawsuits can easily cost thousands of dollars to litigate, causing many small businesses to settle out of court regardless of whether signage was actually required at their establishment, if posted signage was the wrong size, or if signage was accidentally placed with incorrect wording. Hundreds of businesses are targeted in these lawsuits each year, costing the state millions of dollars in lost productivity and jobs. AB 227 will help eliminate the inappropriate use of litigation, while ensuring that the public receives Proposition 65 warnings when appropriate.

Lose a Deal...

continued from pg. 16

the hometowns of your founders to seek investment from other cities and states. If you have a female founder on the team, contact the few women's investor groups in the country. They are constantly looking for high-caliber, women-owned companies.

“Use your network to get an introduction to VCs,” warns Adams. “LinkedIn can be powerful to get connected with VCs in other cities through people you know. You can even try to cold contact them. Keep in mind, though, that some investors are local-only investors. Some will talk to you only if you consider moving to their town. Get the details before you buy a plane ticket. You don't want to have to nod and agree that you'll move to Milwaukee if you had never considered it.”

Failing to study up on your investors. When you meet with an investor, you should have researched him so thoroughly that you know what his favorite dinner is (not really, but you get the idea). When you ask questions, your questions should be highly informed ones about things that you can't learn from the Internet. Investors are very turned off when you don't know what kind of investments they make.

“To study up, get ahold of potential investors' portfolios to understand the types of companies they invest in and how much they have been investing,” suggests Gravagna. “In addition, most VC general partners have a Twitter feed, a website, and a LinkedIn page. From these sources, you should be able to learn quite a bit about the general partners as people before you walk in the door.”

Pitching your product instead of your deal. When you pitch to investors, you are selling equity in your company; therefore, the pitch has to be about your whole company. If you give the same pitch to investors that you give to a potential customer—one that outlines all the benefits and features of your product—then you've missed the mark.

“You have to share with investors all the highlights about your company,” explains Adams. “They need to know how much you've accomplished, the plan for the future, and how much money your company can make for them.”

“The investor pitch is about money, specifically how you'll make money, how much money you can make, how much money you need to make money faster. If money isn't the central theme of your pitch, you need to revisit your pitch deck and see how you can refocus it. The investor looks at your company as a much-needed addition to his portfolio. He sees your company as a whole package with founders, product, opportunity, and exit potential.”

“You can derail your own deal pretty quickly if you aren't careful. Your own behavior is important,” concludes Gravagna. “If you are uncoachable, quoting an inflated valuation, or pitching too early, work to change those things. You can keep the people around you positive about your deal by pacifying critics and spreading updates and good news at networking events. Connect with people outside your own city and remember to pitch the whole deal, clearly, to investors who are likely to care about it.”

From Zero to Funded: Six Tips for Securing Venture Capital—Excerpted from *Venture Capital For Dummies*®

The most successful venture capital businesses are not just good at what they do; they are also lucky. Because you can't do anything to improve your serendipity, you can plan your business from the beginning in ways that remove hurdles and increase the possibility of success. Follow these suggestions:

- **Start by thinking about the end.** When you look back on this business from the future, what do you want it to look like? Plan for the results you envision.

continued on page 38

Inland Empire Business Journal

Subscribe for Only

\$24.00

Also Available, the Digital 2013 Book of Lists
Start your subscription today by
calling 909.605.8800 or visit www.busjournal.com



Doctor-driven health care? Imagine that.

With Aetna, you no longer have to.

It's time to fix what's broken with health care. At Aetna, we are collaborating with PrimeCare to create new business models designed to share technology, tools and insight—so that your doctors can deliver better patient care at a significantly lower cost. Call your broker or Aetna Sales Agent to learn more. Or visit aetnaACS.com/employers

aetna

PRIME *Care*

If you have Medicare, don't worry about the new Health Insurance Marketplace

By David Sayen

Some people with Medicare are asking lately if their Medicare coverage is affected by the new Health Insurance Marketplace that starts in 2014.

The answer is no—the Marketplace won't have any effect on your Medicare coverage.

The Health Insurance Marketplace is designed to help people who don't have any health insurance. You have health insurance through Medicare.

In fact, it's against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same security you have now. And you won't have to make any changes.

The Marketplace provides new health insurance options for many Americans. If you have family and friends who don't have health insurance, tell them to visit HealthCare.gov to learn more about their options.

If you have Medicare, keep

in mind that Medicare's Open Enrollment season is coming. It began on Oct. 15 and will run through Dec. 7.

Medicare Open Enrollment is the time when all people with Medicare are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverage, and benefits that will take effect next year.

If you want to change your coverage for next year, this is the time to do it. If you're satisfied that your current coverage will continue to meet your needs for next year, you don't need to do anything.

But beware that the Medicare Open Enrollment period is a time when there's a higher risk for fraudulent activities.

DO NOT share your Medicare number or other personal information with anyone who knocks on your door or contacts you uninvited to sell you a health plan.

Senior Medicare Patrol programs are teaching people with Medicare how to detect and report fraud, and protect them-

selves from fraudulent activity and identity theft.

To learn more about health care fraud and ways to protect against it, visit www.stopmedicarefraud.gov or the Senior Medicare Patrol (SMP) program in your area. (Locate your SMP at www.smpresource.org.)

Medicare is stronger than ever, with more benefits, better choices, and lower costs to beneficiaries.

Expanded Medicare benefits under the health care law (the Affordable Care Act) are available, including certain free preventive benefits, cancer screenings, and an annual wellness visit.

These preventive benefits are available with no cost to patients when furnished by qualified and participating health professionals. The annual wellness visit allows people to sit down and discuss with their doctor their health care needs and the best ways to stay healthy.

Medicare will notify beneficiaries about plan performance and use its online Plan Finder to

encourage enrollment in quality plans. Plans are rated from one to five stars, with five stars indicating the highest quality plans.

Average premiums for 2014 for prescription drug coverage and Medicare health plans will remain stable. People who are in the "donut hole" in Medicare's prescription drug benefit will enjoy 53 percent discounts on covered brand-name drugs and see increased savings on generic drugs.

So don't be concerned about all the ads you may be seeing for the new Health Insurance Marketplace. The Marketplace won't affect your Medicare coverage and isn't part of Medicare Open Enrollment. You don't need to enroll in the Marketplace to maintain or change your Medicare coverage.

David Sayen is Medicare's regional administrator for Arizona, California, Hawaii, Nevada, and the Pacific Territories. You can always get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).

Time to Review Your Medicare Coverage

By David Sayen

Medicare's annual open enrollment period has begun, and I want to encourage everyone with Medicare to review their current health and prescription drug coverage.

Open enrollment runs through Dec. 7, 2013. If you want to change your Medicare Advantage or Medicare Part D (prescription drug) plan, this is the time of year to do it. Any new coverage you select will kick in on Jan. 1, 2014.

If you have Original Medicare and you're satisfied with it, you don't need to do anything during open enrollment. Also, Medicare's open enrollment has nothing to do with the Affordable Care Act's

new Health Insurance Marketplace. If you have Medicare, you don't need to worry about Marketplace plans.

My agency, the Centers for Medicare & Medicaid Services, or CMS, announced recently that the average Medicare Advantage premium for 2014 is projected to be \$32.60. CMS estimated that the average basic Part D drug premium in 2014 would be \$31 per month, holding steady for four years in a row.

Since the Affordable Care Act was passed, average Medicare Advantage premiums are down by 9.8 percent. The deductible for standard Part D drug plans in 2014 will be \$310,

a \$15 decline.

Meanwhile, the quality of Medicare Advantage and Part D drug plans continues to improve, with more than one-third of Medicare Advantage plans receiving four or more stars (out of a possible five stars) in 2014—a 28 percent increase over last year. Medicare Advantage and Part D drug plans with five stars are allowed to enroll beneficiaries at any time during the year.

Medicare plans' coverage options and costs can change each year, and Medicare beneficiaries should evaluate their current coverage and choices and select the plan that best meets their needs. If you think your

current coverage will meet your needs for 2014, you don't need to change anything.

For more information on Medicare open enrollment and to compare benefits and prices of 2014 Medicare Advantage and Part D drug plans, please visit: www.cms.gov/center/special-topic/open-enrollment-center.html. A variety of resources are available to help people with Medicare, their families, and caregivers compare current coverage with new plan offerings for 2014. You can:

- Visit www.medicare.gov to see plan coverage and costs available in your area, and

continued on page 28

NEW BUSINESS *County of San Bernardino*

A LA MINUTE
19 E. CITRUS AVE.
STE. 105
REDLANDS, CA 92373

ADEPT PHOTOGRAPHY
8531 LA GRANDE ST.
ALTA LOMA, CA 91701

ADVANCE GLOBAL SUPPLIES
3871 WHITE ASH RD.
SAN BERNARDINO, CA 92407

APS RACING USA
10852 BONANZA RD.
ADELANTO, CA 92301

ASTHETIK NAILS AND SPA
7379 MILLIKEN AVE.
STE. 140
RANCHO CUCAMONGA, CA 91730

A1 DEPENDABLE HAULING
2139 E. 4TH ST.
STE. 194
ONTARIO, CA 91764

BASELINE SMOG
25784 BASELINE RD.
HIGHLAND, CA 92410

BLIMPIE SUBS AND SALADS
3943 GRAND AVE.
CHINO, CA 91710

BURLINGHAM SPORTS
13878 YORBA AVE.
CHINO, CA 91710

CAANCO MADERA RESOURCES
15558 RHYOLITE CT.
CHINO HILLS, CA 91709

CARLITOS READY MIX
11941 CACTUS AVE.
BLOOMINGTON, CA 92316

CLINICA MEDICA SAN PABLO
280 W BASE LINE RD.
RIALTO, CA 92376

CLUB TOWING
42159 BIG BEAR BLVD.
BIG BEAR LAKE, CA 92315

COLORME MAKEUP STUDIO
14270 7TH ST.
STE. 6
VICTORVILLE, CA 92395

CRG SO CAL
15750 ARROW BLVD.
STE. E
FONTANA, CA 92335

CTS
42159 BIG BEAR BLVD.
BIG BEAR LAKE, CA 92315

DAEMON CONSULTING
3303 SOUTH ARCHIBALD AVE.
STE. 206
ONTARIO, CA 91761

DEE & WALT'S AUTO
10537 MOUNTAIN VIEW AVE.
REDLANDS, CA 92373

DEEP BLUE PARADISE, INC.
19179 BEAR VALLEY RD.
STE. 8
APPLE VALLEY, CA 92308

DELTA DRIVING SCHOOL
8599 HAVEN AVE.
STE. 302
RANCHO CUCAMONGA, CA 91730

E&B CARPET CLEANING
16440 ARROW BLVD.
STE. 13
FONTANA, CA 92335

EDEN CAPITAL REALTY
9375 SHEEP CREEK RD.
PHELAN, CA 92371

ELITE MARKETING ALLIANCE
7222 OKLAHOMA AVE.
FONTANA, CA 92336

H TWO S
1580 W 8TH ST.
STE. 164
UPLAND, CA 91786

HATTIE'S CUPBOARD
15564 SPRIG ST.
CHINO HILLS, CA 91709

HD COYOTES
12323 MEADOWLARK AVE.
OAK HILLS, CA 92344

HEADZ UP BEAUTY & BARBER SALON
15752 MOJAVE DR.
STE. A
VICTORVILLE, CA 92394

HERITAGE TRUCKING
6230 PHILLIPS WAY
ALTA LOMA, CA 91737

INFINITY FITNESS FIT FOR LIFE
3525 HIGHLAND AVE.
STE. A,B,C,D
SAN BERNARDINO, CA 92346

INLAND PACIFIC MANAGEMENT TEAM
4959 PALO VERDE ST.
MONTCLAIR, CA 91763

J. CARRILLO HAIR STUDIO & BARBER SHOP
15770 MOJAVE DR.
STE. J
VICTORVILLE, CA 92394

LUCKY EXPRESS
11239 ADA AVE.
MONTCLAIR, CA 91763

MARTINEZ COLLISION CENTER
11550 I AVE.
HESPERIA, CA 92345

MING RELAX SPA
5404 MORENO ST.
STE. L
MONTCLAIR, CA 91763

NEW CHINA RESTAURANT
2006 W. FOOTHILL BLVD.
UPLAND, CA 91786

NEW DIRECTIONS COUNSELING
3200 GUAUSTI RD.
STE. 100
ONTARIO, CA 91761

OK LIQUOR
1580 NORTH MT. VERNON
SAN BERNARDINO, CA 92411

ONTARIO TRAVEL BUREAU
1044 W. 4TH ST.
ONTARIO, CA 91762

PARLIAMENT CHOCOLATE
16 E. REDLANDS BLVD.
REDLANDS, CA 92373

PARTH MARKET
5103 RIVERSIDE DR.
CHINO, CA 91710

PATTY'S BEAUTY SALON & BARBER SHOP
15770 MOJAVE DR.
STE. J
VICTORVILLE, CA 92394

PC XPTS SOLUTIONS
5579 EASTWOOD AVE.
RANCHO CUCAMONGA, CA 91737

PRIME INTERNATIONAL
14085 COUNTRY WALK LN.
CHINO HILLS, CA 91709

PRIME TIME REALTORS
9876 CENTRAL AVE.
MONTCLAIR, CA 91763

R&R CUTTING TOOLS
730 S LUGO AVE.
SAN BERNARDINO, CA 92408

RESURRECTION ACADEMY
174334 MILLER AVE.
FONTANA, CA 92334

SUNSTAR MORTGAGE SERVICES
1063 W. SIXTH ST.
STE. 203
ONTARIO, CA 91762

TEA CUP CLUB INTERNATIONAL
1269 N PALM AVE.
UPLAND, CA 91786

THE AUTO CLINIC SALE
5530 SCHAEFER AVE.
STE. A
CHINO, CA 91710

VAPE APE
10852 BONANZA RD.
ADELANTO, CA 92301

VICTOR GUZMAN TRUCKING
15223 BANDERA WAY
VICTORVILLE, CA 92394

W&M BODY REPAIR
17783 TAYLOR AVE.
BLOOMINGTON, CA 92316

WILLIAMS PANELING
10026 CEDAR AVE.
BLOOMINGTON, CA 92316

WOOD SECURITY SERVICES AKA WSS
15723 PARKHOUSE DR.
STE. 7
FONTANA, CA 92336

ALLEN-DE ROOFING & DRYWALL CONTRACTOR
5416 VALINDA AVE.
ALTA LOMA, CA 91737

APPLE VALLEY LOCK AND KEY
17227 CENTURY PLANT RD.
APPLE VALLEY, CA 92307

BARSTOW FUEL/76
1600 EAST MAIN ST.
BARSTOW, CA 92311

BONITA BOUTIQUE
255 E. BASE LINE RD.
RIALTO, CA 92376

BUSINESS CIRCLE INLAND EMPIRE
3474 AUTUMN AVE.
CHINO HILLS, CA 91709

CALIFORNIA HATCHERY
8608 UTICA AVE.
STE. 220U
RANCHO CUCAMONGA, CA 91730

CALIFORNIA SWEEPER DBA 2-U SWEEPER PARTS & REPAIR
17978 W KENWOOD AVE.
SAN BERNARDINO, CA 92407

CAMMA2
2339 FOX RIDGE WAY
UPLAND, CA 91784

CENTRO ESPIRITUAL MAYOMBE
204 N. VINE AVE.
ONTARIO, CA 91762

CHA'S PERFECT MAINTENANCE
12021 CALIFORNIA ST.
YUCAIPA, CA 92399

CHERYLLYNN PHOTOGRAPHY
2879 W. DAWNVIEW DR.
RIALTO, CA 92377

CITY GUY'S PIZZA
625 S RIVERSIDE AVE.
STE. 1
RIALTO, CA 92376

CONTRERAS TOWING AND TRANSPORT
16112 HARVEY DR.
FONTANA, CA 92336

CREATIVE PRODUCTS CO.
13104 GLEN CT.
STE. 46
CHINO HILLS, CA 91709

CUSTOM POOL SERVICE
58330 RUBIDOUX CT.
YUCCA VALLEY, CA 92284

DRAGONFLY PHOTOGRAPHY
1068 SIERRA AVE.
BIG BEAR CITY, CA 92314

ED MOORE DRIVELINES
456 SOUTH SIERRA WAY
SAN BERNARDINO, CA 92408

ELANCE MARKETING AND CONSULTING SOLUTIONS
337 N VINEYARD 4TH FLOOR
ONTARIO, CA 91764

FEED BROS
8608 UTICA AVE.
STE. 220U
RANCHO CUCAMONGA, CA 91730

FIESTA AUTO INSURANCE
16958 BEAR VALLEY RD.
VICTORVILLE, CA 92395

FIRST LINK INSURANCE AGENCY
9220 HAVEN AVE.
STE. 120
RANCHO CUCAMONGA, CA 91730

GARGON PLASTICS
3356 ROCKY WAY
ONTARIO, CA 91761

GLAM GIRLS KIDS SPA & TEA ROOM
4135 RIVERSIDE DR.
CHINO, CA 91710

GRAFIX DESIGNS
5640 RIVERSIDE DR.
STE. 124
CHINO, CA 91710

HIGH ADOBE
9544 KIOWA RD.
APPLE VALLEY, CA 92308

HIGH DESERT LOCKSMITH
17227 CENTURY PLANT RD.
APPLE VALLEY, CA 92307

JENNINGS MATERIAL INSPECTION
8575 B PHELAN RD.
PHELAN, CA 92371

JUMPIN JAVA
17218 SEAFORTH ST.
HESPERIA, CA 92345

KWIZERA HOPE
13847 PAMLICO RD.
APPLE VALLEY, CA 92307

LA CUBANITA MARKET
57134 HWY 127
STE. 1
BAKER, CA 92309

LA FIESTA MEXICAN FOOD
22144 HWY 18
STE. 2
APPLE VALLEY, CA 92307

LEON LOGISTICS
17736 CAJON ST.
HESPERIA, CA 92345

LFS TRANSPORT
9464 BUCKTHORN AVE.
HESPERIA, CA 92345

LOS PORTALES RESTAURANT MEXICAN GRILL & SEAFOOD
12542 CENTRAL AVE.
CHINO, CA 91710

MARTIN MUSIC CENTER
2230 S. MOUNTAIN AVE.
ONTARIO, CA 91762

MASSAGE ENVY SPA - REDLANDS
9990 ALABAMA ST.
REDLANDS, CA 92374

NEW PAGE MARKETING & PUBLISHING
1400 EAST COOLEY DR.
COLTON, CA 92324

NORTENO'S HOT DOGS
1025 S. RIVERSIDE AVE.
STE. 114
RIALTO, CA 92376

PPG
7028 N TIPPECANOE AVE.
SAN BERNARDINO, CA 92404

PUPUSERIA EL CHALET
8689 SIERRA AVE.
STE. C
FONTANA, CA 92335

R.P. PUENTE AL EXITO
16920 ORANGE WAY
STE. B
FONTANA, CA 92335

R&E HEATING & AIR
896 AMBER CT.
UPLAND, CA 91786

RETAIL THRIFT SHOP
11720 BARTLETT AVE.
STE. A
ADELANTO, CA 92301

ROQ COMMUNICATIONS
1532 E OAK HILL CT.
ONTARIO, CA 91761

SMOKES N' PUFF II
299 W. OLIVE ST.
COLTON, CA 92324

SO SWEET CAR TAGS
2254 N. SYCAMORE AVE.
RIALTO, CA 92377

SUGAR CLOUD
15940 MILLER AVE.
FONTANA, CA 92336

SWIMMING POOL AID
9993 LINDERO AVE.
MONTCLAIR, CA 91763

SONRISE FARMS
31499 HIGHLAND AVE.
REDLANDS, CA 92374

SPUTTLE
1531 W. RIALTO AVE.
STE. 401
FONTANA, CA 92335

NEW BUSINESS

County of Riverside

TRAGIC-INDUSTRIES
80011 MARAMAR
INDIO, CA 92203

SANDBOX ACADEMY OF THE DESERT
45300 BRIDGETTE WAY
LA QUINTA, CA 92253

LITTLE SHOP OF TREASURES
616 E. SUNNY DUNES RD.
PALM SPRINGS, CA 92264

INTEGRAL DESIGN
40471 PADOVA DR.
INDIO, CA 92203

COACHELLA VALLEY AUDIO VIDEO
52-719 AVENIDA VELASCO
LA QUINTA, CA 92253

LARRY PATRON
52-719 AVENIDA VELASCO AVE.
LA QUINTA, CA 92253

CK DANCE
820 RESEARCH DR.
STE. 10
PALM SPRINGS, CA 92262

AFFORDABLE DRYWALL
67210 KANN RD.
DESERT HOT SPRINGS, CA 92241

LOVE OF THE DESERT
71691 HWY 111
RANCHO MIRAGE, CA 92270

LA QUINTA BARBER SHOP
78-105 CALLE ESTADO
LA QUINTA, CA 92253

ANDY'S MOBILE MECHANIC
8646 GLENCOE DR.
RIVERSIDE, CA 92504

HARD ROCK HOTEL PALM SPRINGS
150 S INDIAN CANYON DR.
PALM SPRINGS, CA 92262,

TRINITY MECHANICAL
33743 WAGON TRAIN DR.
WILDOMAR, CA 92595

WALTER'S PORSCHE
3210 ADAMS ST.
RIVERSIDE, CA 92504

N CARE SENIOR CARE
10170 CARIBOU CIR.
MORENO VALLEY, CA 92557

JAUNTY'S BLOOM
4086 REES ST.
RIVERSIDE, CA 92504

MJH INSTRUCTIONAL DESIGN
41983 DE PORTOLA RD.
TEMECULA, CA 92592

VICINATO VINEYARD
41983 DE PORTOLA RD.
TEMECULA, CA 92592

NATIVOS A.C.
10942 KENMORE ST.
MIRA LOMA, CA 91752

DAWGS GONEFISH'N
32826 VINE ST.
TEMECULA, CA 92592

DGF PRODUCTIONS
32826 VINE ST.
TEMECULA, CA 92592

THREE LITTLE BIRDS ESTHETICIAN SERVICES
32795 GRAND AVE.
WINCHESTER, CA 92596

URBAN
23609 SYCAMORE CREEK AVE.
MURRIETA, CA 92562

URBAN CAFE
23609 SYCAMORE CREEK AVE.
MURRIETA, CA 92562

URBAN CAFE & INTERNET BAR
23609 SYCAMORE CREEK AVE.
MURRIETA, CA 92562

MUSICAL FUNKTIONS
8 PONTE SONATA
LAKE ELSINORE, CA 92532

TOWER PLAZA ACUPUNCTURE
27555 YNEZ RD.
STE. 350
TEMECULA, CA 92591

J.A.N. ASSOCIATES
8631 SANDS AVE
RIVERSIDE, CA 92504

EZ CARS AND CREDIT
10971 HOLE AVE.
RIVERSIDE, CA 92505

HENDRICKSON PLASTERING
1662 CHEROKEE RD.
CORONA, CA 92881

SWEETENS BAKERY
43856 CARENTAN DR.
TEMECULA, CA 92592

SECOND CHANCE ALLIANCE
8655 ARLINGTON AVE.
STE. 85
RIVERSIDE, CA 92503

PRESSING MATTERS CLEANERS
10530 MAGNOLIA AVE.
STE. B
RIVERSIDE, CA 92505

CORPORATE IMAGE MOBILE DRY CLEANING
3029 MESQUITE DR.
RIVERSIDE, CA 92503

SPORTZCORDZ
848 HIGHLAND VIEW DR.
CORONA, CA 92882

R & R MASSAGE
39525 A LOS ALAMOS RD.
MURRIETA, CA 92563

FIVE STAR CARRIER
6260 RUTLAND AVE.
STE. 3
RIVERSIDE, CA 92503

RONALDOS TRUCKING
24684 MARS CT.
MORENO VALLEY, CA 92553

AMSOIL CONNECTION
26371 BECKMAN CT.
STE. C
MURRIETA, CA 92562

G.B. ELECTRIC
953 W THORNTON
HEMET, CA 92543

STONEY HILLS DONUTS
1525 E. ONTARIO AVE.
STE. 105
CORONA, CA 92881

INTERNATIONAL INSTITUTE OF MARTIAL ARTS
27574 COMMERCE CENTER DR.
STE. 140
TEMECULA, CA 92590

MUTTURE DOG
32552 CAMPO DR.
TEMECULA, CA 92592

CALIFORNIA COOL BREEZE
10505 SALISBURY DR.
RIVERSIDE, CA 92503

GUAVA STREET STORAGE
41176 GUAVA ST.
MURRIETA, CA 92562

TEMECULA VALLEY MERCANTILE
29845 AVENIDA CIMA DEL SOL
TEMECULA, CA 92591

IMPROMPTU
28780 FRONT ST.
STE.
TEMECULA, CA 92590

IMPROMPTU BLOW DRY BAR
28780 FRONT ST.
STE. B-1
TEMECULA, CA 92590
RIVERSIDE

TERRA WEST INVESTMENT COMPANY
559 SOUTH PALM CANYON DR.
STE. B212
PALM SPRINGS, CA 92264

FHK COMPANIES, A GENERAL PARTNERSHIP
559 SOUTH PALM CANYON DR.
STE. B-212
PALM SPRINGS, CA 92264

PEREZ MARKET
52669 HARRISON ST.
STE. 208
COACHELLA, CA 92236

DM AUTO CARE
74-804 JONI DR.
STE. 2A
PALM DESERT, CA 92260

DESERT PELLET GRILLS
80045 KINGSTON DR.
BERMUDA DUNES, CA 92203

DIAMOND QUALITY POOL & REPAIR SERVICE
22510 HENRY RD.
DESERT HOT SPRINGS, CA 92241

THREE SIXTY NORTH BAR AND GRILL
360 NORTH PALM CANYON DR.
PALM SPRINGS, CA 92264

SUNLIFE SKIN CARE
73-211 FRED WARING DR.
STE. 200
PALM DESERT, CA 92260

GOLDEN ANGEL
4545 E. SEVEN LAKES DR.
STE. F
PALM SPRINGS, CA 92264

EASY SOLAR CORP
69930 HIGHWAY 111
SUITE 100
RANCHO MIRAGE, CA 92270

TRANQUILITY MASSAGE
72695 HIGHWAY 111
STE. A7
PALM DESERT, CA 92260

WILLOW INN & SUITES
900 W. RICE ST.
BLYTHE, CA 92225

ELITE CUSTOM BUILDERS
40244 CATANIA CT.
INDIO, CA 92203

AAA SALVATION GARAGE DOOR
44109 CHAMONIX
PALM DESERT, CA 92260

LIVING LIGHT ENTERPRISES
72855 HOT SPRINGS AVE.
SKY VALLEY, CA 92241

PROHEALTH SOLUTIONS
5 CORTE PALAZZO
LAKE ELSINORE, CA 92532

REALTY MORTGAGE SOLUTIONS
601 N. KIRBY ST.
STE. 288
HEMET, CA 92545

KALULU CLEANING
47671 RAINBOW CANYON RD.
TEMECULA, CA 92592

WESTSIDE CUSTOM DRUMS
39569 CURRANT CT.
MURRIETA, CA 92563

AIVT REALTY GROUP ENTERPRISES
17626 DEER VALLEY CT.
RIVERSIDE, CA 92504

ARGE.COM
17626 DEER VALLEY CT.
RIVERSIDE, CA 92504

FAITH ARMORY LLC
41669 WINCHESTER RD.
STE. 101
TEMECULA, CA 92590

FIDUCIA'S CONSTRUCTION SERVICES
8564 LODGPOLE LN.
RIVERSIDE, CA 92508

SCIENTIFIC ENVIRONMENTAL ENGINEERING CORP
36550 CHANTECLER RD.
WINCHESTER, CA 92596

THE FIRM
36725 OAK MEADOWS
MURRIETA, CA 92562

MAPES ELECTRIC ELECTRICRAFT
425 W. LA CADENA
STE. 21
RIVERSIDE, CA 92501

I.E. COMICS AND GAMES
2807 W. FLORIDA AVE.
HEMET, CA 92545

DESERT HACIENDA
13723 SUSAN WAY
STE. B
DESERT HOT SPRINGS, CA 92240

EL TORO MARKET #10
310 N. STATE ST.
HEMET, CA 92543

MORENA MARKET
310 N. STATE ST.
HEMET, CA 92543

PERFECTLY BALANCED
29836 FISHERMAN CT.
CANYON LAKE, CA 92587

GRANDMA COCO'S DAYCARE
5685 EVENINGSIDE LN.
JURUPA VALLEY, CA 92509

MG BUILDING COMPANY
2190 SAINT MICHELLE ST.
SAN JACINTO, CA 92583

PYRO TEKNIK
21094 BOX SPRINGS RD.
STE. 34
MORENO VALLEY, CA 92557

ONE HOUR AIR CONDITIONING AND HEATING TEMECULA
43397 BUSINESS PARK DR.
STE. D-5
TEMECULA CA 92590

AMARILLO COLLEGE OF HAIRDRESSING
75-030 GERALD FORD DR.
STE. 203
PALM DESERT, CA 92211

MILAN INSTITUTE 75-030 GERALD FORD DR.
STE. 203
PALM DESERT, CA 92211

MARKETING SQUARED
41593 WINCHESTER RD.
STE. 200
TEMECULA, CA 92590

CALIBUNGA
2451 PEACOCK LN.
CORONA, CA 92882

GIFTING TRAVELER
6021 MILANA DR.
CORONA, CA 92880

PASCO SERVICES
17390 SEVEN SPRINGS WAY
RIVERSIDE, CA 92504

NETWORK DYNAMICS
10961 FINCHLEY AVE.
RIVERSIDE, CA 92505

ALMA VISION SECOND HAND
1026 STATE ST.
SAN JACINTO, CA. 92583

BLACK RAVEN BAKERY
4654 MERRILL AVE.
RIVERSIDE, CA 92506

SUNRIDGE ADVISORS
35519 ICEPLANT LN.
MURRIETA, CA 92562

REYES DESIGN LANDSCAPE
20741 KNOB PL.
PERRIS CA 92570

JAVA HUT
32397 RIVERSIDE DR.
LAKE ELSINORE, CA 92530

SPIRITUAL TWIST
22197 GROVE RD.
WILDOMAR, CA 92595

TACOS ELSINORE
16331 LAKESHORE DR.
STE. H
LAKE ELSINORE, CA 92530

MMC ENTERPRISES
3 PARK MIRAGE LN.
RANCHO MIRAGE, CA 92270

MBH
819 POPPYSEED LN.
CORONA, CA 92881

TEODORA HEALTHCARE
45486 PEACOCK PL.
TEMECULA, CA 92592

HARTMAN CONSTRUCTION AND REMODELING
77755 CALLE TEMECULA
LA QUINTA, CA 92253

NVC ASSOCIATE SERVICES
14332 SIMAS CT.
EASTVALE, CA 92880

ORTHOPAEDIC SURGERY AND SPORTS MEDICINE ASSOCIATES
40949 WINCHESTER RD.
TEMECULA, CA 92591

DOC DENTAL SMILES
28401 BRADLEY RD.
STE. B
SUN CITY CA 92586

TOP SEE COLOR
1287 MOLLY DR.
STE. 5
RIVERSIDE, CA 92504

Lose a Deal...

continued from pg. 33

- **Target a huge problem that has a huge market.** VCs want big exits. The best thing that you can do to set your company up for VC funding is to go after a huge problem with a huge market. You can't sell a company for billions if it has an esoteric or limited market.

- **Get your feet under you.** VCs don't fund companies with grand ideas until the company shows a lot of progress toward revenue. This progress is often referred to using the word traction.

- **Become visible.** You can increase the likelihood of getting funded quite a bit by simply meeting the funders. Make friends with investors. Get to know the VCs and the larger start-up community. Schmoozing isn't a bad word anymore.

- **Develop the deal.** Not only do you have to develop the company, but you also have to design a great investment deal. Investors like working with founders who know how to put their due diligence materials together and who have working knowledge of a term sheet. These concepts aren't rocket science, but getting familiar with the process does take time. Get cracking!

- **Start pitching.** After your company has gained traction, your deal is structured, and VCs know your name (or at least your face), you need to start pitching for investment.

About the Authors: Nicole Gravagna, PhD, Director of Operations, and Peter K. Adams, MBA, Executive Director for the Rockies Venture Club, connect entrepreneurs with angel investors, venture capitalists, service professionals, and other business and funding resources.

For more information, please visit the book's page at www.wiley.com.

Employees with...

continued from pg. 27

each of his sales staff a \$500 gift card when only a few employees earned the reward, it may demoralize those who worked hard enough to earn the reward and reinforce the entitled attitude of those who did not. Individual incentives tend to encourage extra effort, while group incentives allow slackers to ride on the coattails of others. Group rewards have the potential to further reinforce attitudes of entitlement.

A rule of thumb for employers is to always make their expectations clear, not just in regards to job duties, but also concerning attitude. While changing the culture in any work environment can be difficult and uncomfortable, it is likely to be worth the effort. Remember, if nothing changes, nothing changes.

For more information, contact Ms. Jaurequi by email at barbara@barbarajpublications.com or phone her office at 909-944-6611.

A New Day and...

continued from pg. 23

tages, along with safe and systematic strategies that will help you fund a college education, a business buy-sell agreement, as well as the transferring and preservation of your wealth, in this new day and age of financial planning.

The information in this article is not intended as investment, tax or legal advice. Please consult with your attorney, accountant, financial advisor, or insurance broker, prior to acting upon any of the information contained in this article. Edward Allen, MBA; since 2005, remains a California licensed, trained and certified, independent broker, CA. License # 0E94802, and can be reached through email at eallen@delington.com or through www.delington.com.

Four Tips to...

continued from pg. 23

4. Get your financial house in order. If you delay your Social Security benefits, you will need to have another way to pay for your needs while you are not working. If you planned early enough, you will likely have adjusted your finances so that you are prepared. Again, talking to a representative can help you plan the best option for the interim time before Social Security paychecks.

Social Security can be confusing, but talking to a representative can help you clarify the role it can play in your retirement strategy. Once you have a strategy in place, you will better be able to enjoy your retirement years, without worrying about the next paycheck.

Thrivent Financial is represented in the Inland Empire area by the Inland Empire Financial Consultants, which includes Lauren B Althaus, MBA, CFP® CA Ins. Lic. 0A94888 and William J. "Bill" Cortus, CFP® Ca. Ins. Lic. 0D96803 at 3333 Concours St. Building 8, Suite 8100 Ontario, CA 91764.

About Thrivent Financial for Lutherans

Thrivent Financial for Lutherans is a faith-based, Fortune 500 financial services membership organization helping its nearly 2.5 million members to be wise with money and to live generous lives. Thrivent Financial and its affiliates offer a broad range of financial products and services. As a not-for-profit organization, Thrivent Financial joins with its members to create and support national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, visit Thrivent.com. Also, you can find us on Facebook and Twitter.

Insurance products issued or offered by Thrivent Financial for Lutherans, Appleton, WI.

Not all products are available in all states. Securities and investment advisory services are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415, 800-847-4836, a FINRA and SIPC member and a wholly owned subsidiary of Thrivent Financial for Lutherans. Thrivent Financial representatives are registered representatives of Thrivent Investment Management Inc. They are also licensed insurance agents/producers of Thrivent Financial.

For additional important disclosure information, please visit Thrivent.com/disclosures.

Winners and...

continued from pg. 11

preferred a keyboard made of real keys. Now people are saying that the screen keys are acceptable. TV commercials have exploited all of the shortcomings of Apples' device, even as buyers stood in line. Now it appears that consumers are saying that they would rather buy Apple, out of loyalty, or inertia, of some blind sheep syndrome.

As always, the marketplace will be the great decision-maker. We bought Blu-ray instead of HD. We bought VHS instead of Beta. And we bought the iPod instead of all of the other MP3 music players that came out at the same time.

Everything from desktop computers to iPods to flat screen TVs have come on the scene when their time had arrived. Can you imagine anyone today still using a typewriter or carrying a Sony Walkman or even watching an old Philco TV set? Of course not.

Years ago I wrote that I would get a flat screen TV when the time was right. Like everyone else in the world, I did just that. In short, everything I had told you here comes down to one simple rule. You, the consumer will decide the winners and the losers.

EXECUTIVE TIME OUT

PLANT SEEDS. DRINK WINE. SING SONGS.

By Christine Rolfe



The Blue Iguana Inn in Ojai

Just two hours outside Ontario, Ojai offers a nearby getaway with the perfect blend of sophistication and earthiness. At first the town appears quite sleepy—but look beyond the oak trees and there is quite a diverse offering of activities. Upscale spas, championship golf courses, and flights of wine tasting attract those with the most discerning tastes. And for visitors who want to keep it simple, or just reconnect with themselves or nature, Ojai also delivers. Miles of hiking trails, powerful meditation spots (Ojai provides a spiritual vortex similar to Sedona, Arizona) and the famous “pink moment” (when the sun hits the surrounding Topa Topa Mountains and creates an amaranthine glow) are soul moving.



Meditation Mount Center in Ojai

Ojai is often referred to as the “Shangri-La of Southern California,” but locals will give you their own motto, providing a glimpse into the unique personality of the valley. “Plant Seeds. Sing Songs” conveys the influence of Ojai’s peace activists, artists, and spiritual seekers. One shop owner whispered, “We have hippies here in this city.” I wasn’t sure why she was whispering since we were alone, but it left a smile on my face.

Another motto, “Keep it Small,” reflects the fact that Ojai is only 4.4 square miles. It also captures the importance of upholding the small-town feel of Ojai. The town does not have a single Starbucks, as fast-food and other chain stores are banned. And last, the motto “Nest of the Moon” represents the translation of the word “Ojai” by the Chumash Indians—another fitting motto. I personally like the harmony of the motto “Plant Seeds. Sing Songs.” However, after my visit, I would have to add “drink wine” between the planting of seeds and singing of songs. Sorry to ruin the crunch with a little oenophile fun, but given the abundance of wineries in the



One of the Bungalows at the The Blue Iguana Inn

area, I feel it a vital necessity. Plus it adds a sip of sophistication. I love crunch, but Ojai also offers smooth—as in the smooth taste of a reserve Cabernet Sauvignon. Yes, Ojai is the perfect blend of sophistication and earthiness.

Below are just a few of the suggested ways to enjoy Ojai:

Cloud Climbers Jeep Tour: www.ccjeeps.com

The **Cloud Climbers Jeep Tour** offers the perfect introduction to Ojai. Sharing historical tidbits while stopping for tastings made for a wonderful day. Each tour runs about four hours. We were greeted by our jeep guide, Greg Bressani. Let me tell you that there is no other person on the planet with as much enthusiasm as Greg. Period. We started our tour with a nature hike. Greg shared his vast knowledge of the plants and how the Chumash Indians used them in their daily life. It was quite exciting... really. We rubbed bits of mountain lilac with some water into our hands and soap suds appeared. Magical. Greg explained that he makes his own soap this way. Nope—he

doesn’t sell any. We also harvested chia seeds from black sage, collected a few leaves from yerba santa (to brew into a tea when our next sore throat attacks) and watched as Greg dismantled the California wild cucumber and presented what resembled a loofah sponge. What looks like dry brush and thirsty trees are really treasure chests filled with nature’s wonderful gifts for survival. I tried to convince Greg he should audition for the next season of “Naked and Afraid.”

After our nature walk, we took a ride to **Regalo Olive Oil**. We were greeted by the elegant and supermodel-beautiful Carolina Gramm. We took a peek into the barn which houses the mill and sampled the oil with our finger as it dripped like liquid gold from the stainless steel machinery. Next we were led to the tasting room where we sampled four different oils by soaking each in a bite of bread. Amelia (Tuscan-style) and Caterina (Spanish-style) were two of the olive oil blends sampled and as I later learnt, named after the owners’ daughters. Being a mother, I won’t reveal my favorite as they each

continued on page 31

WOMEN IN BUSINESS

Yes, It IS Our Business: 11 Strategies to Help Enterprising Women Take Advantage of Right Now

It's a fact: women in business are on the rise. We've all heard of Facebook COO Sheryl Sandberg and Yahoo CEO Marissa Mayer, both of whom

rocketed Wonder Woman-like through the glass ceiling to become household names. And those two famous females are hardly alone: women now occu-

py 24% of corporate senior leadership positions around the world. What's more, 37% of worldwide entities in the formal sector are owned by women.

Still not convinced? Consider that in America, women make up 47% of the workforce, and 51.4% hold managerial and professional positions. Women are outpacing men in education (57% of bachelor's degrees and 63% of master's degrees are earned by females), and 40% of women already out-earn their husbands.

Here's the takeaway for smart women: Those numbers are exciting. You can, and should, take advantage of women's advances to propel yourself to greater personal and professional success.

"While we aren't there yet, women are making great strides in catching up to men in business," says Vickie Milazzo, author of the New York Times bestseller, "Wicked Success Is Inside Every Woman." "The best news is, the race is just beginning, and it's becoming exponentially easier for women to break ahead."

Milazzo, who is the founder and CEO of a multi-million dollar legal nurse consulting education company, speaks from experience.

"One factor propelling women onward and upward is their unwillingness to be treated like a commodity," she says. "It seems it's finally sinking in that women are already CEOs—Chief Everything Officers—of our lives and families. We manage careers, households, meals, shopping, and more. And we don't even break a sweat—except at the gym. Entrepreneurship, leading projects, facilitating teamwork, and more are simply extensions of what we already excel at, and our expertise is a huge asset to companies when channeled professionally."

If you're ready to jump on the elevator and push the "break
continued on page 30

awbank.net

Some banks have a business division.

We have a business bank.

A trusted financial partner doesn't try to be all things to all clients. We're focused on one thing. Your business. Well-capitalized and nimble, we provide all the services you'd find at a larger bank with the attention to detail and relationship management expertise of a community bank.

If you're looking for a partner to help your company grow, look no further. We're ready to do business.

 **AmericanWest Bank**

We're banking on the businesses.

Find us at 19 locations in Southern California.

Member FDIC. Equal Housing Lender. 